SEPA CREDIT TRANSFER SCHEME
CUSTOMER-TO-BANK
IMPLEMENTATION GUIDELINES

Abstract	This document sets out the rules for implementing Version 5.0 of the SEPA Credit Transfer Scheme Rulebook based on Version 2009 of the customer-to-bank credit transfer 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]	EPC125-05	SEPA Credit Transfer Scheme Rulebook Version 4.0	EPC
[2]	-	ISO 20022 XML Credit Transfers and Related Messages, September 2009: • 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 11649	Structured creditor reference to remittance information	ISO

0.2 Change History

Issue number	Dated	Reason for revision
V1.0	20060824	Approved under the authority of the EPC Plenary March 2006
V2.1	20060929	EPC Plenary approval 27 September 2006
V2.2	20061213	EPC Plenary approval 13 December 2006
V2.3	20070619	Approved by the EPC June Plenary 2007
V3.2	20080108	Approved by the September 2008 Plenary
V3.3	20091001	Approval by the September 2009 Plenary
V4.0	20091001	Approval by the September 2009 Plenary
V5.0	20101101	Approval by the September 2010 Plenary

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[1] See also www.swift.com/index.cfm?item_id=61731

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 Credit Transfers in the customer-to-bank space.

1   INTRODUCTION

This document sets out the SEPA rules for implementing the credit transfer ISO 20022 XML initiation message standards. The SEPA Credit Transfer Scheme Rulebook defines data sets which are implemented in the relevant ISO 20022 XML message standard of which the following are covered:

SEPA Credit Transfer Scheme Rulebook	ISO 20022 XML Message Standards
DS-01 *Customer to Bank Credit Transfer Instruction Information*	Customer Credit Transfer Initiation (pain.001.001.03)
DS-04 *Bank to Customer Credit Transfer Information*	Statements/advice ISO 20022 XML standards are covered separately.
Reject based on DS-03 for the Bank to Customer reject	Reject – Customer Payment Status Report (pain.002.001.03)

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

1.1   Coverage of the SEPA customer-to- bank Implementation Guidelines

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

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

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

Global 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 Core subset, identifying elements - **to be used as defined in ISO** - **to be used with SEPA usage rules (from or completing the Rulebook)**		**To be developed and documented by AOS Communities**	**Not available for use in SEPA payments**
SEPA Payments			

Figure 1

These Guidelines define the SEPA Core Mandatory Subset[2] 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 core service** and are denoted by yellow shading in the message structures given in the following chapters. Only these elements are further detailed with relevant SEPA core requirements, such as the use of the message element, its components or the values that must be used. Usage rules, for example, may indicate limits on the number of repetitions, or code value restrictions, while format rules may be used to indicate the allowable combinations of components of a message element.

These Guidelines also recognise message elements and the usage rules in the 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.

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[2] The SEPA Core Mandatory Subset is hereafter known as the SEPA core service.

1.2 Use of these Guidelines by the instructing and instructed parties[3]

- SEPA core payments are executed using messages only containing message elements defined as part of the SEPA Core Subset (shaded yellow in Figure 2).

- Payments that include message elements that are defined and documented by AOS communities are considered as SEPA payments, but not as SEPA core payments (shaded white in Figure 2).

- It is the responsibility of the instructing customer and instructed bank of the message to ensure that message elements defined for use in an AOS are only included in messages sent to AOS community members.

- The instructed bank receiving a message containing AOS message elements, but which is not a member of this AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed bank, however, may reject the message for this reason.

1.3 Notation Conventions

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

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

Figure 2

Where:

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

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

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[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 Core Payments as additional rules to those specified in the ISO 20022 XML standards, as appropriate.

  o Where defined in the Rulebook, the attribute is indicated between parentheses by the attribute name and where applicable number, ie, (AT-nn), and such message elements are shaded yellow.

  o Where the message element relates to processing requirements, it is shaded yellow.

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

  o 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.

  o Where the message element is specified in the ISO 20022 XML standard as optional, but is mandatory in SEPA Core Requirements, this is specified as 'Mandatory' and is shaded yellow.

  o 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 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.

1.6   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 and should be taken into account where applicable.

1.7   ~~Change-Over Date~~

~~As from the change-over date, receiving banks may only receive messages, including the r-messages, in the new version.~~

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 Debtor Bank may be filled in by the Debtor Bank in order to populate the subsequent inter-bank message

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

2.1   Customer to Bank Credit Transfer Information (DS-01)

2.1.1   Use of the Customer Credit Transfer Initiation (pain.001.001.03)

The message is used to transport the Customer to Bank Credit Transfer Information sent by the Originator to the Originator Bank.

The message caters for bulk and single payment instructions

Message Root

Index	Mult	Message Element	SEPA Core Requirements
	[1..1]	+ *Message root*	

2.1.2   Group Header

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

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

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

2.1.3   Payment Information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..n]	+ Payment Information	
2.1	[1..1]	++ Payment Information Identification	
2.2	[1..1]	++ Payment Method	*Usage Rule*: Only 'TRF' is allowed.
2.3	[0..1]	++ Batch Booking	*Usage Rule*: If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested. *Usage Rule*: 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	*Usage Rule*: If used, it is recommended to be used only at 'Payment Information' level and not at Credit Transfer Transaction Information' level. *Usage Rule*: When 'Instruction Priority' is to be used, 'Payment Type Information' must be present at 'Payment Information' level.
2.7	[0..1]	+++ Instruction Priority	*Usage Rule*: If present, pre-agreed customer-to-bank conditions apply.
2.8	[0..1]	+++ Service Level	*Usage Rule*: Usage is recommended.
2.9	{Or	++++ Code	(AT-40 Identification code of the Scheme) *Usage Rule*: Only 'SEPA' is allowed.
2.10	Or}	++++ Proprietary	

Index	Mult	Message Element	SEPA Core Requirements
2.11	[0..1]	+++ Local Instrument	
2.12	{Or	++++ Code	
2.13	Or}	++++ Proprietary	
2.14	[0..1]	+++ Category Purpose	(AT-45 Category purpose of the Credit Transfer) *Usage Rule*: Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank.
2.17	[1..1]	++ Requested Execution Date	
2.18	[0..1]	++ Pooling Adjustment Date	
2.19	[1..1]	++ Debtor	
2.19	[0..1]	+++ Name	Mandatory (AT-02 Name of the Originator) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.19	[0..1]	+++ Postal Address	(AT-03 Address of the Originator)
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	
2.19	[0..7]	++++ Address Line	*Usage Rule*: Only two occurrences are allowed.
2.19	[0..1]	+++ Identification	(AT-10 Originator Identification Code)
2.19	{Or	++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.

Index	Mult	Message Element	SEPA Core Requirements
2.19	Or}	++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.19	[0..1]	+++ Country of Residence	
2.19	[0..1]	+++ Contact Details	
2.20	[1..1]	++ Debtor Account	(AT-01 Account Number of the Originator)
2.20	[1..1]	+++ Identification	*Usage Rule:* Only IBAN is allowed.
2.20	[0..1]	+++ Type	
2.20	[0..1]	+++ Currency	
2.20	[0..1]	+++ Name	
2.21	[1..1]	++ Debtor Agent	(AT-06 BIC code of the Originator Bank) *Usage Rule*: Only BIC is allowed.
2.22	[0..1]	++ Debtor Agent Account	
2.23	[0..1]	++ Ultimate Debtor	
2.23	[0..1]	+++ Name	(AT-08 Name of the Originator Reference Party) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.23	[0..1]	+++ Postal Address	
2.23	[0..1]	+++ Identification	(AT-09 Identification code of the Originator Reference Party)
2.23	{Or	++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.23	Or}	++++ Private Identification	*Usage Rule*: 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	*Usage Rule*: Only 'SLEV' is allowed. *Usage Rule*: It is recommended that this element be specified at 'Payment Information' level.
2.25	[0..1]	++ Charges Account	
2.26	[0..1]	++ Charges Account Agent	

Index	Mult	Message Element	SEPA Core Requirements
2.27	[1..n]	++ Credit Transfer Transaction Information	
2.28	[1..1]	+++ Payment Identification	
2.29	[0..1]	++++ Instruction Identification	
2.30	[1..1]	++++ End to End Identification	(AT-41 Originator's Reference to the Credit Transfer)
2.31	[0..1]	+++ Payment Type Information	*Usage Rule*: If used, it is recommended to be used at 'Payment Information' level and not at 'Credit Transfer Transaction Information' level.
2.32	[0..1]	++++ Instruction Priority	
2.33	[0..1]	++++ Service Level	*Usage Rule*: Usage is recommended.
2.34	{Or	+++++ Code	(AT-40 Identification code of the Scheme) *Usage Rule*: Only 'SEPA' is allowed.
2.35	Or}	+++++ Proprietary	
2.36	[0..1]	++++ Local Instrument	
2.37	{Or	+++++ Code	
2.38	Or}	+++++ Proprietary	
2.39	[0..1]	++++ Category Purpose	(AT-45 Category purpose of the Credit Transfer) *Usage Rule*: Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank.
2.42	[1..1]	+++ Amount	
2.43	{Or	++++ Instructed Amount	(AT-04 Amount of the Credit Transfer in Euro) *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.
2.44	Or}	++++ Equivalent Amount	
2.47	[0..1]	+++ Exchange Rate Information	

Index	Mult	Message Element	SEPA Core Requirements
2.51	[0..1]	+++ Charge Bearer	*Usage Rule*: Only 'SLEV' is allowed. *Usage Rule*: It is recommended that this element be specified at 'Payment Information' level.
2.52	[0..1]	+++ Cheque Instruction	
2.70	[0..1]	+++ Ultimate Debtor	
2.70	[0..1]	++++ Name	(AT-08 Name of the Originator Reference Party) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.70	[0..1]	++++ Postal Address	
2.70	[0..1]	++++ Identification	(AT-09 Identification Code of the Originator Reference Party)
2.70	{Or	+++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.70	Or}	+++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.70	[0..1]	++++ Country of Residence	
2.70	[0..1]	++++ Contact Details	
2.71	[0..1]	+++ Intermediary Agent 1	
2.72	[0..1]	+++ Intermediary Agent 1 Account	
2.73	[0..1]	+++ Intermediary Agent 2	
2.74	[0..1]	+++ Intermediary Agent 2 Account	
2.75	[0..1]	+++ Intermediary Agent 3	
2.76	[0..1]	+++ Intermediary Agent 3 Account	
2.77	[0..1]	+++ Creditor Agent	(AT-23 BIC of the Beneficiary Bank) *Usage Rule*: Only BIC is allowed.
2.78	[0..1]	+++ Creditor Agent Account	
2.79	[0..1]	+++ Creditor	Mandatory

Index	Mult	Message Element	SEPA Core Requirements
2.79	[0..1]	++++ Name	Mandatory (AT-21 Name of the Beneficiary) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.79	[0..1]	++++ Postal Address	(AT-22 Address of the Beneficiary)
2.79	[0..1]	+++++ Address Type	
2.79	[0..1]	+++++ Department	
2.79	[0..1]	+++++ Sub-Department	
2.79	[0..1]	+++++ Street Name	
2.79	[0..1]	+++++ Building Number	
2.79	[0..1]	+++++ Postal Code	
2.79	[0..1]	+++++ Town Name	
2.79	[0..1]	+++++ Country Sub-Division	
2.79	[0..1]	+++++ Country	
2.79	[0..7]	+++++ Address Line	*Usage Rule*: Only two occurrences are allowed.
2.79	[0..1]	++++ Identification	(AT-24 Beneficiary Identification Code)
2.79	{Or	+++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.79	Or}	+++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.79	[0..1]	++++ Country of Residence	
2.79	[0..1]	++++ Contact Details	
2.80	[0..1]	+++ Creditor Account	Mandatory (AT-20 Account number of the Beneficiary) *Usage Rule*: Only IBAN is allowed.
2.81	[0..1]	+++ Ultimate Creditor	
2.81	[0..1]	++++ Name	(AT-28 Name of the Beneficiary Reference Party) *Usage Rule*: 'Name' is limited to 70 characters in length.
2.81	[0..1]	++++ Postal Address	

Index	Mult	Message Element	SEPA Core Requirements
2.81	[0..1]	++++ Identification	(AT-29 Identification Code of the Beneficiary Reference Party).
2.81	{Or	+++++ Organisation Identification	*Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.81	Or}	+++++ Private Identification	*Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.81	[0..1]	++++ Country of Residence	
2.81	[0..1]	++++ Contact Details	
2.82	[0..n]	+++ Instruction for Creditor Agent	
2.85	[0..1]	+++ Instruction for Debtor Agent	
2.86	[0..1]	+++ Purpose	(AT-44 Purpose of the Credit Transfer)
2.87	{Or	++++ Code	
2.88	Or}	++++ Proprietary	
2.89	[0..10]	+++ Regulatory Reporting	
2.90	[0..1]	+++ Tax	
2.91	[0..10]	+++ Related Remittance Information	
2.98	[0..1]	+++ Remittance Information	(AT-05 Remittance Information) *Usage Rule*: Either 'Structured' or 'Unstructured' may be present.
2.99	[0..n]	++++ Unstructured	*Usage Rule*: 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. *Format Rule*: Only one occurrence of 'Unstructured' is allowed.
2.100	[0..n]	++++ Structured	*Format Rule*: 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. *Format Rule*: Only one occurrence of 'Structured' is allowed.
2.101	[0..n]	+++++ Referred Document Information	
2.109	[0..1]	+++++ Referred Document Amount	

Index	Mult	Message Element	SEPA Core Requirements
2.120	[0..1]	+++++ Creditor Reference Information	*Usage Rule*: When present, the Debtor Bank is not obliged to validate the reference information. *Usage Rule*: When used both ''Creditor Reference Type' and 'Creditor Reference' must be present.
2.121	[0..1]	++++++ Type	
2.122	[1..1]	+++++++ Code or Proprietary	
2;123	{Or	++++++++ Code	*Usage Rule*: Only 'SCOR' is allowed.
2124	Or}	++++++++ Proprietary	
2.125	[0..1]	+++++++ Issuer	
2.126	[0..1]	++++++ Reference	*Usage Rule*: If a Creditor Reference contains a check digit, the receiving bank is not required to validate this. *Usage Rule*: 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 *Usage Rule*: RF Creditor Reference may be used (ISO 11649)
2.127	[0..1]	+++++ Invoicer	
2.128	[0..1]	+++++ Invoicee	
2.129	[0..3]	+++++ Additional Remittance Information	

2.2 Bank to Customer Reject Credit Transfer Dataset (based on DS-03)

Caution: These Guidelines provide recommendations on the use of this XML message and are not mandatory. These Guidelines are not sufficient to fully implement this message and require additional information under bilateral agreement between the customer and its bank. The Rulebook in addition does not specify the dataset requirements.

2.2.1   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 Credit Transfer Reject instruction between the banks and their remitting customers.

The message caters for bulk and single reject instructions.

Note: Attribute AT-R1 in DS-03 is implied by the 'Message Name', 'pain.002.001.03', the 'Original Message Name Identification', 'pain.001.001.03' and 'Group Status' or 'Transaction Status'.

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

Note: Message elements under 'Original Transaction Reference' sequence are based on DS-01 or DS-02 attributes.

Message Root

Index	Mult	Message Element	SEPA Core Requirements
	[1..1]	+ *Message root*	

2.2.2   Group Header

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

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..1]	++ Initiating Party	
1.4	[0..1]	++ Forwarding Agent	
1.5	[0..1]	++ Debtor Agent	(AT-06 BIC code of the Originator Bank)
1.6	[0..1]	++ Creditor Agent	

2.2.3 Original Group Information and Status

Index	Mult	Message Element	SEPA Core 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	
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) *Usage Rule*: 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'.
2.7	[0..n]	++ Status Reason Information	*Usage Rule*: 'Status Reason Information' may be present in 'Original Group Information And Status', 'Original Payment Information and Status' or 'Transaction Information and Status'.
2.8	[0..1]	+++ Originator	(AT-R2 Identification of the Type of Party that initiated the reject) *Usage Rule*: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.
2.9	[0..1]	+++ Reason	(AT-R3 Reason Code for Non-Acceptance)
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	

2.2.4 Original Payment Information and Status

Index	Mult	Message Element	SEPA Core 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 Core Requirements
3.4	[0..1]	++ Payment Information Status	(AT-R1 Type of R-message) *Usage Rule*: 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'.
3.5	[0..n]	++ Status Reason Information	*Usage Rule*: 'Status Reason Information' may be present in 'Original Group Information And Status', 'Original Payment Information Status' or 'Transaction Information and Status'.
3.6	[0..1]	+++ Originator	(AT-R2 Identification of the Type of Party that initiated the reject) *Usage Rule*: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC.
3.7	[0..1]	+++ Reason	(AT-R3 Reason Code for Non-Acceptance)
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-41 Originator's reference of the credit transfer transaction)
3.19	[0..1]	+++ Transaction Status	(AT-R1 Type of R-message) *Usage Rule*: 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'.
3.20	[0..n]	+++ Status Reason Information	*Usage Rule*: 'Status Reason Information' may be present in 'Original Group Information And Status', 'Original Payment Information Status' or 'Transaction Information and Status'.
3.21	[0..1]	++++ Originator	(AT-R2 Identification of the Type of Party that initiated the reject)
3.22	[0..1]	++++ Reason	(AT-R3 Reason Code for Non-Acceptance)
3.23	{Or	+++++ Code	See Message Element Specifications below.

Index	Mult	Message Element	SEPA Core Requirements
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	(An exact copy of all attributes of the received DS-02 or DS-01 which is being rejected) *Usage Rule*: The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.
3.33	[0..1]	++++ Interbank Settlement Amount	
3.34	[0..1]	++++ Amount	(AT-04 Amount of the credit transfer in Euro)
3.39	[0..1]	++++ Interbank Settlement Date	
3.40	[0..1]	++++ Requested Collection Date	
3.41	[0..1]	++++ Requested Execution Date	(AT-07 Requested execution date of the instruction)
3.42	[0..1]	++++ Creditor Scheme Identification	
3.43	[0..1]	++++ Settlement Information	
3.55	[0..1]	++++ Payment Type Information	(AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer)
3.68	[0..1]	++++ Payment Method	
3.69	[0..1]	++++ Mandate Related Information	
3.88	[0..1]	++++ Remittance Information	(AT-05 Remittance information)
3.120	[0..1]	++++ Ultimate Debtor	(AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party)
3.121	[0..1]	++++ Debtor	(AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code)
3.122	[0..1]	++++ Debtor Account	(AT-01 IBAN of the Originator)

Index	Mult	Message Element	SEPA Core Requirements
3.123	[0..1]	++++ Debtor Agent	
3.124	[0..1]	++++ Debtor Agent Account	
3.125	[0..1]	++++ Creditor Agent	(AT-23 BIC code of the Beneficiary Bank)
3.126	[0..1]	++++ Creditor Agent Account	
3.127	[0..1]	++++ Creditor	(AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary (AT-24 Beneficiary identification code)
3.128	[0..1]	++++ Creditor Account	(AT-20 IBAN of the Beneficiary)
3.129	[0..1]	++++ Ultimate Creditor	(AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification code of the Beneficiary Reference Party)

2.2.5   Message Element Specifications

The reasons for a **reject received from a bank or CSM which are passed on to the debtor** present in the Rulebook are mapped to ISO codes as follows: Other codes may be used when the Debtor Bank has rejected the message.

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebooks
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format *Usage Rule*: To be used for incorrect operation/transaction code.
AM05	Duplication	Duplicate payment
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format *Usage Rule*: To be used for invalid file format.
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
TM01	CutOffTime	File received after Cut-off Time
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	MissingDebtorNameOrAddress	Regulatory Reason
RR03	MissingCreditorNameOrAddress	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason

List of changes in C2B Credit Transfer Implementation Guidelines Relative to v4.0

(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 these 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 by the SPS WG in Guidelines

5. Column five contains the type of change:

    -   TYPO: Typing and layout errors

    -   CLAR: Clarification of the text

    -   CHAN: Change in or further alignment with the Rulebook content

Reference	Chapter / Section / Paragraph / Bullet	Description	Status	Type

From the Errata of June 2010

| 10/001 | 1.7 | Delete the section 'Change-Over Date' as this a matter of the bank to customer relationship | ACC | CLAR |