

Description

Pain.008 is a payments initiation message by ISO 20022. It depicts a Direct Debit message in XML format.

Usage

The version two of the message, pain.008.001.02, is currently the most used version of ISO 20022 Direct Debit message and is mandated message to be used in SEPA version 8.1 [1].

Versions 03, 04 and 05 are already published by ISO 20022.

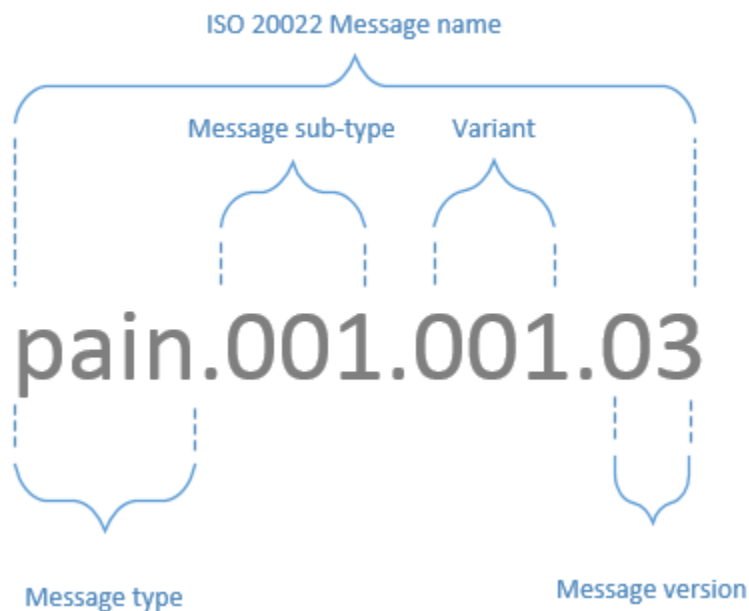
Pain.008 in XMLdation's environment

XMLdation service has a validation tool which can be used for checking the correctness of payments, including the bank and service specific rules. Although pain.008 message is part of the ISO 20022 standard, banks tend to have additional rules and recommendations which have to be obeyed before a bank is able to accept the payment. For this reason we have built a validation tool which has validation rules defined together with several banks.

Banks and payment types we currently support can be seen from our [store page](#). In addition, please don't hesitate to [contact us](#) if you have any questions.

Message name

In ISO 20022's naming scheme, message type is described with four letters followed by three sets of numbers. This can be seen in the figure below.



An abbreviation is used for the message type, followed by message sub-type number, variant number and finally a version number.

External links

Payment message schemas in [ISO 20022's catalogue page](#)

XMLdata's [example validation report](#)

Official information in [ISO 20022 home page](#)

References

[1] EPC's SEPA 8.1 DD Core Implementation Guidelines:

<http://www.europeanpaymentscouncil.eu/1-approvedpdf/>