

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

Abstract	This document sets out the rules for implementing Version 4.0 of the SEPA Business-to-Business Direct Debit Scheme Rulebook based on Version 2009 of the customer-to-bank direct debit ISO 20022 XML message standards.
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0 DOCUMENT INFORMATION

0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC222-07	SEPA Business-to-Business Direct Debit Scheme Rulebook Version 4.0	EPC
[2]	-	ISO 20022 XML Direct Debits and Related message standards, September 2009: <ul style="list-style-type: none"> • Initiation • Clearing and Settlement 	ISO 20022
[3]	ISO 3166	Country Codes	ISO
[4]	ISO 4217	Currency Code List	ISO
[5]	ISO 9362	Business Identifier Codes (BIC)	ISO
[6]	ISO 13616	IBAN: International Bank Account Number	ISO ¹
[7]	ISO/IEC 7064	Information technology - Security techniques - Check character systems	ISO
[8]	EPC129-09	SEPA B2B Direct Debit Scheme E-Mandate Service Implementation Guidelines	EPC

0.2 Change History

Issue number	Dated	Reason for revision
V1.1	20081218	EPC Plenary approval 17 December 2008
V1.2	20090630	EPC Plenary approval June 2009
V2.0	20091101	EPC Plenary approval October 2009
V3.0	20101101	EPC Plenary approval September 2010
V4.0	20111117	EPC Plenary approval September 2011

¹ See also http://www.swift.com/products/bic_registration/iban_format_registration

0.3 Purpose of Document

The objective of these Guidelines is to define the rules to be applied to the ISO 20022 XML message standards for the implementation of the SEPA Business-to-Business Direct Debits in the customer-to-bank space.

1 INTRODUCTION

This document sets out the SEPA rules for implementing the business-to-business (B2B) customer-to-bank direct debit ISO 20022 XML initiation message standards. The SEPA B2B Direct Debit Scheme Rulebook defines data sets which are implemented in the relevant ISO 20022 XML message standard as follows.

SEPA Direct Debit Scheme Rulebook	ISO 20022 XML Message Standards
DS-03 <i>Business Customer to bank Collection</i>	Customer Direct Debit Initiation (pain.008.001.02)
DS-06 <i>Bank to Business Customer Direct Debit Information</i>	Statements/advice ISO 20022 XML standards are covered separately
<i>Reject based on DS-05 for the Bank to Customer space</i>	Reject – Customer Payment Status Report (pain.002.001.03)

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

1.1 Coverage of these SEPA Implementation Guidelines

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

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

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

Global ISO 20022 XML Message Standards			
Message elements from the ISO messages corresponding to Rulebook requirements	Message elements that are mandatory in the ISO messages or needed for Processing	Message elements from the ISO messages available for use by AOS within an EPC Governance framework	Message elements from ISO messages not applicable to SEPA
EPC Implementation Guidelines for SEPA B2B subset, identifying elements <ul style="list-style-type: none"> - to be used as defined in ISO - to be used with SEPA usage rules (from or completing the Rulebook) 		To be developed and documented by AOS Communities	Not available for use in SEPA payments
SEPA B2B Payments			

Figure 1

These Guidelines define the SEPA B2B Direct Debit Mandatory Subset² of the Global ISO 20022 XML standard that consists of message elements:

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

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

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

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

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

² The SEPA Business-to-Business Direct Debit Mandatory subset is hereafter known as the SEPA B2B Direct Debit service.

1.2 Use of these Guidelines by the instructing and instructed parties³

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

1.3 Notation Conventions

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

Index	Mult	Message Element	SEPA B2B Requirements
1	[1..1]	+ Transaction Information	
2	[1..1]	++ Payment Information Identification	
....			
n		++ Message Element that is not part of the SEPA B2B Direct Debit requirements but is available for use in a SEPA AOS	
n+1	[0..1]	++ Message Element that is a mandatory part of the SEPA Payment Initiation service	Mandatory
n+2	[0..1]	++ Message Element that is not to be used in SEPA B2B Direct Debit Payments	

Figure 2

Where:

- Column 1 indicates the message element Index number in the relating ISO 20022 Message Definition Report, PDF version.

Components and sub-components of message elements that are not allowed in SEPA B2B Direct Debit payments or where no specific SEPA requirements are defined, in which case ISO rules apply, are not represented in full and therefore the Index numbers will have gaps.

³ Instructing and instructed parties include CSMs.

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

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

- Column 3 gives the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.
- Column 4 specifies the requirements for the initiation of SEPA B2B Direct Debit payments as additional rules to those specified in the ISO 20022 XML standards, as appropriate.
 - Where defined in the Rulebook, the attribute is indicated between parentheses by the attribute name and where applicable, the number, ie, (AT-*nn*) and such message elements are shaded yellow.
 - Where the message element relates to processing requirements, it is shaded yellow.
 - Where the message element specified in the ISO 20022 XML standard is used for SEPA B2B payments without change (regarding its mandatory or optional status, number of repetitions, the definition and any usage rules), no specific SEPA B2B Direct Debit requirements are provided and is shaded yellow.
 - In addition, for message elements with multiple occurrences in the ISO 20022 XML standard and shaded yellow in these Guidelines, and where a SEPA usage rule limits the number of occurrences, the remaining occurrences are available for use in an AOS.
 - Where the message element is specified in the ISO 20022 XML standard as optional, but is mandatory in SEPA B2B Direct Debit requirements, this is specified as ‘Mandatory’ and is shaded yellow.
 - Where the message element is not available for use in SEPA payments, this is indicated with red shading. Note that these message elements are similarly not available for use in an AOS.

1.4 Character Set

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

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

Therefore:

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

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

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

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

0 1 2 3 4 5 6 7 8 9

/ - ? : () . , ' +

Space

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

1.5 General Message Element Specifications

1.5.1 BIC

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

1.5.2 Identifier of the Creditor (AT-02)

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

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

The Creditor identifier has the attributes defined in the Rulebook under AT 02.

The data element is case and space insensitive.

Format Rule:

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

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

Table 1

1.5.3 Mandate Identification (AT-01 Unique Mandate Reference)

This data element is case insensitive. For example: Mandate Identification 123AAa45678, 123aaA45678, 123aaa45678 and 123AAA45678 shall be considered identical.

1.6 Implementation of ISO 20022 XML rules

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

2 RECOMMENDED CUSTOMER-TO-BANK AND BANK-TO-CUSTOMER MESSAGES

The Guidelines prescribe, where relevant and dictated by the Rulebooks, usage rules for the EPC recommended customer-to-bank and bank-to-customer ISO 20022 XML messages. The message elements identified with yellow shading must be provided when mandatory. However, message elements known by the Creditor Bank may be filled in by the Creditor Bank in order to populate the subsequent inter-bank message

The elements shaded yellow specify the SEPA B2B Direct Debit Requirements and are defined in the Rulebook, are required for inter-bank and customer-to-bank processing or are mandatory in the ISO message standards.

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

2.1.1 Use of Customer Direct Debit Initiation (pain.008.001.02)

The message is used to transport the SEPA B2B Collection instruction from the Creditor to the Creditor Bank.

The message caters for bulk and single direct debit instructions.

Message Root

Index	Mult	Message Element	SEPA B2B Requirements
	[1..1]	+ <i>Message root</i>	

2.1.2 Group Header

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

Index	Mult	Message Element	SEPA B2B Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.6	[1..1]	++ Number Of Transactions	
1.7	[0..1]	++ Control Sum	
1.8	[1..1]	++ Initiating Party	
1.8	[0..1]	+++ Name	<i>Usage Rule: 'Name' is limited to 70 characters in length.</i>
1.8	[0..1]	+++ Postal Address	
1.8	[0..1]	+++ Identification	

Index	Mult	Message Element	SEPA B2B Requirements
1.8	{Or	++++ Organisation Identification	<i>Usage Rule:</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
1.8	Or}	++++ Private Identification	<i>Usage Rule:</i> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
1.8	[0..1]	+++ Country of Residence	
1.8	[0..1]	+++ Contact Details	
1.9	[0..1]	++ Forwarding Agent	

2.1.3 Payment Information

Index	Mult	Message Element	SEPA B2B Requirements
2.0	[1..n]	+ Payment Information	
2.1	[1..1]	++ Payment Information Identification	
2.2	[1..1]	++ Payment Method	
2.3	[0..1]	++ Batch Booking	<i>Usage Rule:</i> If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested. (to delete as same as ISO) <i>Usage Rule:</i> If element is not present, pre-agreed customer-to-bank conditions apply.
2.4	[0..1]	++ Number of Transactions	
2.5	[0..1]	++ Control Sum	
2.6	[0..1]	++ Payment Type Information	Mandatory
2.7	[0..1]	+++ Instruction Priority	
2.8	{Or	+++ Service Level	Mandatory
2.9	{Or	++++ Code	(AT-20 The identification code of the B2B scheme) <i>Usage Rule:</i> Only 'SEPA' is allowed.
2.10	Or}	++++ Proprietary	
2.11	[0..1]	+++ Local Instrument	Mandatory

Index	Mult	Message Element	SEPA B2B Requirements
2.12	{Or	++++ Code	(AT-20 The identification code of the B2B scheme) <i>Usage Rule:</i> Only 'B2B' is allowed. 'B2B' is used to indicate a B2B direct debit <i>Usage Rule:</i> The mixing of different Local Instrument values is not allowed in the same message.
2.13	Or}	++++ Proprietary	
2.14	[0..1]	+++ Sequence Type	Mandatory (AT-21 Transaction Type) <i>Usage Rule:</i> If 'Amendment Indicator' is 'true', and 'Original Debtor Agent' is set to 'SMNDA', this message element must indicate 'FRST'.
2.15	[0..1]	+++ Category Purpose	(AT-59 Category purpose of the Collection) <i>Usage Rule:</i> Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' may be forwarded to the Debtor Bank.
2.18	[1..1]	++ Requested Collection Date	(AT-11 Due Date of the Collection)
2.19	[1..1]	++ Creditor	
2.19	[0..1]	+++ Name	Mandatory (AT-03 Name of the Creditor) <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.
2.19	[0..1]	+++ Postal Address	(AT-05 Address of the Creditor)
2.19	[0..1]	++++ Address Type	
2.19	[0..1]	++++ Department	
2.19	[0..1]	++++ Sub-Department	
2.19	[0..1]	++++ Street Name	
2.19	[0..1]	++++ Building Number	
2.19	[0..1]	++++ Postal Code	
2.19	[0..1]	++++ Town Name	
2.19	[0..1]	++++ Country Sub-Division	
2.19	[0..1]	++++ Country	

Index	Mult	Message Element	SEPA B2B Requirements
2.19	[0..7]	++++ Address Line	<i>Usage Rule:</i> Only two occurrences are allowed.
2.19	[0..1]	+++ Identification	
2.19	[0..1]	+++ Country of Residence	
2.19	[0..1]	+++ Contact Details	
2.20	[1..1]	++ Creditor Account	(AT-04 Account Number of the Creditor)
2.20	[1..1]	+++ Identification	<i>Usage Rule:</i> Only IBAN is allowed.
2.20	[0..1]	+++ Type	
2.20	[0..1]	+++ Currency	
2.20	[0..1]	+++ Name	
2.21	[1..1]	++ Creditor Agent	(AT-12 BIC of the Creditor Bank) <i>Usage Rule:</i> Only BIC is allowed
2.22	[0..1]	++ Creditor Agent Account	
2.23	[0..1]	++ Ultimate Creditor	<i>Usage Rule:</i> This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.
2.23	[0..1]	+++ Name	(AT-38 Name of the Creditor Reference Party) <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.
2.23	[0..1]	+++ Postal Address	
2.23	[0..1]	+++ Identification	(AT-39 Identification code of the Creditor Reference Party)
2.23	{Or	++++ Organisation Identification	<i>Usage Rule:</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.23	Or}	++++ Private Identification	<i>Usage Rule:</i> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.23	[0..1]	+++ Country of Residence	
2.23	[0..1]	+++ Contact Details	
2.24	[0..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed. <i>Usage Rule:</i> It is recommended that this element be specified at 'Payment Information' level.
2.25	[0..1]	++ Charges Account	

Index	Mult	Message Element	SEPA B2B Requirements
2.26	[0..1]	++ Charges Account Agent	
2.27	[0..1]	++ Creditor Scheme Identification	<p><i>Usage Rule:</i> It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'.</p> <p><i>Usage Rule:</i> This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.</p>
2.27	[0..1]	+++ Name	
2.27	[0..1]	+++ Postal Address	
2.27	[0..1]	+++ Identification	Mandatory (AT-02 Identifier of the Creditor)
2.27	{Or	++++ Organisation Identification	
2.27	Or}	++++ Private Identification	<i>Usage Rule:</i> Private Identification is used to identify either an organisation or a private person.
2.27	[0..1]	+++++ Date and Place of Birth	
2.27	[0..n]	+++++ Other	<p><i>Usage Rule:</i> Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed.</p> <p><i>Usage Rule:</i> Identification must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2.</p> <p><i>Usage Rule:</i> 'Proprietary' under 'Scheme Name' must specify 'SEPA'.</p>
2.27	[0..1]	+++ Country of Residence	
2.27	[0..1]	+++ Contact Details	
2.28	[1..n]	++ Direct Debit Transaction Information	
2.29	[1..1]	+++ Payment Identification	
2.30	[0..1]	++++ Instruction Identification	
2.31	[1..1]	++++ End To End Identification	(AT-10 Creditor's reference of the direct debit Collection)
2.32	[0..1]	+++ Payment Type Information	

Index	Mult	Message Element	SEPA B2B Requirements
2.44	[1..1]	+++ Instructed Amount	(AT-06 Amount of the Collection in Euro) <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
2.45	[0..1]	+++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.
2.46	[0..1]	+++ Direct Debit Transaction	Mandatory
2.47	[0..1]	++++ Mandate Related Information	Mandatory
2.48	[0..1]	+++++ Mandate Identification	Mandatory (AT-01 Unique Mandate Reference)
2.49	[0..1]	+++++ Date Of Signature	Mandatory (AT-25 Date of Signing of the Mandate)
2.50	[0..1]	+++++ Amendment Indicator	
2.51	[0..1]	+++++ Amendment Information Details	(AT-24 Reason for Amendment of the Mandate) <i>Usage Rule:</i> Mandatory if 'Amendment Indicator' is 'true'. The reason code from the Rulebook is indicated using one of the following message sub-elements.
2.52	[0..1]	+++++ Original Mandate Identification	(AT-19 Unique Mandate Reference as given by the Original Creditor who issued the Mandate) <i>Usage Rule:</i> Mandatory if changes occur in 'Mandate Identification', otherwise not to be used.
2.53	[0..1]	+++++ Original Creditor Scheme Identification	<i>Usage Rule:</i> Mandatory if changes occur in 'Creditor Scheme Identification' ('Name' and or 'Identification'), otherwise not to be used.
2.53	[0..1]	+++++ Name	(Original AT-03 Name of the Creditor) <i>Usage Rule:</i> If present the new 'Name' must be specified under 'Creditor'. <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.
2.53	[0..1]	+++++ Postal Address	
2.53	[0..1]	+++++ Identification	(AT-18 Identifier of the original Creditor who issued the Mandate)

Index	Mult	Message Element	SEPA B2B Requirements
2.53	{Or	+++++++ Organisation Identification	
2.53	Or}	+++++++ Private Identification	<i>Usage Rule:</i> Private Identification is used to identify either an organisation or a private person.
2.53	[0..1]	+++++++ Date and Place of Birth	
2.53	[0..n]	+++++++ Other	<i>Usage Rule:</i> Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. <i>Usage Rule:</i> Must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. <i>Usage Rule:</i> 'Proprietary' under 'Scheme Name' must specify 'SEPA'.
2.53	[0..1]	+++++++ Country of Residence	
2.53	[0..1]	+++++++ Contact Details	
2.54	[0..1]	+++++++ Original Creditor Agent	
2.55	[0..1]	+++++++ Original Creditor Agent Account	
2.56	[0..1]	+++++++ Original Debtor	
2.57	[0..1]	+++++++ Original Debtor Account	<i>Usage Rule:</i> Only IBAN allowed. <i>Usage Rule:</i> To be used only for changes of accounts within the same bank.
2.58	[0..1]	+++++++ Original Debtor Agent	<i>Usage Rule:</i> To use 'Identification' under 'Other' under 'Financial Institution Identification' with code 'SMNDA' to indicate same mandate with new Debtor Agent. <i>Usage Rule:</i> To be used with the 'FRST' indicator in the 'Sequence Type'.
2.59	[0..1]	+++++++ Original Debtor Agent Account	
2.60	[0..1]	+++++++ Original Final Collection Date	
2.61	[0..1]	+++++++ Original Frequency	

Index	Mult	Message Element	SEPA B2B Requirements
2.62	[0..1]	+++++ Electronic Signature	<p>(AT-16 Placeholder for the Electronic Signature Data, if applicable) (AT-17 Type of Mandate (paper, e-Mandate)) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03))</p> <p><i>Usage Rule:</i> If the direct debit is based on an EPC electronic mandate, this data element must contain AT-60 which is the reference to the Mandate Acceptance Report made by the Debtor Bank.</p> <p><i>Usage Rule:</i> This data element is not to be used if the mandate is a paper mandate.</p>
2.63	[0..1]	+++++ First Collection Date	
2.64	[0..1]	+++++ Final Collection Date	
2.65	[0..1]	+++++ Frequency	
2.66	[0..1]	++++ Creditor Scheme Identification	<p><i>Usage Rule:</i> It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'.</p> <p><i>Usage Rule:</i> This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.</p>
2.66	[0..1]	+++++ Name	
2.66	[0..1]	+++++ Postal Address	
2.66	[0..1]	+++++ Identification	Mandatory (AT-02 Identifier of the Creditor)
2.66	{Or	+++++++ Organisation Identification	
2.66	Or}	+++++++ Private Identification	<i>Usage Rule:</i> Private Identification is used to identify either an organisation or a private person.
2.66	[0..1]	+++++++ Date and Place of Birth	
2.66	[0..n]	+++++++ Other	<p><i>Usage Rule:</i> Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed.</p> <p><i>Usage Rule:</i> Must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2.</p> <p><i>Usage Rule:</i> 'Proprietary' under 'Scheme Name' must specify 'SEPA'.</p>
2.66	[0..1]	+++++ Country of Residence	

Index	Mult	Message Element	SEPA B2B Requirements
2.66	[0..1]	+++++ Contact Details	
2.67	[0..1]	++++ Pre Notification Identification	
2.68	[0..1]	++++ Pre Notification Date	
2.69	[0..1]	+++ Ultimate Creditor	<i>Usage Rule:</i> This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.
2.69	[0..1]	++++ Name	(AT-38 Name of the Creditor Reference Party) <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.
2.69	[0..1]	++++ Postal Address	
2.69	[0..1]	++++ Identification	(AT-39 Identification code of the Creditor Reference Party)
2.69	{Or	+++++ Organisation Identification	<i>Usage Rule:</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.69	Or}	+++++ Private Identification	<i>Usage Rule:</i> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.69	[0..1]	++++ Country of Residence	
2.69	[0..1]	++++ Contact Details	
2.70	[1..1]	+++ Debtor Agent	(AT-13 BIC of the Debtor Bank) <i>Usage Rule:</i> Only BIC is allowed.
2.71	[0..1]	+++ Debtor Agent Account	
2.72	[1..1]	+++ Debtor	
2.72	[0..1]	++++ Name	Mandatory (AT-14 Name of the Debtor) <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.
2.72	[0..1]	++++ Postal Address	(AT-09 Address of the Debtor)
2.72	[0..1]	+++++ Address Type	
2.72	[0..1]	+++++ Department	
2.72	[0..1]	+++++ Sub-Department	
2.72	[0..1]	+++++ Street Name	

Index	Mult	Message Element	SEPA B2B Requirements
2.72	[0..1]	+++++ Building Number	
2.72	[0..1]	+++++ Postal Code	
2.72	[0..1]	+++++ Town Name	
2.72	[0..1]	+++++ Country Sub-Division	
2.72	[0..1]	+++++ Country	
2.72	[0..7]	+++++ Address Line	<i>Usage Rule:</i> Only two occurrences are allowed.
2.72	[0..1]	++++ Identification	(AT-27 Debtor identification code)
2.72	{Or	+++++ Organisation Identification	<i>Usage Rule:</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.72	Or}	+++++ Private Identification	<i>Usage Rule:</i> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.72	[0..1]	++++ Country of Residence	
2.72	[0..1]	++++ Contact Details	
2.73	[1..1]	+++ Debtor Account	(AT-07 Account Number of the Debtor) <i>Usage Rule:</i> Only IBAN is allowed.
2.74	[0..1]	+++ Ultimate Debtor	<i>Usage Rule:</i> Mandatory if provided by the Debtor in the Mandate.
2.74	[0..1]	++++ Name	(AT-15 Name of the Debtor Reference Party) <i>Usage Rule:</i> 'Name' is limited to 70 characters in length. <i>Usage Rule:</i> Mandatory if provided by the Debtor in the mandate.
2.74	[0..1]	++++ Postal Address	
2.74	[0..1]	++++ Identification	(AT-37 Identification code of the Debtor Reference Party)
2.74	{Or	+++++ Organisation Identification	<i>Usage Rule:</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.74	Or}	+++++ Private Identification	<i>Usage Rule:</i> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.74	[0..1]	++++ Country of Residence	
2.74	[0..1]	++++ Contact Details	

Index	Mult	Message Element	SEPA B2B Requirements
2.75	[0..1]	+++ Instruction for Creditor Agent	
2.76	[0..1]	+++ Purpose	(AT-58 Purpose of the Collection)
2.77	{Or	++++ Code	
2.78	Or}	++++ Proprietary	
2.79	[0..10]	+++ Regulatory Reporting	
2.80	[0..1]	+++ Tax	
2.81	[0..10]	+++ Related Remittance Information	
2.88	[0..1]	+++ Remittance Information	(AT-22 Remittance information from the Creditor) <i>Usage Rule:</i> Either 'Structured' or 'Unstructured' may be present.
2.89	[0..n]	++++ Unstructured	<i>Usage Rule:</i> 'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. <i>Format Rule:</i> Only one occurrence of 'Unstructured' is allowed.
2.90	[0..n]	++++ Structured	<i>Usage Rule:</i> 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. <i>Format Rule:</i> Only one occurrence of 'Structured' is allowed.
2.91	[0..1]	+++++ Referred Document Information	
2.99	[0..n]	+++++ Referred Document Amount	
2.110	[0..1]	+++++ Creditor Reference Information	<i>Usage Rule:</i> When present, the Creditor Bank is not obliged to validate the reference information. <i>Usage Rule:</i> When used, both 'Type' and 'Reference' must be present.
2.111	[0..1]	++++++ Type	
2.112		+++++++ Code or Proprietary	
2.113	{Or	+++++++ Code	<i>Usage Rule:</i> Only 'SCOR' is allowed.
2.114	Or}	+++++++ Proprietary	
2.115	[0..1]	+++++++ Issuer	

Index	Mult	Message Element	SEPA B2B Requirements
2.116	[0..1]	+++++++ Reference	<p><i>Usage Rule:</i> If a 'Creditor' Reference contains a check digit, the receiving bank is not required to validate this.</p> <p><i>Usage Rule:</i> If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain.</p> <p><i>Usage Rule:</i> RF Creditor Reference may be used (ISO 11649)</p>
2.117	[0..1]	+++++ Invoicer	
2.118	[0..1]	+++++ Invoicee	
2.119	[0..3]	+++++ Additional Remittance Information	

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

2.2.1 Use of the Customer to Bank Payment Reversal (pain.007.001.02)

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

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

The message caters for bulk and single reversal instructions.

Note: Attribute AT-R1 in DS-07 is indicated by the 'Message Name', 'pain.007.001.02' and the 'Original Message Name Identification', 'pain.008.001.02'.

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

Message Root

Index	Mult	Message Element	SEPA B2B Requirements
	[1..1]	+ <i>Message root</i>	

2.2.2 Group Header

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

Index	Mult	Message Element	SEPA B2B Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.6	[0..1]	++ Batch Booking	
1.7	[1..1]	++ Number Of Transactions	
1.8	[0..1]	++ Control Sum	
1.9	[0..1]	++ Group Reversal	<i>Usage Rule:</i> It is recommended that 'false' is used.
1.10	[0..1]	++ Initiating Party	
1.10	[0..1]	+++ Name	<i>Usage Rule:</i> 'Name' is limited to 70 characters in length.

Index	Mult	Message Element	SEPA B2B Requirements
1.10	[0..1]	+++ Postal Address	
1.10	[0..1]	+++ Identification	
1.10	{Or	++++ Organisation Identification	<i>Usage Rule:</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
1.10	Or}	++++ Private Identification	<i>Usage Rule:</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
1.10	[0..1]	+++ Country of Residence	
1.10	[0..1]	+++ Contact Details	
1.11	[0..1]	++ Forwarding Agent	
1.12	[0..1]	++ Debtor Agent	
1.13	[0..1]	++ Creditor Agent	(AT-12 BIC of the Creditor bank)

2.2.3 Original Group information

Index	Mult	Message Element	SEPA B2B Requirements
2.0	[1..1]	+ Original Group Information	
2.1	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	
2.3	[0..1]	++ Original Creation Date Time	
2.4	[0..n]	++ Reversal Reason Information	<i>Usage Rule:</i> Only one occurrence is allowed.
2.5	[0..1]	+++ Originator	
2.6	[0..1]	+++ Reason	<i>Usage Rule:</i> 'Reason' must be present in either 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'.
2.7	{Or	++++ Code	(AT-31 Reversal reason code) See Message Element Specifications below.
2.8	Or}	++++ Proprietary	
2.9	[0..1]	+++ Additional Information	

2.2.4 Original Payment Information and Reversal

Index	Mult	Message Element	SEPA B2B Requirements
3.0	[0..n]	+ Original Payment Information and Reversal	
3.1	[0..1]	++ Reversal Payment Information Identification	
3.2	[0..1]	++ Original Payment Information Identification	
3.3	[0..1]	++ Original Number of Transactions	
3.4	[0..1]	++ Original Control Sum	
3.5	[0..1]	++ Batch Booking	
3.6	[0..1]	++ Payment Information Reversal	
3.7	[0..n]	++ Reversal Reason Information	<i>Usage Rule:</i> Only one occurrence is allowed.
3.8	[0..1]	+++ Originator	
3.9	[0..1]	+++ Reason	<i>Usage Rule:</i> 'Reason' must be present in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'.
3.10	{Or	++++ Code	(AT-31 Reversal reason code)
3.11	Or}	++++ Proprietary	
3.12	[0..n]	+++ Additional Information	
3.13	[0..n]	++ Transaction Information	
3.14	[0..1]	+++ Reversal Identification	
3.15	[0..1]	+++ Original Instruction Identification	
3.16	[0..1]	+++ Original End To End Identification	Mandatory (AT-10 Creditor reference of the direct debit Collection)
3.17	[0..1]	+++ Original Instructed Amount	(AT-06 Amount of the Collection in euro)

Index	Mult	Message Element	SEPA B2B Requirements
3.18	[0..1]	+++ Reversed Instructed Amount	<p><i>Usage Rule:</i> Amount of the Reversal must be the same as the Amount of the Collection in euro (AT-06).</p> <p><i>Usage Rule:</i> Only 'EUR' is allowed.</p> <p><i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less.</p> <p><i>Format Rule:</i> The fractional part has a maximum of two digits.</p>
3.19	[0..1]	+++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.
3.20	[0..n]	+++ Reversal Reason Information	<i>Usage Rule:</i> Only one occurrence is allowed.
3.21	[0..1]	++++ Originator	
3.22	[0..1]	++++ Reason	<i>Usage Rule:</i> 'Reason' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'.
3.23	{Or	+++++ Code	(AT-31 Reversal reason code)
3.24	Or}	+++++ Proprietary	
3.25	[1..n]	++++ Additional Information	
3.26	[0..1]	+++ Original Transaction Reference	<p>Mandatory (An exact copy of all attributes of the received DS-04 which is being reversed)</p> <p><i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.</p>
3.27	[0..1]	++++ Interbank Settlement Amount	
3.28	[0..1]	++++ Amount	
3.33	[0..1]	++++ Interbank Settlement Date	
3.34	Or}	++++ Requested Collection Date	(AT-11 Due date of the Collection)
3.35	{Or	++++ Requested Execution Date	
3.36	[0..1]	++++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)
3.37	[0..1]	++++ Settlement Information	

Index	Mult	Message Element	SEPA B2B Requirements
3.49	[0..1]	++++ Payment Type Information	(AT-20 Identification code of the Scheme) (AT-21 Transaction Type) (AT-59 Category purpose of the Collection)
3.62	[0..1]	++++ Payment Method	
3.63	[0..1]	++++ Mandate Related Information	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature, if applicable) (AT-17 Type of Mandate (paper, e-Mandate)) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique Mandate Reference as given by the Original Creditor who issued the Mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03))
3.82	[0..1]	++++ Remittance Information	(AT-22 Remittance information)
3.114	[0..1]	++++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)
3.115	[0..1]	++++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)
3.116	[0..1]	++++ Debtor Account	(AT-07 Account number (IBAN) of the Debtor)
3.117	[0..1]	++++ Debtor Agent	(AT-13 BIC of the Debtor Bank)
3.118	[0..1]	++++ Debtor Agent Account	
3.119	[0..1]	++++ Creditor Agent	(AT-12 BIC of the Creditor Bank)
3.120	[0..1]	++++ Creditor Agent Account	
3.121	[0..1]	++++ Creditor	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)
3.122	[0..1]	++++ Creditor Account	(AT-04 Account number (IBAN) of the Creditor)
3.123	[0..1]	++++ Ultimate Creditor	(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)

2.2.5 Message Element Specifications

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

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AM05	Duplication	Duplicate entry
MS02	NotSpecifiedReasonCustomerGenerated	Reason not specified

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

2.3.1 Use of the Customer Payment Status Report (pain.002.001.03)

The code 'RJCT' must be used in 'Group Status' or 'Transaction Status', to transport the B2B Direct Debit Reject instruction between the bank and its remitting customer.

The message caters for bulk and single reject instructions.

Note: Attribute AT-R1 in DS-05 is implied by the 'Message Name', 'pain.002.001.03', the 'Original Message Name Identification', 'pain.008.001.02' and the 'Status' set to 'RJCT'.

Note: AT-R4 is not applicable to reject instructions.

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

Message Root

Index	Mult	Message Element	SEPA B2B Requirements
	[1..1]	+ <i>Message root</i>	

2.3.2 Group Header

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

Index	Mult	Message Element	SEPA B2B Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	(AT-R5 Specific reference of the bank initiating the R-message)
1.2	[1..1]	++ Creation Date Time	
1.3	[0..1]	++ Initiating Party	
1.4	[0..1]	++ Forwarding Agent	
1.5	[0..1]	++ Debtor Agent	
1.6	[0..1]	++ Creditor Agent	(AT-12 BIC code of the Creditor Bank)

2.3.3 Original Group Information and Status

Index	Mult	Message Element	SEPA B2B Requirements
2.0	[1..1]	+ Original Group Information And Status	
2.1	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	

Index	Mult	Message Element	SEPA B2B Requirements
2.3	[0..1]	++ Original Creation Date Time	
2.4	[0..1]	++ Original Number of Transactions	
2.5	[0..1]	++ Original Control Sum	
2.6	[0..1]	++ Group Status	(AT-R1 Type of R-message) <i>Usage Rule:</i> Either 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'.
2.7	[0..n]	++ Status Reason Information	<i>Usage Rule:</i> 'Status Reason Information' may be present in 'Original Group Information And Status', 'Original Payment Information and Status' or in 'Transaction Information and Status'.
2.8	[0..1]	+++ Originator	(AT-R2 Identification of the type of party that initiated the reject) <i>Usage Rule:</i> Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.
2.9	[0..1]	+++ Reason	(AT-R3 Reason code for non-acceptance of the Collection)
2.10	{Or	++++ Code	See Message Element Specifications below.
2.11	Or}	++++ Proprietary	
2.12	[0..n]	+++ Additional Information	
2.13	[0..n]	++ Number of Transactions Per Status	

2.3.4 Original Payment Information and Status

Index	Mult	Message Element	SEPA B2B Requirements
3.0	[0..n]	+ Original Payment Information and Status	
3.1	[1..1]	++ Original Payment Information Identification	
3.2	[0..1]	++ Original Number of Transactions	
3.3	[0..1]	++ Original Control Sum	

Index	Mult	Message Element	SEPA B2B Requirements
3.4	[0..1]	++ Payment Information Status	(AT-R1 Type of R-message) <i>Usage Rule:</i> Either 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'.
3.5	[0..n]	++ Status Reason Information	<i>Usage Rule:</i> 'Status Reason Information' may be present either in 'Original Group Information and Status', 'Original Payment Information and Status', or 'Transaction Information and Status'.
3.6	[0..1]	+++ Originator	(AT-R2 Identification of the type of party that initiated the reject) <i>Usage Rule:</i> Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.
3.7	[0..1]	+++ Reason	(AT-R3 Reason code for non-acceptance of the Collection)
3.8	{Or	++++ Code	See Message Element Specifications below.
3.9	Or}	++++ Proprietary	
3.10	[0..n]	+++ Additional Information	
3.11	[0..n]	++ Number of Transactions Per Status	
3.15	[0..n]	++ Transaction Information And Status	
3.16	[0..1]	+++ Status Identification	(AT-R5 Specific reference of the bank that initiated the reject)
3.17	[0..1]	+++ Original Instruction Identification	
3.18	[0..1]	+++ Original End To End Identification	(AT-10 Creditor's reference of the Direct Debit Transaction)
3.19	[0..1]	+++ Transaction Status	<i>Usage Rule:</i> 'Group Status'; Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'.
3.20	[0..n]	+++ Status Reason Information	<i>Usage Rule:</i> 'Status Reason Information' may be present in 'Original Group Information and Status', 'Original Payment Information and Status' or in 'Transaction Information and Status'.
3.21	[0..1]	++++ Originator	(AT-R2 Identification of the type of party that initiated the reject)

Index	Mult	Message Element	SEPA B2B Requirements
3.22	[0..1]	++++ Reason	(AT-R3 Reason code for non-acceptance)
3.23	{Or	+++++ Code	See Message Element Specifications below.
3.24	Or}	+++++ Proprietary	
3.25	[0.n]	++++ Additional Information	
3.26	[0..n]	+++ Charges Information	
3.29	[0..1]	+++ Acceptance Date Time	
3.30	[0..1]	+++ Account Servicer Reference	
3.31	[0..1]	+++ Clearing System Reference	
3.32	[0..1]	+++ Original Transaction Reference	<p>Mandatory (An exact copy of all attributes of the received DS-04 which is being rejected)</p> <p><i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.</p>
3.33	[0..1]	++++ Interbank Settlement Amount	
3.34	[0..1]	++++ Amount	(AT-06 Amount of the Collection in euro)
3.39	[0..1]	++++ Interbank Settlement Date	
3.40	[0..1]	++++ Requested Collection Date	(AT-11 Due date of the Collection)
3.41	[0..1]	++++ Requested Execution Date	
3.42	[0..1]	++++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)
3.43	[0..1]	++++ Settlement Information	
3.55	[0..1]	++++ Payment Type Information	<p>(AT-20 Identification code of the Scheme) (AT-21 Transaction Type) (AT-59 Category purpose of the Collection)</p>
3.68	[0..1]	++++ Payment Method	

Index	Mult	Message Element	SEPA B2B Requirements
3.69	[0..1]	++++ Mandate Related Information	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature Data, if applicable) (AT-17 Type of Mandate (paper or electronic)) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique Mandate Reference as given by the Original Creditor who issued the Mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03))
3.88	[0..1]	++++ Remittance Information	(AT-22 Remittance information)
3.120	[0..1]	++++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)
3.121	[0..1]	++++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)
3.122	[0..1]	++++ Debtor Account	(AT-07 Account number (IBAN) of the Debtor)
3.123	[0..1]	++++ Debtor Agent	(AT-13 BIC of the Debtor Bank)
3.124	[0..1]	++++ Debtor Agent Account	
3.125	[0..1]	++++ Creditor Agent	(AT-12 BIC of the Creditor Bank)
3.126	[0..1]	++++ Creditor Agent Account	
3.127	[0..1]	++++ Creditor	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)
3.128	[0..1]	++++ Creditor Account	(AT-04 Account number (IBAN) of the Creditor)
3.129	[0..1]	++++ Ultimate Creditor	(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)

2.3.5 Message Element Specifications

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

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked Account blocked for Direct Debit by the Debtor
AC13	InvalidDebtorAccountType	Debtor account is a consumer account
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an incorrect operation/transaction code
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
BE01	InconsistentWithEndCustomer	Debtor's name does not match with the account holder's name.
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an invalid file format
MD01	NoMandate	No valid Mandate
MD02	MissingMandatoryInformationInMandate	Mandate data missing or incorrect
MD07	EndCustomerDeceased	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	Refusal by the Debtor
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory reason
RR02	MissingDebtorNameOrAddress	Regulatory Reason
RR03	MissingDebtorNameOrAddress	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
SL01	DueToSpecificServiceOfferedByDebtor Agent	Specific service offered by the Debtor Bank Agent

List of changes in C2B Business-to-Business Direct Debit Implementation Guidelines Relative to v3.0

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

SYMBOLS USED

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

Reference	Chapter / Section / Paragraph / Bullet	Description	Status	Type
11/001	1.5.2, Identifier of the Creditor (AT-02)	Additional clarification on Creditor Identifier: the data element is case and space insensitive	ACC	CLAR
11/002	2.3.5 Message Element Specifications	Add new reject reason code AC13 (Debtor account is a consumer account)	ACC	CHAN
11/003	1.2 Use of these Guidelines by the instructing and instructed parties	Paragraph updated as follows: 'Payments that include message elements that are defined and documented by AOS communities (shaded white in Figure 2) are considered as SEPA payments, but not as SEPA B2B <u>Direct Debit</u> payments'. Info between brackets was moved (before it was at the end of the sentence) and B2B Core was replaced by B2B Direct Debit.	ACC	CLAR
11/004	2.3.3, Index 2.8 2.3.4, Index 3.6	Add additional Usage Rule: 'Name' is limited to 70 characters in length.	ACC	CHAN
11/005	2.2.1 Use of the Customer to Bank Payment Reversal	'pain.003.001.02' replaced by 'pain.008.001.02'	ACC	TYPO
11/006	2.3.1 Use of the Customer Payment Status Report	'pain.003.001.02' replaced by 'pain.008.001.02'	ACC	TYPO
11/007	2.1.3, Index 2.21	Add reference 'AT-12' (BIC of the Creditor Bank)	ACC	CHAN
11/008	1.1, 1.2, 1.3 & 2	'Core' replaced by 'Direct Debit'	ACC	TYPO

11/009	2.1.3, Index 2.12	Usage Rule updated: The mixing of different Local Instrument values is not allowed in the same message (instead of The mixing of B2B Direct Debits and other direct debits is not allowed in the same message)	ACC	CLAR
11/010	1.3 Notation Conventions	Paragraph updated as follows: 'Column 1 indicates the message element Index number in the relating ISO 20022 Message Definition Report'. (instead of 'Column 1 indicates the message element Index number in the ISO 20022 XML standard, ISO Core Documentation')	ACC	CLAR