C2B - Customer to Bank Services

SEPA Data Format (XML)

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Related Documents

Reference	Title	Source
EPC132-08	*Implementation Guidelines* SEPA CT C2B	European Payments Council
EPC130-08	*Implementation Guidelines* SEPA CORE DD C2B	European Payments Council
EPC131-08	*Implementation Guidelines* SEPA B2B DD C2B	European Payments Council
	Manual de Funcionamento das Transferências a Crédito SEPA v.2.10	Banco de Portugal
	Manual de Funcionamento dos Débitos Directos SEPA v.2.10	Banco de Portugal
	EPC: Doc EPC217-08 SEPA *Requirements for an Extended Character Set* (UNICODE *Subset) Best Practices.*	
	ISO 20022 *Payments - Maintenance* 2009	ISO 20022

Version History

Version	Date	Description	Author
01.00	2009-07-14	First draft version	Credit Transfers and Direct Debits Working Group.
01.01	2009-11	Document updating, according to ISO 2009 XML	Credit Transfers and Direct Debits Working Group.
01.02	2010-03-19	Interim draft	Credit Transfers and Direct Debits Working Group.
01.03	2010-04-01	Interim draft	Credit Transfers and Direct Debits Working Group.
01.04	2011-02-18	Interim draft (not published)	C2B Task-Force
01.05	2011-03-22	Introduction chapter update (p.4), elimination of all the references to cancelation request (p.27), index numbering and XML tag corrections (p.28), exclusion of codes 204 and 605 from Appendix 2, not supported in this version (p.50)	C2B Task-Force
01.06	2011-05-26	Identation Correction of the group of tags 2.27 in pain.008 message; Inclusion of new ISO Codes in Appendix 3 - Company Return code table.	C2B Task-Force
01.061	2011-11-02	Inclusion of new Company Return codes (Appendix 3). Orthography corrections (Tag <*InitgPty*> (p. 10,14 and 22). Status and validation corrections regarding <*Cd> and <Prtry> tags* (p. 30 and 32).	C2B Task-Force
01.07	2011-12-22	Changes for 20th of February 2012, including: Tags validation changes (p.10, 28, 30, 32 and 33), new tags added to pain.002 message (p.29, 30 and 33), new Company Return codes (p.52 to 54 and 57), inclusion of the Appendix 6 (p.66), update of Appendix 7 with the inclusion of use examples (p.67). Update of ISO Codes in Appendix 4 and 5.	C2B Task-Force
01.08	2012-05-29	Updates for November 2012, including: Tags validation changes (p.15 and 17); Change of the attribute AT-10 (p.41) and the inclusion of new Company Return codes in Appendix 3 (p.56 and 57) Update of ISO Codes in Appendix 4 and 5.	C2B Task-Force
02.00	2013-09-26	Inclusion of amendments to version 1.08. Amendmento to Introduction and insertion of a functional component in Chapter - 2. General and Functional Characteristics. Text changes in section 3.1 (p.22) and 3.4 (p.24). Adjustments for 1 February 2014 that include: change in the validation of some Tags (p. 27 to 29, 31, 33 to 37, 39, 40, 42, 43 and 51); incorporation of more Tags in pain.001 Tags (p. 27). in pain.008 (p. 31, 33 and 36) in pain.007 (p. 40) and pain. 002 (p. 52), elimination of Tag <Prtry> (p.29 and 36) ; adding of more return codes in Appendix 3. Reorganization of Return Codes (Appendix 3) by exception transactions. Changes in Chapter 4. Attributes: description of attribute AT- 20 and deletion of references to legacy direct debits. Change of Appendix 1 to Correspondence Operation Codes Table. Insert of two new Appendices : 4 - Interbank Error Codes Table and 8 - Reversal Reason Codes for Direct Debits.	Task-Force C2B

Version	Date	Description	Author
		Update of ISO codes (Appendix 5 and 6). Amendments to examples in Appendix 9.	
02.01	2014-09-23	Update of Related Documents. Change in the description of Attribute AT-20 information code (p.57). Inclusion of company return code MD01 (Appendix 3). Update of ISO Codes in Appendix 6. Amendment of Tag s <SvcLvl> and </MndtRltInf> in Appendix 9 – Use Examples. Substitution of Tag <cod> for Tag <Prtry> in the example 9.05 of Appendix 9. Inclusion of a new Appendix about the use of XML (Appendix 10).	Task-Force C2B
02.02	2016-01-16	Corrections to the pain.001 (p. 26 and 27) and pain.007 (p. 32, 34 and 42) related to the end-date (1 February 2016) of Regulation 260/2012 waiver with regard to provision of SWIFT BIC.	Task-Force C2B

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1.   Introduction

The creation of the Single Euro Payments Area (SEPA) aims to reinforce the European integration with the establishment of a single retail payments market.

Today, SEPA includes, besides the EU Member-States, Iceland, Liechtenstein, Norway, San Marino and Switzerland.

Withinh this area, economic agents can make and receive payments in Euro, within each country and across countries under the same basic conditions, rights and obligations.

To achieve this goal, SEPA assumes the creation of pan-European payment instruments – Credit Transfers, and Direct Debits – which are based on common standards, procedures and infrastructures.

The technical and business models for SEPA Credit Transfers and SEPA Direct Debits are defined by EPC – European Payments Council, in the Rulebooks and Implementation Guidelines (available at www.europeanpaymentscouncil.eu). These models are based in the technical specifications of ISO20022 standards to ensure the automated processing of transfers and debits.

For this, banks are responsible to implement a Customer-to-Bank (C2B) channel compatible with SEPA standards, using the ISO 20022 XML messages as defined by the EPC in its SEPA C2B Implementation Guidelines, and to offer its customers the file layout to use.

Within this framework, the Portuguese Banking Community has developed a harmonized communication format, applicable to SEPA Credit Transfers and SEPA Direct Debits, aiming to simplify the connection between customers and banks.

This document describes this standard, to be used by the adhering institutions of the Portuguese Banking Community in the relation Customer-Bank.

The use of a harmonized layout provides significant benefits for C2B communication (in particular for corporates and Public Administration bodies), aiming (i) to eliminate the diversity of formats used by customers in their relation with banks for payment instructions; and (ii) to offer to Public Administration bodies an efficient communication solution that also aims to reduce costs.

1.1   Scope

For the Portuguese Banking Community the C2B solution is in line with Market needs, aiming to provide all the intervening entities with a reference standard applicable to Credit Transfers and Direct Debits in Euro.

2. General and Functional Characteristics

2.1 Objectives

It is intended with the use of a single layout:

- To be aligned with EPC recommendations;

- To optimize the management of layouts by Corporates;

- To maximise the potential adherence to SEPA Schemes;

- To facilitate the migration process;

- To contribute to cost reduction as a result of the use of a single format;

- To improve the quality of services offered by the banks to their customers, facilitating innovation and differentiation.

2.2 Description

The proposed model assumes the following general characteristics:

- Currency – Euro;

- Technical availability in format ISO 20022 XML;

- Existence of two data element types: compulsory and optional;

- Files processed by banks within the SIBS community[1];

- The treatment/validation rules defined by the Portuguese Banking Community shall apply;

- Specific rules agreed by the bank with its customer shall apply.

2.3 Credit Transfers

2.3.1 Scope

SEPA Credit Transfer is a payment instrument for the execution of Credit Transfers in Euro between customer payment accounts across SEPA. The SEPA Credit Transfer is executed on behalf of an Originator holding a payment account with an Originator Bank in favour of a Beneficiary holding a payment account at a Beneficiary Bank.

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[1] Adherent Banks to the SIBS Clearing House.

2.3.2   Actors

The execution of a SEPA Credit Transfer payment involves five main actors:

<u>The Originator</u>: is the Customer who initiates the Credit Transfer by providing the Originator Bank with an instruction. The Funds for such a Credit Transfer will be made available by means of a debit from a specified payment account of which the Originator is account holder.

<u>The Originator Bank</u>: is the Participant that receives the Credit Transfer Instruction from the Originator and acts on the payment instruction by making the payment to the Beneficiary Bank in favour of the Beneficiary's account according to the information provided in the instruction.

<u>The Beneficiary Bank</u>: is the Participant that receives the Credit Transfer Instruction from the Originator Bank and credits the account of the Beneficiary, according to the information provided.

<u>The Beneficiary</u>: is the Customer identified in the Credit Transfer Instruction who receives the Funds by means of a credit to its payment account.

The Originator Bank and Beneficiary Bank may be one and the same Participant.

When the Originator Bank is not the Beneficiary Bank, there is another actor involved:

<u>CSM (Clearing and Settlement Mechanisms)</u>: mechanisms used by the SEPA Credit Transfers participant banks to clear and settle operations.

2.3.3   Processing Cycle

Credit Transfers' execution time-cycle begins on the day where the Originator Bank accepts execution of the Credit Transfer (Acceptance Date, D). This date, which is defined by the Originator Bank and communicated to its Originator, represents the fulfilment of all conditions required by the Originator Bank as to the execution of a SEPA Credit Transfer including but not limited, inter alia, to regulatory obligations, to cut-off times defined by the Originator and to the availability of adequate financial cover and of the information required to execute the instruction.

Cut-off Times must be advised by the Originator Bank to the Originator.

Credit Transfers have a maximum execution time of one business day. Funds must be credited to the Beneficiary's account on the first Banking Business Day following Day D (D+1), at the latest.
If the transfer is national and intrabank (where the Originator Bank and the Beneficiary Bank are the same), the funds should be credited to the account of the beneficiary on the date of acceptance.

Process cycle is performed according to the following steps:

1. The Originator completes and forwards the Credit Transfer Instruction to the Originator Bank;
2. The Originator Bank receives and checks if it fulfils the conditions required, including the authenticity of the instruction, and the checking of the format and plausibility of the BIC and IBAN;
3. On the Acceptance Date (D), the Originator Bank will debit the account of the Originator. This will be followed by the sending of the Credit Transfer Instruction to ensure receipt by the Beneficiary Bank, at the earliest on day D and at the latest on day D+1;

4. The Beneficiary Bank receives the Credit Transfer, at the latest on day D+1, validates it and credits the account of the Beneficiary, makes the Credit Transfer message available to the Beneficiary, in accordance with the agreed modalities. The credit of the account of the Beneficiary must occur, at the latest, on the settlement date, except in case there are other regulatory obligations (e.g. anti money laundering) that have not yet been fulfilled. In this case, the Beneficiary Bank shall credit the account of the Beneficiary, at the latest, in the following business day.

2.3.4   Exception situations

If, for whatever reason, any party cannot handle the transaction in the normal way, the process of exception handling starts. Exception situations previewed within SEPA CT Scheme are Rejects and Returns.

REJECTS

A Reject occurs when a Credit Transfer is not accepted for normal execution before inter-bank Settlement.

If the rejection is at the point at which the Originator instructs the Originator Bank, the Originator Bank need only inform the Originator of the reason.

The main characteristics of a Reject are:

- The transferred amount will be the Original Amount of the Credit Transfer Instruction;
- The Reject message is routed through the same path taken by the original Credit Transfer with no alteration of the data contained in the original Credit Transfer;
- A record of the relevant data relating to the initial Credit Transfer, sufficient to provide an audit trail, is included;
- The initial Credit Transfer is identified by the original reference of the Originator Bank;
- Reject messages contain a reason code.

Reject messages should be transmitted daily, at latest on the next Banking Business Day.

RETURNS

A Return occurs when a Credit Transfer is diverted from normal execution after interbank Settlement, and is sent by the Beneficiary Bank to the Originator Bank for a Credit Transfer that cannot be executed for valid reasons such as wrong account number or account closed.

The main characteristics of a Return are:

- The transferred amount will be the Original Amount of the Credit Transfer Instruction;
- The Return message is routed through the same path taken by the original Credit Transfer (unless otherwise agreed between the Beneficiary Bank and the Originator Bank), with no alteration of the data contained in the original Credit Transfer. In the case of a Return message to be sent to the Originator by the Originator Bank, the parties may agree a specific mechanism which may differ from the original path;

- A record of the relevant data relating to the initial Credit Transfer, sufficient to provide an audit trail, shall be included;

- The initial Credit Transfer is identified by the original reference of the Originator Bank;

- Return messages contain a reason code.

Return messages initiated by the Beneficiary Bank, must be transmitted to the Originator Bank within three Banking Business Days after Settlement Date, and then transmitted daily to the Originator, the latest, at the next Banking Business Day.

2.4   Direct Debits

2.4.1 Scope

A SEPA Direct Debit (SEPA DD) is a payment instrument governed by the Rulebook for making Collections in Euro throughout SEPA from bank accounts designated to accept Collections. Transactions for the Collection of Funds from a Debtor's account with a Debtor Bank are initiated by a Creditor via its bank (the Creditor Bank) as agreed between Debtor and Creditor. This is based on an authorisation for the Creditor and the Debtor Bank given to the Creditor by the Debtor for the debit of its bank account: this authorisation is referred to as the 'Mandate'. The Debtor and Creditor must each hold an account with a Participant located within SEPA.

In SEPA DD there are two independent schemes - Core and B2B – separately adhered. The Core scheme was developed following the traditional collection systems, in which the Debtors / Creditors may be individuals and / or companies. The B2B scheme is based on the Core Scheme features plus B2B transactions specifications. The main feature of this scheme is to be available only to payers / debtors considered business entities (B2B - Business to Business).

2.4.2 Actors

The execution of a SEPA Direct Debit involves the following actors:
The Creditor: receives the Mandate from the Debtor to initiate Collections, which are instructions to receive Funds from the Debtor Bank by debiting the account of the Debtor;

The Debtor: gives the Mandate to the Creditor to initiate Collections. The Debtor's bank account is debited in accordance with the Collections initiated by the Creditor. By definition, the Debtor is always the holder of the account to be debited.

The Creditor Bank: is the bank where the Creditor's account is held and which has concluded an agreement with the Creditor about the rules and conditions of a product based on the Scheme. On the basis of this agreement it receives and executes instructions from the Creditor to initiate the Direct Debit Transaction by forwarding the Collection to the Debtor Bank in accordance with the rules of the Scheme.

The Debtor Bank: is the bank where the account to be debited is held and which has concluded an agreement with the Debtor about the rules and conditions of a product based on the Scheme. On the basis of this agreement, it executes each Collection of the direct debit originated by the Creditor by debiting the Debtor's account, in accordance with the Rulebook.

CSM (Clearing and Settlement Mechanisms): settlement and clearing mechanism used by participant Banks to process SEPA Direct Debits.

The actors' main responsabilities in their relationship with others are the following:

Actors	Responsibilities
Creditor(C)	➤ To ensure the establishment of an adherence contract with its bank; ➤ To propose the Mandate to the Debtor, in the format defined by the system; ➤ To receive the Mandates signed by their debtors and store such documents according to national legal requirements; ➤ Deliver to its Bank, in the established deadlines, the Mandates requested by it, by demand or not of the Debtor Bank; ➤ To provide to its customers (Debtors) enough information on the system's functionning; ➤ To ensure the management of any dispute related to the collections made directly with the Debtor.
Creditor Bank (CB)	➤ Provide Creditors all the information about the service as well as information on the the rights and obligations of each part; ➤ To ensure the proper execution of the service according to the rules established, including aspects related to the supervision and fraud prevention.
Debtor Bank (DB)	➤ Provide Debtors all the information about the service as well as information on the the rights and obligations of each part; ➤ To ensure the proper execution of the service according to the rules established;
Debtor (D)	➤ Responsible for ensuring the compliance with the contractual terms agreed with the Creditor as well as with its bank within the rules.
Clearing and Settlement Mechanisms (CSM)	➤ The CSM are responsible for the good performance of the system.

2.4.3 Operating Rules

The Core and B2B schemes are defined in specific EPC rulebooks. The actors can join and operate one or both schemes, being only covered by the rules of the scheme to which they adhered:

In the B2B Scheme:

- The Creditor must provide its customers (Debtors) enough information on the scheme's rules, mainly provide the Mandate's data to allow the Debtor to communicate/ validate with its bank and ensure that the Debtor Bank is a scheme participant;

- The Debtor Bank, given the absence of the Refund right, is required to validate the Mandate's data with its customer (the Debtor), before debiting its account;

- The Debtor is giving up the refund right when he accepts the collection and is entitled to inform its Bank of any changes or cancellation to the Mandate established with the Creditor.

2.4.4 Mandate

The Mandate is an authorisation given by the Debtor to a specific Creditor (Authorization deposit) to start Collections related to this authorization, to the Debtor Bank. There must be different Mandates for DD Core and for B2B DD, however they can have the same Creditor and identification numbers since the service type (Core or B2B) is a key attribute.

A Mandate may exist as a paper document or it may be an electronic document which is created and signed in a secure electronic manner. The Mandate whether in paper or electronic form, must contain the necessary legal text, and the signatures of the parties.

The Mandate's data is sent by the Creditor, together with the First direct debit instruction. Initial collections enable the setting off of the mandate in the SEPA Direct Debits system. The information about the Mandate is always sent with subsequent or recurrent direct debit instructions.

The scheme caters for both Recurrent and One-Off collections. Collections associated to recurrent mandates may be: First, which is the first to be sent, Recurrent, sent afterwards, and the last, named Final, which cancels the Mandate. One-off direct debits, are those where the authorisation is given to initiate only a single direct debit, which cannot be used for any subsequent transaction.

All Mandates, One-off or Recurrent, must contain the information required by the EPC as specified in the Rulebooks.

If the Mandate's data elements change, the recurrent collection must be identified with the existence of change. Over the life of a Mandate, some of the data may change, namely:

- Changes requested by the Debtor: Debtor Bank (BIC) and Debtor's account number (IBAN) - When it comes to a change of the Debtor Bank (BIC), the Creditor, after receiving information from the Debtor, must point out the existence of changes in the Mandate by sending the next collection as First;

- Changes requested by the Creditor: Mandate number, number and name of the Creditor (Creditor ID).

For both schemes, the Credtitor must cancel the Mandate when presenting the last collection (Final) of a series of recurrent collections. Note that, for both schemes, the creditor must cancel the Mandate, if he does not present a Debit Instruction on it, over a period of 36 months (from the date of the last presentation of a Collection related to that same Mandate).

2.4.5 Processing Cycle

The following diagram gives an overview of how information flows in SEPA direct debits, using the four corner model as starting point.
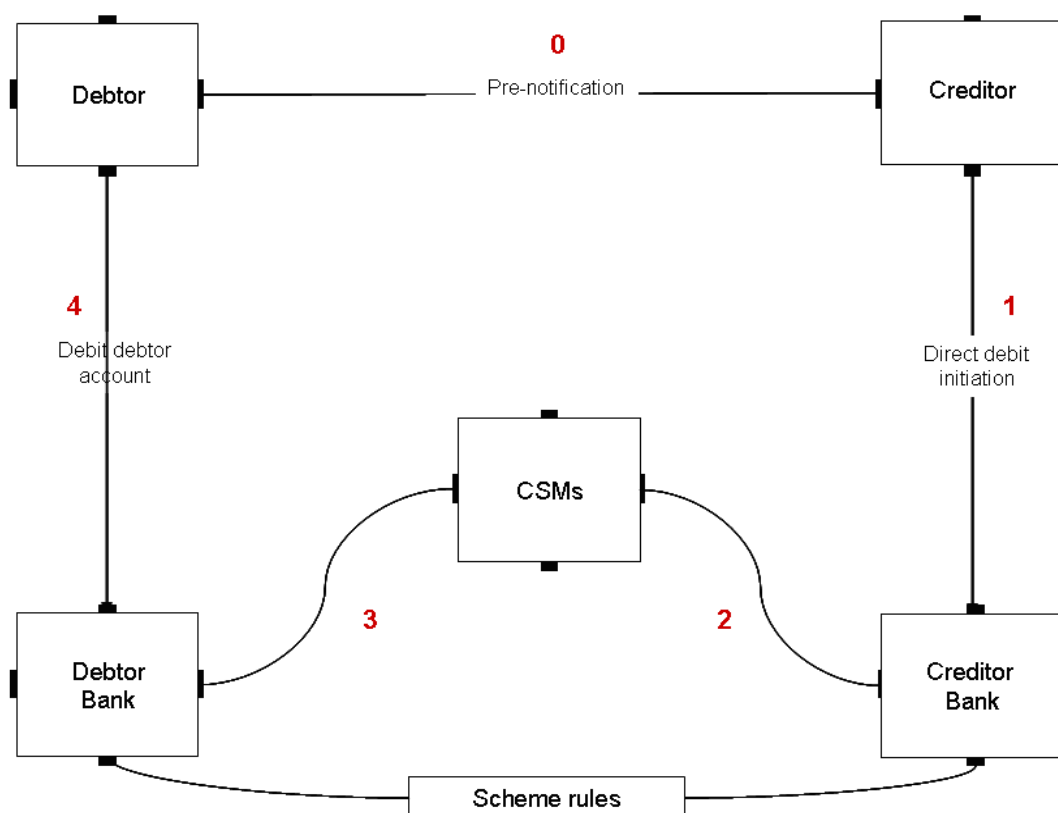
The direct debit processes respect the following time-cycle rules:

0. Pre-Notification - the Pre-notification is sent to the Debtor, but not earlier than 14 Calendar Days before Due Date, unless otherwise agreed between the Creditor and the Creditor Bank. After the mandate signed the Creditor starts the collection;

1. Direct Debit Initiation or Collection – The collection starts with the exchange of information between the Creditor and the Creditor Bank. In the case of Core, First or One-off collections are different from subsequent collections because they have to be sent a few days before the clearing date. In the case of B2B, the deadline is the same for the First, as for the Recurrent and One-off collections.

2. Creditor Bank sends Information to CSM - The Creditor Bank sends the information to the CSM;

3. Information from CSM to the Debtor Bank - The CSM processes the transaction, sends it to the counterparty according to the settlement cycle and triggers the settlement process;

4. Debit to the Debtor's Account - under normal circumstances the Debtor Bank must debit the account of the Debtor.

There are 8 possible stages in the life cycle of a direct debit. The interbank deadlines set for each SEPA DD transaction, according to the rules of the Rulebooks of each scheme are:

Stages	Description	Core	B2B

1	**Maximum days prior to the settlement date, to the Creditor Bank to send debit instructions;**	d - 14 Calendar days	d - 14 Calendar Days
2	**Minimum days prior to the settlement date, for the Debtor Bank to receive a First or a One-off collection.** Note that if there are changes to the Mandate regarding the Debtor Bank in recurrent debit operations, the next debit instruction following the change must necessarily be a First collection.	d - 5 TARGET Business Days	d - 1 TARGET Business Day
3	**Minimum days in advance before the settlement date to receive recurrent debit instructions from the Debtor Bank.**	d - 2 TARGET Business Days	d - 1 TARGET Business Day
4	**Settlement Date**	d	d
5	**Deadline for submission of Reversals**	d + 5 TARGET Business days	d + 5 TARGET Business days
6	**Deadline for Returns**	d + 5 TARGET Business Days	d + 2 TARGET Business Days
7	**Deadline for Refunds with valid Mandate (authorized collection)**	8 calendar weeks after de debit	Not applied
8	**Deadline for Refunds without valid Mandate (unauthorized collection**)	13 Calendar months after debit date	Not applied

The Interbank deadlines established for each service are applied according to the respective scheme.
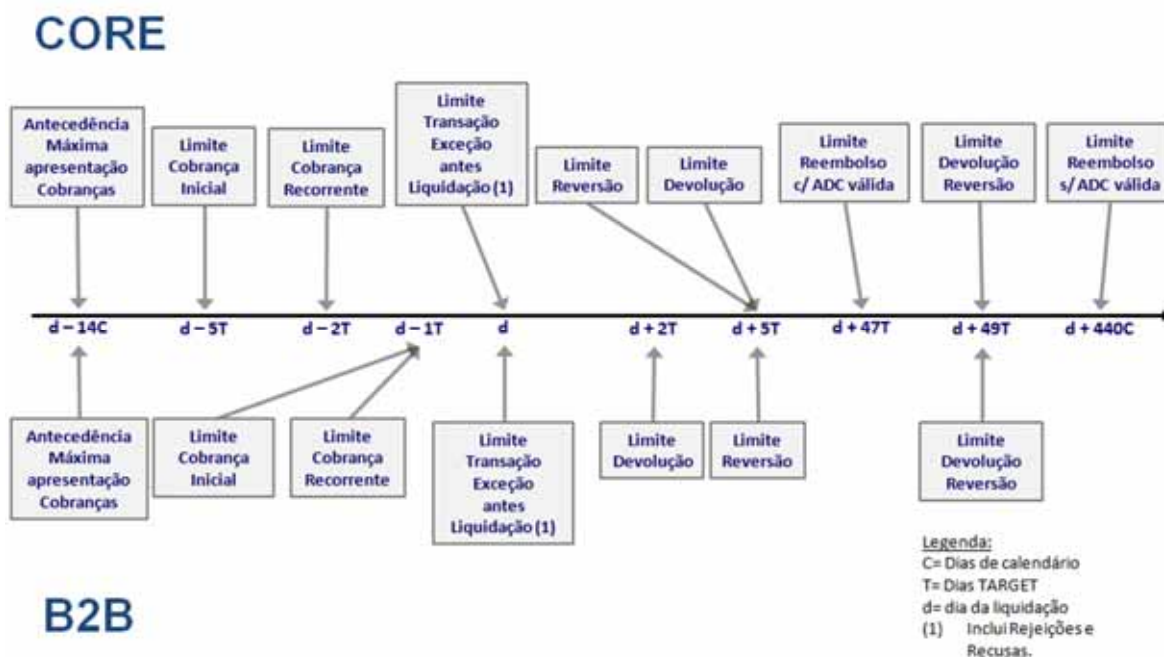
Note: The deadlines here are established between the Creditor Bank and SIBS. Each bank will be responsible to establish the deadlines with its Creditors.

2.4.6 Exception transactions (R-Transactions)

Besides the debit instructions, the processing cycle also includes a set of Exception transactions (R - Transactions) which are covered by the schemes. These transactions can be prior or post interbank settlement. The pre-settlement transactions cancel the original debit instruction which won't be settled. The post-settlement transactions can occur within a pre-determined number of days (from the settlement or debit date) and result in a second interbank settlement process.

Prior Inter-bank Settlement Transactions:

- **Rejects** are Collections that are diverted from normal execution, prior to inter-bank Settlement, for the following reasons: technical reasons as invalid format, the Debtor Bank is unable to make the Collection, etc.
- **Refusals** are claims initiated by the Debtor before Settlement, for any reason, requesting the Debtor Bank not to pay a Collection. This Refusal can be originated after the Debtor receives the pre-notification of debit from the Creditor. Refusals can be initiated since the day debit instructions are made by the Creditor until the settlement date.

Post-Settlement Transactions:

- **Reversals**: are transactions done until 5 TARGET business days after the Settlement date, on which the Creditor concludes that the collection should not have been processed. The Debtor is credited by Creditor's order;

- **Returns by Debtor Bank** are collections that are diverted from normal execution after inter-bank Settlement and are initiated by the Debtor Bank (because the Bank, or the Debtor, does not accept the transaction for a specific reason). Returns must be presented within 5 TARGET business days after Settlement date in Core and 2 TARGET business days in B2B scheme;

  NOTE: The Creditor must only consider the collection successful after the deadline for the presentation of a Return, i.e. 5 TARGET business days after Settlement date in Core scheme and 2 TARGET business days in B2B scheme.

- **Refund covered by a valid Mandate**: is a claim by the Debtor for reimbursement (for any reason) for a collection after settlement and always within 8 weeks after the debit date. In the Core scheme, the debtor has the right to claim the collection reimbursement when he does not agree with the payment within the established deadlines. Such reimbursement shall not relieve the debtor of the responsibility to solve any collections in dispute with the respective Creditor, nor the payment of the reimbursement shall harm the outcome of this dispute. Note that a collection subject to dispute must be directly handled by both the Debtor and Creditor.

  This transaction applies only to the Core scheme, since there is no right of reimbursement in B2B scheme;

- **Refund not covered by a valid Mandate:** is a claim by the Debtor for reimbursement after the settlement and within the 13 months following the debit date, due to the inexistence of a valid mandate. This transaction only applies to Core. In B2B scheme, although there is a right to such reimbursement, it must be performed out of the scheme.

2.5 Glossary

NAME	DESCRIPTION
B2B Mandate	B2B Mandate applied to B2B DD service.
Core Mandate	Mandate applied to Core DD.
Direct Debit Authorisation / Mandate	Process initiated by the Debtor. The Mandate is the authorisation and expression of consent given by the Debtor to a specific Creditor to allow such Creditor to initiate Collections (also named direct debit instructions) related to this authorisation to the Debtor Bank via Creditor Bank. It is still an authorisation from the Debtor to its Bank to perform debits.
Beneficiary Bank	Participant who receives the Credit Transfer order from the Originator Bank and credits the account of the Beneficiary in accordance with the instruction.
Creditor Bank	Is the bank where the Creditor's account is held and which has concluded an agreement with the Creditor about the rules and conditions of a product based on the Scheme.
Debtor Bank	The Debtor Bank: is the bank where the account to be debited is held and which has concluded an agreement with the Debtor about the rules and conditions of a product based on the Scheme .
Originator Bank	Participant who receives the Credit Transfer order from the Originator and sends it to the Beneficiary Bank which, in turn, credits the account of the Beneficiary, in accordance with the instruction.
Beneficiary	Customer identified in the Credit Transfer instruction who receives funds through a credit in his account.
BIC	Business Identifier Code - an 8 or 11 character ISO code assigned by SWIFT and used to identify a financial institution both nationally and internationally.
Creditor Mandate Flow (CMF)	Is the Mandate activation flow initiated only via the Creditor Bank. The Debtor Mandate Flow is the activation flow by the Debtor Bank .
Creditor	Entity that receives and stores the Mandate from the Debtor to initiate Collections. On the basis of this Mandate, the Creditor collects the direct debits to the Debtor Bank.
CSM	Setttlement and Clearing Mechanisms.
Cut-off time	Time limit established between the Bank and its customer.
Settlement Date	Date on which settlement takes place, the date day when the funds are transferred between the bank of the payer and and the bank of the biller, thus leading to a settlement in the settlement account of the Bank in TARGET2.
Direct Debit	Is a national or pan-European service that allows Creditors to collect funds from Debtors accounts with the debtors consent.
Debtor	Customers, associates, service users or other entities having a debt with Creditors who authorize the latter to debit their bank accounts via a Mandate.

Transfer Return	Always occurs after the Credit Transfer settlement when, for valid reasons, (e.g. wrong account number or closed account), this was not normally performed. Is the Beneficiary Bank that returns the transfer to the Originator Bank.
Return by Debtor Bank	Collection that is diverted from normal execution after interbank settlement (e.g. "invalid format") because the Debtor or Debtor Bank does not accept the transacion (e.g. "closed account"). Returns are initiated by the Debtor Bank and have in Core Scheme, a deadline of 5 TARGET days after settlement and in B2B Scheme 2 TARGET days.
TARGET day	A TARGET day is a banking day on which the TARGET2 system operates. Saturdays, Sundays and the following holidays are non-TARGET days: New Year's Day, Good Friday and Easter Monday, 1st of May (Labor Day), Christmas Day and 26 December.
SEPA Area	Member States of the European Union plus Iceland, Liechtenstein, Monaco, Norway and Switzerland.
Final	Identification of the last direct debit transaction of a specific Mandate. Represents the termination of the Authorization granted by the Debtor to the Creditor.
IBAN	International Bank Account Number - Unique identification that allows you to validate, within SEPA, the beneficiary's or originator's bank account. The IBAN has a maximum of 34 characters.
First	Identification of the first transaction / direct debit collection of a specific Mandate.
ISO 20022	Is the ISO (International Standards Organisation) for financial services messaging. It describes a Metadata Repository containing descriptions of messages and business processes, and a maintenance process for the Repository Content.
Mandate	Account debit authorisation.
Originator	Customer who initiates a Credit Transfer by providing an instruction to the Originator Bank. To obtain the necessary funds to perform the transfer, the Originator Bank makes a debit in the Originator's account.
One-off	Identification of the one single direct debit transaction collection.
Recurrent	Identification of the direct debit transactions subsequent to the first direct debit transaction of a specific Mandate.
Refusals	Refusals are rejections initiated by the Debtor, applied before interbank settlement.
Refund	Are claims by the debtor for reimbursement of a direct debit already settled. If the collection is covered by a valid Mandate, the Debtor can request it within the 8 weeks after the debit date.
Refund without valid Mandate	Occurs when the reason is the lack of a valid Mandate and when requested by the Debtor during the 13 months after the debit date.
Transfer's rejection	Occurs before interbank settlement when the Credit Transfer is not accepted for normal execution.

Rejects by Debtor Bank	Are collections prior to settlement which are not performed either for technical reasons or because de Debtor Bank does not accept the collection.
Reversals	Are transactions after the Settlement date, within 5 TARGET business days, on which the Creditor concludes that the collection should not have been processed. The Debtor is credited by Creditor's order;
Scheme	The "Scheme" represents a unique set of rules, practices, standards and implementation guidelines agreed between banks for the execution of payment transactions at EU level and within Member States and which is separated from the infrastructure or payments system. Each payment instrument must be supported by its "Scheme" and processed in the appropriate payments system.
Scheme B2B	SEPA Business to Business (B2B) Direct Debit - Optional service applied to customers considered Non Consumers, meaning non-household customers.
Scheme Core	SEPA Core *Direct Debit*
SEPA Credit Transfers (SEPA CT)	SEPA Credit Transfer is a payment instrument for the execution of Credit Transfers in euro between customer payment accounts across SEPA.
Payments system	Is a system of funds transfer governed by formal and standardized arrangements and common rules for processing, clearing or settlement of payment transactions. In Portugal, the retail payment system is SICOI.
TARGET2	"Trans-European Automated Real Time Gross Settlement Express Transfer System " - trans-European system of gross settlement in real time.
The Four-Corner model	A model that establishes the contractual relationships and interaction between the main actors in the Scheme: Creditor Bank, Debtor Bank, Debtor and Creditor.
Credit Transfer	Is an electronic instruction that an Originator gives to its Bank in order to credit a specific Beneficiary's bank account.
XML	Extensible Markup Language - An open standard used for exchanging structured documents and data on the Internet.

3. Technical Design – *XML*

3.1 ISO 20022 XML *standard*

This document specifies a subset of messages, elements and sub-elements of ISO20022 XML *standards* ("pain" messages) that are available at the ISO20022 website. The rules, data type (data type and data type representation) of ISO20022 shall be respected.

The defined elements satisfy the needs of the Portuguese Community regarding business requirements as well as processing needs in compliance with EPC rules and recommendations.

The use of any structure other than the one indicated in this manual for each of the pains shall be agreed between the entity and its bank support, namely the use of tags or other elements present in the ISO 20022 XML standard or in the optional recommendations of the EPC.

The messages defined for the implementation of Credit Transfers and Direct Debits in the scope of C2B (Customer-to-Bank) are:

ISO 20022 XML *Message Standards*	Message Name (XML Schema)	Customer	Bank
Credit Transfer Messages			
Credit Transfer Initiation	pain.001.001.03	∇ —————▶⊗	
Payment Status Report	pain.002.001.03	⊗◀————— ∇	
Direct Debit Messages			
Direct Debit Collection	pain.008.001.02	∇ —————▶⊗	
Payment Reversal	pain.007.001.02	∇ —————▶⊗	
Payment Status Report	pain.002.001.03	⊗◀————— ∇	

Note: "∇ " = origin; "⊗ " = destination.

In the following chapters when there is a reference to a "pain" message, the variant and the version of the XML schemas in the table above must be considered.

3.2   Adopted Symbols

For each message described next, the following data is presented:

ISO Index	Index number that identifies the message element in ISO 20022 XML Standard - *Payments - Maintenance 2009 Message Definition Report*. Only shows the elements of the message defined to be used by Portuguese Banking Community; the remaining elements and sub-elements of ISO 20022 XML messages cannot be used.
XML Tag	Short name identifying the XML message element. Ex: <Amount>
Designation	Contains the name of the element and sub-element of the message. When one element has sub-elements, these are indented with the plus signal (+) by level.
Format	Specifies the allowed values and formats.
ISO Status	Allows to identify if one element of the message is mandatory or optional and what is the number of occurrences allowed for that element in the ISO 20022 XML standard. The number of occurrences is displayed in square brackets Example: [0...1] Informs that the element has one occurrence and is optional; [1...1] Informs that the element has one occurrence and is mandatory; [1...n] Informs that the element is mandatory and can have one to n occurrences; If only one of the elements can be present the value {OR..OR}, is displayed before the element to which it refers.
C2B Validations	Presents the rules that may influence the presence or the value of one element of the message. For the message element specified as optional in ISO 20022 XML or with "n" occurrences, in this column it may be indicated that that element is "mandatory" or it has a limited number of occurrences to meet the requirements of Credit Transfers or Direct Debits.

3.3 Allowed Characters

The transmitted files should only contain the characters normally used in the international communications, according with the Latin character set:

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

Also must be assured that:

- Cannot start or end with '/'

- Cannot contain two consecutive '/' in any part of the *data elements*

Special characters not identified in the previous list, can, according to best practices, be represented by the following allowed characters:

Special Characters	Representation
€	E (capital E)
@	(at)
&	+ (plus)
_	- (hyphen)

3.4 Files Structure

One file can only contain one message, for example only Pain.001 or Pain.008.

Duplicated messages are not allowed.

File Name: To be defined by the entity and the support bank

According to EPC Implementation Guidelines, we recommend the use of the CRLF-Carriage Return Line Feed after the close of each Tag, so that the message is correctly formatted.
Not using it may prevent the message's handling by the support bank.

3.5   Message pain.001.001.03- *Customer Credit Transfer Initiation*

This message is used to communicate the Credit Transfer Information sent by the Originator to the Originator Bank.

Message Root

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
	<CstmrCdtTrfInitn>	*Message root*		[1..1]	

This message is composed of two building blocks:

A. Group Header

This building block is mandatory and present once.
It contains elements required for the processing such as Message Identification, creation date and time.

B. Payment Information

This building block is mandatory and can be repeated.
It contains, among others, elements related to the debit side of the transaction (Debtor or Payment Type Information) and elements related to the credit side of the transaction (Creditor or Remittance Information).

3.5.1   Group Header

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
1.0	GrpHdr	+ Group Header		[1..1]	
1.1	MsgId	++ Message Identification	35	[1..1]	Point to point reference.
1.2	CreDtTm	++ Creation Date Time	ISO DateTime	[1..1]	Date and time at which the message was created.
1.6	NbOfTxs	++ Number of Transactions	15 Max15 Numeric Text	[1..1]	Number of individual transactions included in the message.
1.7	CtrlSum	++ Control Sum	18 Decimal Number	[0..1]	[1..1] Mandatory Total of all individual amounts included in the message (sum of *Instructed Amount*). The fractional part has a maximum of two digits.

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
1.8	InitgPty	++ Initiating Party		[1..1]	Initiating party of payment message. Usage Rule: Name or Identification must be present.
9.1.0	Nm	+++ Name	140	[0..1]	Usage Rule: 'Name' is limited to 70 characters in length (optional).
9.1.12	Id	+++ Identification		[0..1]	Use conditioning agreement with database support sponsor bank.
9.1.21	PrvtId	++++ Private Identification		[1..1]	
9.1.27	Othr	+++++ Other		[0..n]	[0..1] Only one occurrence is allowed
9.1.28	Id	++++++ Identification	35	[1..1]	Use only in the case of agreement with the sponsor bank. If filled with a value other than the agreed, the sponsor bank shall take the value "NOTPROVIDED"

3.5.2 *Payment Information*

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
2.0	PmtInf	+ Payment Information		**[1..n]**	
2.1	PmtInfId	++ Payment Information Identification	35	[1..1]	*Payment Information.*
2.2	PmtMtd	++ Payment Method	3	[1..1]	Usage Rule: Only "TRF" is allowed.
2.4	NbOfTxs	++ Number Of Transactions	15 Max15 Numeric Text	[0..1]	[1..1] Mandatory Number of individual transactions included in the Payment Information Group.
2.5	CtrlSum	++ Control Sum	18 Decimal Number	[0..1]	[1..1] Mandatory Total of all individual amounts included in the Payment Information group (sum of *Instructed Amount*). The fractional part has a maximum of two digits.
2.6	PmtTpInf	++ Payment Type Information		[0..1]	Set of elements used to further specify the type of transaction
2.11	LclInstrm	+++ Local Instrument		[0..1]	Type of Service
2.13	Prtry	++++ Prtry	35	[1..1]	"URG" must be present and is Mandatory when it is an Urgent Credit Transfer
2.14	CtgyPurp	+++ Category Purpose		[0..1]	(AT-45) Category Purpose of the Credit Transfer

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
2.15	Cd	++++ Code	4	[1..1]	See ISO Code in Appendix 5.
2.17	ReqdExctnDt	++ Requested Execution Date	ISO Date	[1..1]	(AT-07) Requested execution date of the instruction
2.19	Dbtr	++ Debtor		[1..1]	Debtor
9.1.0	Nm	+++ Name	140	[0..1]	[1..1] Mandatory (AT-02) Name of the Originator Usage rule: 'Name' Is limited to 70 characters in length.
9.1.1	PstlAdr	+++ Postal Address		[0..1]	(AT-03) Address of the Originator
9.1.10	Ctry	++++ Country	2	[0..1]	Country ISO 3166 Alpha-2 code. (2 uppercase alpha characters to validate through ISO 3166) It is mandatory if tag 9.1.11 (Originator's Address) is present.
9.1.11	AdrLine	++++ Address Line	70	[0..7]	[0..1] Originator Adress Only one occurrence is allowed.
2.20	DbtrAcct	++ Debtor Account		[1..1]	
1.1.0	Id	+++ Identification		[1..1]	
1.1.1	IBAN	++++ IBAN	34	[1..1]	(AT-01) IBAN of the Originator
2.21	DbtrAgt	++ Debtor Agent		[1..1]	
6.1.0	FinInstnId	+++ Financial Institution Identification		[1..1]	One of the following tags is mandatory: *BIC* or *Other/Identification*
6.1.1	BIC	++++ BIC	11	[0..1]	[1..1] Mandatory (AT-06) BIC Code of the Originator Bank. BIC may be requested by the Bank until 31 st January 2016 for SEPA operations across EU. From that date on it can only be requested for SEPA operations for Non EU countries. The possible use of BIC must be agreed with the sponsor bank.
9.1.27	Othr	++++ Other		[0..1]	
9.1.28	Id	+++++ Identification	35	[1..1]	Only allows value: "NOTPROVIDED"
2.27	CdtTrfTxInf	++ Credit Transfer Transaction Information		**[1..n]**	Credit Transfer Transaction Information is used to report individual information to the beneficiary.
2.28	PmtId	+++ Payment Identification		[1..1]	
2.30	EndToEndId	++++ End to End Identification	35	[1..1]	(AT–41) Originator's Reference to the Credit Transfer. If there is no specific reference in the credit transfer, it could be filled with "NOTPROVIDED".
2.42	Amt	+++ Amount		[1..1]	

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
2.43	InstdAmt	++++ Instructed Amount	18 3	[1..1]	(AT-04) – Amount of the Credit Transfer in Euro Usage Rules: • Only 'EUR' is allowed; • Amount must be 0.01 or more and 999999999.99 or less; • The fractional part has a maximum of two digits.
2.70	UltmtDbtr	+++ Ultimate Debtor		[0..1]	
9.1.0	Nm	++++ Name	140	[0..1]	(AT-08) – Name of the Originator Reference Party. Usage Rule: 'Name' is limited to 70 characters in length
2.77	CdtrAgt	+++ Creditor Agent		[0..1]	
6.1.0	FinInstnId	++++ Financial Institution Identification		[1..1]	
6.1.1	BIC	+++++ BIC	11	[0..1]	[1..1] Mandatory (AT-23) BIC of the Beneficiary Bank BIC may be requested by the Bank until 31 st January 2016 for SEPA operations across EU. From that date on it can only be requested for SEPA operations for Non EU countries. The need for this element must be agreed with the support bank.
2.79	Cdtr	+++ Creditor		[0..1]	[1..1] Mandatory
9.1.0	Nm	++++ Name	140	[0..1]	[1..1] Mandatory (AT-21) Name of the Beneficiary Usage Rule: 'Name' is limited to 70 characters in length.
9.1.1	PstlAdr	++++ Postal Address		[0..1]	(AT-22) Address of the Beneficiary
9.1.10	Ctry	+++++ Country	2	[0..1]	Country ISO 3166 Alpha-2 code. Country ISO 3166 Alpha-2 code. (2 alpha uppercase characters to validate through ISO 3166) It is mandatory if tag 9.1.11 (Beneficiary Address) is present.
9.1.11	AdrLine	+++++ Address Line	70	[0..7]	[0..2] Beneficiary Adress Usage Rule: Only two occurrences are allowed.
2.80	CdtrAcct	+++ Creditor Account		[0..1]	[1..1] Mandatory
1.1.0	Id	++++ Identification		[1..1]	
1.1.1	IBAN	+++++ IBAN	34	[1..1]	(AT-20) IBAN of the Beneficiary – validated according to ISO 13616. The two first positions correspond to country code (ISO 3166, Alpha-2 code).
2.81	UltmtCdtr	+++ Ultimate Creditor		[0..1]	(AT-28)

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
9.1.0	Nm	++++ Name	140	[0..1]	Name of the Beneficiary Reference Party. Usage Rule: 'Name' is limited to 70 characters in length.
2.86	Purp	+++ Purpose		[0..1]	(AT-44) – Purpose of the Credit Transfer
2.87	Cd	++++ Code	4	[1..1] Or	Only allowed ISO 20022 Codes External Purpose Code - Appendix 6.
2.98	RmtInf	+++ Remittance Information		[0..1]	(AT-05) – Remittance Information Could be used unstructured (Tag <Ustrd>) or structured (Tag <Strd>) information - optional
2.99	Ustrd	++++ Unstructured	140	[0..n] **Or**	[0..1] Unstructured Remittance Information. Only one occurrence is allowed.
2.100	Strd	++++ Structured		[0..n]	[0..1] Format Rules: • Only one occurrence is allowed • "Structured" can be used, provided the tags and the data within the "structured" element do not exceed 140 characters in length.
2.120	CdtrRefInf	+++++ Creditor Reference Information		[0..1]	Creditor Reference Information. If used in ''Type' and 'Reference' tags, must be present.
2.121	Tp	++++++ Type		[0..1]	
2.122	CdOrPrtry	+++++++ CodeOrProprietary		[1..1]	
2.123	Cd	++++++++ Code	4	[1..1]	Usage Rule: Only "SCOR" is allowed.
2.125	Issr	+++++++ Issuer	35	[0..1]	Identification of the Issuer * When used together with tag Ref, the sum of characters cannot be higher than 46.
2.126	Ref	++++++ Reference	35	[0..1]	Creditor Reference Usage Rule: ISO 11649 may be used * * When used together with tag *Issr* f, the sum of characters cannot be higher than 46.

3.6 Message pain.008.001.02 – Customer Direct Debit Initiation

This message is used to communicate the Direct Debit (Collection) instruction from the Creditor to the Creditor Bank.

Message Root

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
	CstmrDrctDbtInitn	*Message root*		[1..1]	

This message is composed of two building blocks:

A. Group Header

This building block is mandatory and present once.

It contains information required for the processing such as the Message Identification, and the date and time of its creation.

B. Payment Information

This building block is mandatory and can be repeated.

It contains, among others, elements related to the credit side of the transaction (Creditor or Payment Type Information) and elements related to the debit side of the transaction (Debtor or Remittance Information).

3.6.1 *Group Header*

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
1.0	GrpHdr	+Group Header		[1..1]	
1.1	MsgId	++ Message Identification	35	[1..1]	Point to point reference.
1.2	CreDtTm	++ Creation Date Time	ISO DateTime	[1..1]	Date and time at which the message was created.
1.6	NbOfTxs	++ Number of Transactions	15 Max15 Numeric Text	[1..1]	Number of individual transactions included in the message.
1.7	CtrlSum	++ Control Sum	18 Decimal Number	[0..1]	[1..1] Mandatory Total of all individual amounts included in the message (sum of *Instructed Amount*). The fractional part has a maximum of two digits.

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
1.8	InitgPty	++ Initiating Party		[1..1]	Initiating Party of payment message. Usage rule: Name or Identification must be present.
9.1.0	Nm	+++ Name	140	[0..1]	Usage Rule: 'Name' is limited to 70 characters in length.
9.1.12	Id	+++ Identification		[0..1]	
9.1.21	PrvtId	++++ Private Identification		[1..1]	
9.1.27	Othr	+++++ Other		[0..n]	[0..1[Usage Rule: Only one occurrence is allowed.
9.1.28	Id	++++++ Identification	35	[1..1]	Use only if agreed with the Support Bank. If filled with a value different from the agreed, the Support Bank will use value "NOTPROVIDED".

3.6.2 *Payment Information*

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
2.0	PmtInf	+ Payment Information		**[1..n]**	
2.1	PmtInfId	++ Payment Information Identification	35	[1..1]	*Payment Information Group* Must be used unique references
2.2	PmtMtd	++ Payment Method	3	[1..1]	= "DD".
2.4	NbOfTxs	++ Number Of Transactions	15	[0..1]	[1..1] Mandatory Number of transactions included in the group of *Payment Information.*
2.5	CtrlSum	++ ControlSum	18	[0..1]	[1..1] Mandatory Total Amount of transactions included in the group Payment *Information.* (sum of *Instructed Amount)* The fractional part has a maximum of two digits.
2.6	PmtTpInf	++ Payment Type Information		[0..1]	Data that specifies Payment Type
2.8	SvcLvl	+++ Service Level			[1..1] (Mandatory)
2.9	Cd	++++ Code	4	[1..1]	(AT-20 Service Type) Only allowed value 'SEPA'.
2.11	LclInstrm	+++ Local Instrument		[0..1]	
2.12	Cd	++++ Code	35	[1..1]	Service Type (AT-20) Mandatory if B2B Mandate. Different schemes are not allowed in the same message. It's not permitted

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
					on the same message Direct Debits B2B and Core/other
2.14	SeqTp	+++ Sequence Type	4	[0..1]	[1..1] Mandatory for SEPA Mandates (AT-21) Transaction Type: ∗ Valid Values: "FRST", "OOFF", "RCUR","FNAL"; Validated by Scheme. ∗ If there are changes on the data of the recurrent mandate (Tag AmdmntInd = true) and if debtor bank is changed (AmdmntInfDtls><OrgnlDbtrAgt> <FinInstnId><PrtryId><Id> = "SMNDA" [2]), this tag must be = 'FRST' If not, must indicate "RCUR" or "FNAL". • A Direct Debit instruction can be resubmitted if a "FRST" or "OOFF" collection is rejected, or with a successful request for cancellation A Direct Debit instruction can be resubmitted if a "RCUR" or "FNAL" collection with mandate change data is rejected or cancelled • It cannot be possible to send a DD "RCUR" related with an "OOFF" mandate and vice versa.
2.15	CtgyPurp	+++ Category Purpose		[0..1]	(AT-59) Category Purpose of the Collection
2.16	Cd	++++ Code	4	[1..1]	ISO Code - Appendix 5.
2.18	ReqdColltnDt	++ Requested Collection Date	ISO Date	[1..1]	(AT-11) Due Date of the Collection Generally: SEPA Mandates: - "RCUR" or "FNAL" DD (without data changes) – ReqdColltnDt must be greater than or equal to the last DD presented - "RCUR" or "FNAL" DD (with data changes, AmdmntInd = true) – ReqdColltnDt must be greater than the last DD presented
2.19	Cdtr	++ Creditor		[1..1]	Creditor
9.1.0	Nm	+++ Name	140	[0..1]	[1..1] Mandatory (AT-03) – Name of the Creditor Usage Rule: 'Name' is limited to 70 characters in length.

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[2] SMNDA – *Same Mandate with a New Debtor Agent*

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
9.1.1	PstlAdr	+++ Postal Address		[0..1]	(AT-05) Address of the Creditor
9.1.10	Ctry	++++ Country	2	[0..1]	(2 alpha uppercase characters to validate through ISO 3166) It is mandatory if tag 9.1.11 (Creditor Address) is present.
9.1.11	AdrLine	++++ Address Line	70	[0..7]	[0..1] Creditor Address Usage Rule: Only one occurrence is allowed.
2.20	CdtrAcct	++ Creditor Account		[1..1]	
1.1.0	Id	+++ Identification		[1..1]	
1.1.1	IBAN	++++ IBAN	34	[1..1]	(AT-04) Account Number of the Creditor
2.21	CdtrAgt	++ Creditor Agent		[1..1]	
6.1.0	FinInstnId	+++ Financial Institution Identification		[1..1]	BIC or Other/Identification Tag must be filled.
6.1.1	BIC	++++ BIC	11	[0..1]	~~[1..1] Mandatory~~ (AT-12) BIC of the Creditor Bank BIC may be requested by the Bank until 31 st January 2016 for SEPA operations across EU. From that date on it can only be requested for SEPA operations for Non EU countries. The need for this element must be agreed with the support bank.
9.1.27	Othr	++++ Other		[0..1]	
9.1.28	Id	+++++ Identification	35	[1..1]	Only allow value "NOTPROVIDED"
2.27	CdtrSchmeId	++ Creditor Scheme Identification		[0..1]	[1..1] Mandatory Identification of the Creditor.
9.1.12	Id	+++ Identification		[0..1]	
9.1.21	PrvtId	++++ Private Identification		[1..1]	
9.1.27	Othr	+++++ Other		[0..n]	[0..1] Usage Rule: Only one occurrence is allowed.
9.1.28	Id	++++++ Identification	35	[1..1]	Filled according with the rules – see AT-02 attribute.
2.28	DrctDbtTxInf	**++ Direct Debit Transaction Information**		**[1..n]**	Transaction DD
2.29	PmtId	+++ Payment Identification		[1..1]	
2.31	EndToEndId	++++ End To End Identification	35	[1..1]	(AT-10) Creditor's reference of Direct Debit Collection. If there is not a specified reference, it can be filled with "NOTPROVIDED". However, the use of "NOTPROVIDED" can make the acceptance of the reversal instruction impossible for the sponsor bank.

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
2.44	InstdAmt	+++ Instructed Amount	18 3	[1..1]	(AT-06) Amount of the Collection in Euro: Usage Rules: • Only 'EUR' is allowed; • Amount must be 0.01 or more and 999999999.99 or less; The fractional part has a maximum of two digits.
2.46	DrctDbtTx	+++ Direct Debit Transaction		[0..1]	[1..1] Mandatory
2.47	MndtRltdInf	++++ Mandate Related Information		[0..1]	[1..] Mandatory
2.48	MndtId	+++++ Mandate Identification	35	[0..1]	[1..1 Mandatory (AT-01) Unique Mandate Reference Format Rule: Without spaces in the beginning.
2.49	DtOfSgntr	+++++ Date of Signature	ISO Date	[0..1]	[1..1] Mandatory (AT-25)Date of signing of the Mandate.
2.50	AmdmntInd	+++++ Amendment Indicator	indicator Boolean	[0..1]	(AT-24) Reason for Amendment of the Mandate • "True" there are changes on mandate. At least one of the dependent Tags AmdmntInfDtls (from 2.51 to 2.58) must be filled • "False" or not filled, there are not changes on mandate – no tags (from 2.51 to 2.58) can be filled • "False" on "FRST" or "OOFF" collection", except if the Debtor Bank changes.
2.51	AmdmntInfDtls	+++++ Amendment Information Details		[0..1]	(AT-24) is Mandatory If 'AmdmntInd' is equal 'true'.
2.52	OrgnlMndtId	++++++ Original Mandate Identification	35	[0..1]	(AT-19) Unique Mandate Reference as given by the Original Creditor who issued the Mandate. Usage Rule: Mandatory if changes occur in "Mandate Identification", otherwise not to be used.
2.53	OrgnlCdtrSchmeId	++++++ Original Creditor Scheme Identification		[0..1]	Usage Rule: Mandatory if changes occur in "Creditor Identification Scheme or "Name", otherwise not to be used.
9.1.0	Nm	+++++++ Name	140	[0..1]	Original AT-03 Name of the Creditor (AT-03O) Usage Rule: Can only be used when there are changes. Usage Rule: "Name" is limited to 70 characters in length.
9.1.12	Id	+++++++ Identification		[0..1]	(AT-18)

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
9.1.21	PrvtId	++++++++ Private Identification		[1..1]	
9.1.27	Othr	+++++++++ Other		[0..n]	[0..1] Usage Rule: Only one occurrence is allowed.
9.1.28	Id	++++++++++ Identification	35	[1..1]	Original creditor identification See AT-02 attribute If there are not changes on mandate this field cannot be filled
2.57	OrgnlDbtrAcct	++++++ Original Debtor Account		[0..1]	Original AT-07 Account Number (IBAN) of Debtor (AT-07O)
1.1.0	Id	+++++++ Identification		[1..1]	Mandatory if changes occur in "Debtor Account", otherwise not to be used.
1.1.1	IBAN	++++++++ IBAN	34	[1..1]	To be used only for changes of accounts within the same bank. Apply ISO 13616.
2.58	OrgnlDbtrAgt	++++++ OriginalDebtorAgent		[0..1]	
6.1.0	FinInstnId	+++++++ Financial Institution Identification		[1..1]	
6.1.19	Othr	++++++++ Other		[0..1]	
6.1.20	Id	++++++++++ Identification	35	[1..1]	Original AT-13 BIC of the Debtor Bank (AT-13O) Usage rule: To be used with code 'SMNDA' to indicate same mandate with new Debtor Agent To be used with the 'FRST' indicator in the 'Sequence Type'. To be used when the Original Debtor Account number (OrgnlDbtrAcct) is not present.
2.69	UltmtCdtr	+++ Ultimate Creditor		[0..1]	
9.1.0	Nm	++++ Name	140	[0..1]	(AT-38) Name of the Creditor Reference Party Usage Rule: 'Name' is limited to 70 characters in length.
2.70	DbtrAgt	+++ Debtor Agent		[1..1]	
6.1.0	FinInstnId	++++ Financial Institution Identification		[1..1]	*BIC* or *Other/Identification tags are mandatory*
6.1.1	BIC	+++++ BIC	11	[0..1]	~~[1..1] (Mandatory)~~ (AT-13) BIC of the Debtor Bank. BIC may be requested by the Bank until 31st January 2016 for SEPA operations across EU. From that date on it can only be requested for SEPA operations for Non EU countries. The need for this element must be agreed with the support bank.
9.1.27	Othr	+++++ Other		[0..1]	

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
9.1.28	Id	+++++ Identification	35	[1..1]	Only allows value "NOTPROVIDED"
2.72	Dbtr	+++ Debtor		[1..1]	
9.1.0	Nm	++++ Name	140	[0..1]	[1..1] (Mandatory) (AT-14) Name of the Debtor Usage Rule: 'Name' is limited to 70 characters in length.
2.73	DbtrAcct	+++ Debtor Account		[1..1]	(AT-07) Account Number of the Debtor (IBAN).
1.1.0	Id	++++ Identification		[1..1]	
1.1.1	IBAN	+++++ IBAN	34	[1..1]	Validation by ISO 13616: • Position 1 and 2 must be valid according ISO Country Code.
2.74	UltmtDbtr	+++ Ultimate Debtor		[0..1]	
9.1.0	Nm	++++ Name	140	[0..1]	Mandatory if present in the Mandate given by the Debtor. (AT-15) Name of the Debtor Reference Party Usage Rule: 'Name' is limited to 70 characters in length.
2.76	Purp	+++ Purpose		[0..1]	(AT-58) Purpose of the Collection
2.77	Cd	++++ Code	4	[1..1] Or	ISO Code - See Appendix 6
2.88	RmtInf	+++ Remittance Information		[0..1]	(AT-22) Remittance Information from the Creditor. Usage Rule: Either "Structured" or "Unstructured" may be present.
2.89	Ustrd	++++ Unstructured	140	[0..n] **Or**	[0..1] Usage Rule: "Unstructured" Format Rule: Only one occurrence of 'Unstructured' is allowed.
2.90	Strd	++++ Structured		[0..n]	[0..1] Usage 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.
2.110	CdtrRefInf	+++++ Creditor Reference Information		[0..1]	Usage Rule: When used, both "Type" and "Reference" must be present.
2.111	Tp	++++++ Type		[0..1]	
2.112	CdOrPrtry	+++++++ CodeOrProprietary		[1..1]	
2.113	Cd	++++++++ Code	4	[1..1]	Usage Rule: Only "SCOR" is allowed.
2.115	Issr	+++++++ Issuer	35	[0..1]	Issuer ID * When used together with tag Ref, the sum of characters cannot be higher than 46.

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
2.116	Ref	++++++ Reference	35	[0..1]	Usage Rule: RF Creditor Reference may be used (ISO 11649) * When used together with tag Issr, the sum of characters cannot be higher than 46.

3.7 Message *pain.007.001.02 - Customer to Bank Payment Reversal*

This message is used to carry the reversal instructions for the collection of direct debits of the creditor (Initiating Party) to the creditor's Bank.

Message root

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
	CstmrPmtRvsl	*Message root*		[1..1]	

This message is composed of three building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements required for the processing such as Message Identification, date and time of its creation.

B. Original Group Information

This building block is mandatory and present once. It contains elements of the original message, such as the identification and the name of the original message (Original Message Identification, Original Message Name Identification), that is the message ID pain. 008.

C. Original Payment Information And Reversal

This building block is mandatory (Group Reversal = "False") for the national community (optional in ISO 20022) and repetitive. It contains elements referencing the original instruction (Original End-To-End Identification, Original Instructed Amount).

3.7.1 *Group Header*

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
1.0	GrpHdr	+ Group Header		[1..1]	
1.1	MsgId	++ Message Identification	35	[1..1]	Point to point reference.
1.2	CreDtTm	++ Creation Date Time	ISO DateTime	[1..1]	Date and time at which the message was created.
1.7	NbOfTxs	++ Number Of Transactions	15 Max15 Numeric Text	[1..1]	Number of individual transactions included in the message

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
1.8	CtrlSum	++ Control Sum	18 Decimal Number	[0..1]	[1..1]Mandatory Total of all individual amounts included in this message (sum of *Instructed Amount)* The fractional part has a maximum of two digits.
1.9	GrpRvsl	++ Group Reversal	Indicator Boolean = false	[0..1]	[1..1]Mandatory Must be filled with 'false' (Boolean Indicator)
1.10	InitgPty	++ Initiating Party		[0..1]	[1..1]Mandatory Initiating Party. Name or Identification must be present.
9.1.0	Nm	+++ Name	140	[0..1]	Usage Rule: 'Name' is limited to 70 characters in length.
9.1.12	Id	+++ Identification		[0..1]	
9.1.21	PrvtId	++++ Private Identification		[1..1]	
9.1.27	Othr	+++++ Other		[0..n]	[0..1]Usage Rule: Only one occurrence is allowed.
9.1.28	Id	++++++ Identification	35	[1..1]	Use only if agreed with the Support Bank. If filled with a value different from the agreed, the Support Bank will use value "NOTPROVIDED".

ISO rules:

R3 GroupReversalAndNumberOfTransactionsRule

If GroupHeader/GroupReversal is false, then NumberOfTransactions must equal the number of occurrences of TransactionInformation.

R4 Group Reversal And Payment Information Present Rule

If GroupHeader/GroupReversal is false, then at least one occurrence of OriginalPaymentInformationAndReversal must be present.

R7 PaymentInformationReversalAndTransactionInformationPresentRule

If PaymentInformationReversal is false, then at least one occurrence of TransactionInformation must be present.

R17 AmendmentIndicatorTrueRule

If AmendmentIndicator is true, then AmendementInformationDetails must be present.

R18 AmendmentIndicatorFalseRule

If AmendmentIndicator is false, then AmendmentInformationDetails is not allowed.

3.7.2   Original Group Information

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
2.0	OrgnlGrpInf	+ OriginalGroupInformation		[1..1]	
2.1	OrgnlMsgId	++ Original Message Identification	35	[1..1]	Filled with <MsgId> of the original message (pain.008.*).
2.2	OrgnlMsgNmId	++ Original Message Name Identification	35	[1..1]	Fill with the identification of the original message (pain.008. 001.02.).

* The ISO message can be updated and result in changes in the variant and version.

3.7.3   Original Payment Information and Reversal

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
3.0	OrgnlPmtInfAndRvsl	+ Original Payment Information And Reversal		[0..n]	[1..n] Mandatory
3.2	OrgnlPmtInfId	++ Original Payment Information Identification	35	[1..1]	Original Payment Information Identification"*Payment Information"*. Equal to <PmtInfId> of the message pain.008.*.
3.3	OrgnlNbOfTxs	++ Original Number Of Transactions	15	[0..1]	[1..1] Mandatory Number of individual transactions included in "Payment Information Group"
3.4	OrgnlCtrlSum	++ Original Control Sum	18	[0..1]	[1..1] Mandatory Total of all individual amounts included in the original "Payment Information Group"
3.6	PmtInfRvsl	++ Payment Information Reversal	Indicator Boolean = false	[0..1]	[1..1] Mandatory Indicates that the reversal applies to individual transactions within this group.
3.13	TxInf	**++ Transaction Information**		**[0..n]**	[1..n] Mandatory Direct Debit Transaction Information DD Data information related with reversal message
3.14	RvslId	+++ Reversal Identification	35	[0..1]	[1..1] (Mandatory) To be used by creditor if fulfilled with the same value of the return indicated by the bank in Tag 3.30 AccountServicerReference <AcctSvcrRef> da pain.002
3.16	OrgnlEndToEndId	+++ Original EndToEnd Identification	35	[0..1]	[1..1] Mandatory

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
					(AT-10) Creditor Reference of the Direct Debit Collection.
					(Equal to the tag <EndToEndId> of message pain.008.*).
3.17	OrgnlInstdAmt	+++ Original Instructed Amount	18 3	[0..1]	[1..1] Mandatory
					(AT-06) Amount of the Collection 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.
3.20	RvslRsnInf	+++ Reversal Reason Information		[0..n]	Reversal Reason Code
					Usage Rule: Only one occurrence is allowed.
3.22	Rsn	++++ Reason		[0..1]	[1..1] Mandatory
3.23	Cd	+++++ Code	4	[1..1]	(AT-31) Reversal Reason Code.
					(See Apendix 8)
					AM05 – Duplicate Entry
					MS02 – Reason not specified
3.26	OrgnlTxRef	+++ Original Transaction Reference		[0..1]	[1..1] Mandatory
					The elements of the message that depend on the *Original Transaction Reference* (<OrgnlTxRef>) must be presented with the same values of the original message – pain.008
3.34	ReqdColltnDt	++++ Requested Collection Date	ISO Date.	[0..1]	(AT-11) Due Date of the Collection
3.36	CdtrSchmeId	++++ Creditor Scheme Identification		[0..1]	[1..1] Mandatory
9.1.12	Id	+++++ Identification		[0..1]	
9.1.21	PrvtId	++++++ Private Identification		[1..1]	
9.1.27	Othr	+++++++ Other		[0..n]	[0..1] Usage Rule: Only one occurrence is allowed.
9.1.28	Id	++++++++ Identification	35	[1..1]	(AT-02) Identifier of the Creditor
3.49	PmtTpInf	++++ Payment Type Information		[0..1]	
3.55	LclInstrm	+++++ Local Instrument		[0..1]	Type of Service
					Mandatory if the service is SEPA "B2B" Mandate
3.56	Cd	++++++ Code	4	[1..1]	B2B and Core can't be present in the same message.
3.58	SeqTp	+++++ Sequence Type	4	[0..1]	(AT-21) Transaction Type
					* Valid Value: "FRST", "OOFF", "RCUR","FNAL"; validated by the Scheme.

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
3.59	CtgyPurp	+++++ Category Purpose		[0..1]	(AT-59) Category purpose of the Collection
3.60	Cd	++++++ Code	4	[1..1]	ISO Code. See Appendix 5.
3.63	MndtRltdInf	++++ Mandate Related Information		[0..1]	Mandate Related Information
3.64	MndtId	+++++ Mandate Identification	35	[0..1]	(AT-01) Unique Mandate Reference
3.65	DtOfSgntr	+++++ Date of Signature	ISO Date	[0..1]	(AT-25) Signing date of the Mandate
3.66	AmdmntInd	+++++ Amendment Indicator	indicator Boolean true or false	[0..1]	(AT-24) Indicator notifying whether the mandate is amended or not. (Boolean Indicator)
3.67	AmdmntInfDtls	+++++ Amendment Information Details		[0..1]	(AT-24) Mandatory if "Amendment Indicator is "true"
3.68	OrgnlMndtId	++++++ Original Mandate Identification	35	[0..1]	(AT-19) Unique Mandate Reference as given by the Original Creditor who issued the mandate.
3.69	OrgnlCdtrSchmeId	++++++ Original Creditor Scheme Identification		[0..1]	Original Creditor.
9.1.0	Nm	+++++++ Name	140	[0..1]	Original AT-03 – Name of the Creditor (AT-03O) Usage Rule: "Name" is limited to 70 characters in length.
9.1.12	Id	+++++++ Identification		[0..1]	
9.1.21	PrvtId	++++++++ Private Identification		[1..1]	
9.1.27	Othr	+++++++++ Other		[0..n]	[0..1] Usage Rule: Only one occurrence is allowed.
9.1.28	Id	++++++++++ Identification	35	[1..1]	(AT-18) Identifier of the Original Creditor who issued the Mandate.
3.73	OrgnlDbtrAcct	++++++ Original Debtor Account		[0..1]	Original AT-07 Account Number of the Debtor.(AT-07O).
1.1.0	Id	+++++++ Identification		[1..1]	
1.1.1	IBAN	++++++++ IBAN	34	[1..1]	Validation according to ISO 13616.
3.74	OrgnlDbtrAgt	++++++ Original Debtor Agent		[0..1]	Original Debtor Bank
6.1.0	FinInstnId	+++++++ Financial Institution Identification		[1..1]	
6.1.19	Othr	++++++++ Other		[0..1]	
6.1.20	Id	+++++++++ Identification	35	[1..1]	Proprietary Identification of Original Debtor Bank. (AT-13O)
3.82	RmtInf	++++ Remittance Information		[0..1]	(AT-22) – Remittance Information from the Creditor Usage Rule: Only "Structured" or "Unstructured" can be present.

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
3.83	Ustrd	+++++ Unstructured	140	[0..n] **Or**	[0..1] Usage Rule: Only one occurrence is allowed.
3.84	Strd	+++++ Structured		[0..n]	
3.104	CdtrRefInf	++++++ Creditor Reference Information		[0..1]	
3.105	Tp	+++++++ Type		[0..1]	
3.106	CdOrPrtry	++++++++ CodeOrProprietary		[1..1]	
3.107	Cd	+++++++++ Code	4	[1..1]	Usage Rule: Only "SCOR" is allowed.
3.109	Issr	+++++++++ Issuer	35	[0..1]	
3.110	Ref	+++++++ Reference	35	[0..1]	
3.114	UltmtDbtr	++++ Ultimate Debtor		[0..1]	
9.1.0	Nm	+++++ Name	140	[0..1]	(AT-15) Name of the Debtor Reference Party Usage Rule: "Name" is limited to 70 characters in length.
3.115	Dbtr	++++ Debtor		[0..1]	
9.1.0	Nm	+++++ Name	140	[0..1]	(AT-14) Name of the Debtor. Usage Rule: "Name" is limited to 70 characters in length.
3.116	DbtrAcct	++++ Debtor Account		[0..1]	(AT-07) Account Number of Debtor Usage Rule: Only IBAN is allowed
1.1.0	Id	+++++ Identification		[1..1]	
1.1.1	IBAN	++++++IBAN	34	[1..1]	Validation according to ISO 13616.
3.117	DbtrAgt	++++ Debtor Agent		[0..1]	
6.1.0	FinInstnId	+++++ Financial Institution Identification		[1..1]	One of the following tags is mandatory: *BIC* or *Other/Identification*
6.1.1	BIC	+++++ BIC	11	[0..1]	(AT-13) BIC of the Debtor Bank (if fulfilled in collection)
9.1.27	Othr	+++++ Other		[0..1]	
9.1.28	Id	++++++ Identification	35	[1..1]	Only allow value "NOTPROVIDED"
3.119	CdtrAgt	++++ Creditor Agent		[0..1]	
6.1.0	FinInstnId	+++++ Financial Institution Identification		[1..1]	One of the following tags is mandatory: *BIC* or *Other/Identification*
6.1.1	BIC	++++++ BIC	11	[0..1]	(AT-12) BIC of the Creditor Bank. (if fulfilled in collection)
9.1.27	Othr	++++++ Other		[0..1]	
9.1.28	Id	+++++++ Identification	35	[1..1]	Only allow value "NOTPROVIDED"

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
3.121	Cdtr	++++ Creditor		[0..1]	
9.1.0	Nm	+++++ Name	140	[0..1]	(AT-03) Name of the Creditor Usage Rule: "Name" is limited to 70 characters in length
9.1.1	PstlAdr	+++++ Postal Address		[0..1]	(AT-05) Address of the Creditor
9.1.10	Ctry	++++++ Country	2	[0..1]	ISO Code (alpha capital letter) Country of the Creditor.
9.1.11	AdrLine	++++++ Address Line	70	[0..7]	[0..1] Usage Rule: Only one occurrence is allowed.
3.122	CdtrAcct	++++ Creditor Account		[0..1]	
1.1.0	Id	+++++ Identification		[1..1]	
1.1.1	IBAN	++++++ IBAN	34	[1..1]	(AT-04) Account number (IBAN) of the Creditor Validation according to ISO 13616.
3.123	UltmtCdtr	++++ Ultimate Creditor		[0..1]	
9.1.0	Nm	+++++ Name	140	[0..1]	(AT-38) Name of the Creditor Reference Party Usage Rule: "Name" is limited to 70 characters in length

3.8   Message *pain.002.001.03 Customer Payment Status Report*

This message is used by banks in response to pain messages (.001, .008 and pain.007) to inform the status (positive or negative) of each received message.

Each message pain.002 corresponds to one and only one message pain.001, pain.008 or pain.007.

The information can be related to rejections as a result of the validation process or acceptance, returns and rejections of the various actors in the life cycle of a credit transfer statement or a direct debit instruction or the Returns and reimbursements of direct debits in casual situations.

Messages that do not comply with ISO 20022 XML schemas are totally rejected.

Message Root

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
	CstmrPmtStsRpt	*Message root*		[1..1]	

The message *Customer Payment Status Report* is composed of three building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements required for the processing such as Message Identification, date and time of its creation.

B. Original Group Information and Status

This building block is mandatory and present once. It contains elements of the Group Header of the original message, such as Original Message Identification, Original Message Name Identification in order to identify the original message.

C. Original Payment Information and Status

This building block is optional (ISO) and can be repeated. His presence is required to report the Status of the Payment data block Information present in the original message. It contains elements that reference the original statement (Original EndToEnd Identification, Original Instructed Amount), and elements related to the Status of the original statement (Status Reason Information).

3.8.1   Group Header

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
1.0	GrpHdr	+ Group Header		[1..1]	
1.1	MsgId	++ Message Identification	35	[1..1]	Point to point reference.
1.2	CreDtTm	++ Creation Date Time	ISO DateTime	[1..1]	Date and Time at which the message was created.

3.8.2   Original Group Information and Status

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
2.0	OrgnlGrpInfAndSts	+ Original Group Information And Status		[1..1]	Data of Original Message
2.1	OrgnlMsgId	++ Original Message Identification	35	[1..1]	Original Message Identification Equal to Tag <MsgId> of pain.001, pain.008 or pain.007.
2.2	OrgnlMsgNmId	++ Original Message Name Identification	35	[1..1]	Original Message Name (pain.001.*, pain.008.* or pain.007.*).[3]
2.4	OrgnlNbOfTxs	++ Original Number Of Transactions	15 Max15 Numeric Text	[0..1]	[1..1] Mandatory Total transactions included in the original message.[4]

[3] "*" Must be equal to the version of original message.

[4] "*Original Number Of Transactions*" and "*Original Control Sum*" - Original Group
In the message pain.002 the totals must be equal to the ones of the original message and don't need to correspond to the number and the amount of all transactions included in this message.

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
2.5	OrgnlCtrlSum	++ Original Control Sum	18 Decimal Number	[0..1]	[1..1] Mandatory Total Amount of individual transactions included in the original message. The fractional part has a maximum of two digits.
2.7	StsRsnInf	++ Status Reason Information		[0..n]	[0..1] Status of the original message Returns of Credit Transfer or R-Transactions of Direct Debits post-settlement Usage Rule: Only one occurrence is allowed.
2.9	Rsn	+++ Reason		[0..1]	
2.11	Prtry	++++ Proprietary	35	[1..1]	Proprietary Code who indicates the original status of the original message See Appendix 3
2.13	NbOfTxsPerSts	++ Number Of Transactions Per Status		[0..n]	Detailed Number of transactions per Status
2.14	DtldNbOfTxs	+++ Detailed Number Of Transactions	15 Max15 Numeric Text	[1..1]	Detailed Number of transactions included in the message by status.
2.15	DtldSts	+++ Detailed Status	4	[1..1]	Status of all individual reported transactions. See Appendix 7
2.16	DtldCtrlSum	+++ Detailed Control Sum	18 Decimal Number	[0..1]	Total Amount of individual transactions included in the message per status. The fractional part has a maximum of two digits.

3.8.3   *Payment Information and Status*

This block of data is compulsory presence either response is positive or negative. For each group of data from the original Payment Information present in the message, there is one and only one group of status message data sent in response by the Bank to the customer.

Below it is showed the structure of the Original data block Payment Information and Status in response to a message of transfer credit – pain. 001 and in response to messages from direct debits – pain. 008 and pain. 007.

i)   Payment Information and Status in answer to Payment Information in pain.001

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
3.0	OrgnlPmtInfAndSts	+ Original Payment Information And Status		**[0..n]**	[1..n] Mandatory
3.1	OrgnlPmtInfId	++ Original Payment Information Identification	35	[1..1]	Equal to identification (Tag <PmtInfId> Payment Information of the original pain.001.* (Index 2.1)
3.2	OrgnlNbOfTxs	++ Original Number Of Transactions	15 Max15 Numeric Text	[0..1]	Equal to data group Payment Information of the original message (Index 2.4 pain.001)[5]
3.3	OrgnlCtrlSum	++ Original Control Sum	18 Decimal Number	[0..1]	Equal to data group Payment Information of the original message (Index 2.5 pain.001)
3.5	StsRsnInf	++ Status Reason Information		[0..n]	[0..1] To indicate the data group Payment Information status of the original message pain.001 or to occasional returns
3.7	Rsn	+++ Reason		[0..1]	Usage Rule: Only one occurrence is allowed.
3.9	Prtry	++++ Proprietary	35	[1..1]	Proprietary Code. See Appendix 3
3.10	AddtlInf	+++ Additional Information	105	[0..n]	[0..1] Usage Rule: Only one occurrence is allowed.
3.11	NbOfTxsPerSts	++ Number Of Transactions Per Status		[0..n]	Detailed Information about the number of transactions per status.
3.12	DtldNbOfTxs	+++ Detailed Number Of Transactions	15 Max15 Numeric Text	[1..1]	Detailed number of transactions included in the message per status.
3.13	DtldSts	+++ Detailed Status	4	[1..1]	Common Status for all individual transactions reported. See Appendix 7.
3.14	DtldCtrlSum	+++ Detailed Control Sum	18 Decimal Number	[0..1]	Total Amount of individual transactions included in the message per status. The fractional part has a maximum of two digits.
3.15	TxInfAndSts	++ Transaction Information and Status		**[0..n]**	
3.18	OrgnlEndToEndId	+++ Original End-to-End Identification	35	[0..1]	(AT-41) The Originator's reference of the Credit Transfer Transaction
3.20	StsRsnInf	+++ Status Reason Information		[0..n]	[0..1] Usage Rule: Only one occurrence is allowed. Usage Rule: must be present ISO Code or Proprietary Code
3.22	Rsn	++++ Reason		[0..1]	

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[5] "Original Number Of Transactions" and "Original Control Sum" in *Original Payment Information*

In the message pain.002 the totals must be equal to the ones of the original message and don't need to correspond to the number and the amount of all transactions included in the "*Original Payment Information*" group.

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
3.23	Cd	+++++ Code	4	[1..1] **Or**	See Appendix 3 If Tag <Cd> is used, Tag <Prtry>can't be used (vice versa)
3.24	Prtry	+++++ Proprietary	35	[1..1]	See Appendix 3
3.32	OrgnlTxRef	+++ Original Transaction Reference		[0..1]	The following tags must be filled with the same value as the original message (pain.001).
3.34	Amt	++++ Amount		[0..1]	
3.35	InstdAmt	+++++ Instructed Amount	18 3	[1..1]	(AT-04) Amount of the credit transfer in Euro
3.41	ReqdExctnDt	++++ Requested Execution Date	ISO Date	[0..1]	(AT-07) –Requested execution data of the instruction
3.55	PmtTpInf	++++ Payment Type Information		[0..1]	
3.61	LclInstrm	+++++ Local Instrument		[0..1]	Type of Service
3.63	Prtry	+++++ +Proprietary	35	[1..1]	
3.65	CtgyPurp	+++++ Category Purpose		[0..1]	(AT-45) Category purpose of the Credit Transfer
3.66	Cd	++++++ Code	4	[1..1]	
3.68	PmtMtd	++++ Payment Method	4	[0..1]	Equal to Original Transaction
3.88	RmtInf	++++ Remittance Information		[0..1]	(AT-05) Remittance Information.
3.89	Ustrd	+++++ Unstructured	140	[0..n] **Or**	[0..1] Usage Rule: Only one occurrence is allowed. If Tag <Ustrd> is used, can't be used Tag <Strd>
3.90	Strd	+++++ Structured		[0..n]	[0..1] Usage Rule: Only one occurrence is allowed.
3.110	CdtrRefInf	++++++ Creditor Reference Information		[0..1]	
3.111	Tp	+++++++ Type		[0..1]	
3.112	CdOrPrtry	++++++++ Code Or Proprietary		[1..1]	
3.113	Cd	+++++++++ Code	4	[1..1]	
3.115	Issr	++++++++ Issuer	35	[0..1]	
3.116	Ref	+++++++ Reference	35	[0..1]	
3.120	UltmtDbtr	++++ Ultimate Debtor		[0..1]	
9.1.0	Nm	+++++ Name	140	[0..1]	(AT-08) Name of the Originator Reference Party Usage Rule: "Name" is limited to 70 characters in length
3.121	Dbtr	++++ Debtor		[0..1]	Data of the Originator
9.1.0	Nm	+++++ Name	140	[0..1]	(AT-02) Name of the Originator

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
					Usage Rule: "Name" is limited to 70 characters in length
9.1.1	PstlAdr	+++++ Postal Address		[0..1]	(AT-03) Address of the Originator
9.1.10	Ctry	++++++ Country	2	[0..1]	Country Code
9.1.11	AdrLine	++++++ Address Line	70	[0..7]	[0..1] Usage Rule: Only one occurrence is allowed.
3.122	DbtrAcct	++++ Debtor Account		[0..1]	
1.1.0	Id	+++++ Identification		[1..1]	
1.1.1	IBAN	++++++ IBAN	34	[1..1]	(AT-01) IBAN of the Originator
3.123	DbtrAgt	++++ Debtor Agent		[0..1]	
6.1.0	FinInstnId	+++++ Financial Institution Identification		[1..1]	
6.1.1	BIC	++++++ BIC	11	[0..1]	(AT-06) BIC Code of the Originator Bank
3.125	CdtrAgt	++++ Creditor Agent		[0..1]	
6.1.0	FinInstnId	+++++ Financial Institution Identification		[1..1]	
6.1.1	BIC	++++++ BIC	11	[0..1]	(AT-23) BIC code of the Beneficiary Bank
3.127	Cdtr	++++ Creditor		[0..1]	Data of the Beneficiary
9.1.0	Nm	+++++ Name	140	[0..1]	(AT-21) Name of the Beneficiary. Usage Rule: "Name" is limited to 70 characters in length
9.1.1	PstlAdr	+++++ Postal Address		[0..1]	(AT-22) Address of the Beneficiary
9.1.10	Ctry	++++++ Country	2	[0..1]	Country Code of the Address
9.1.11	AdrLine	++++++ Address Line	70	[0..7]	[0..2] Usage Rule: Only two occurrences are allowed for the Address
3.128	CdtrAcct	++++ Creditor Account		[0..1]	
1.1.0	Id	+++++ Identification		[1..1]	
1.1.1	IBAN	++++++ IBAN	34	[1..1]	(AT-20) Account number of Beneficiary (IBAN)
3.129	UltmtCdtr	++++ Ultimate Creditor		[0..1]	
9.1.0	Nm	+++++ Name	140	[0..1]	(AT-28) Name of the Beneficiary Reference Party. Usage Rule: "Name" is limited to 70 characters in length

ii) **Payment Information and Status in answer to the Direct Debit and reversals messages – pain.008 and pain.007**

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
3.0	OrgnlPmtInfAndSts	+ Original Payment Information And Status		**[0..n]**	[1..n] Mandatory
3.1	OrgnlPmtInfId	++ Original Payment Information Identification	35	[1..1]	Equal to the Identification data group (Tag <PmtInfId> "*Payment Information*" of the original message pain.008.or pain.007
3.2	OrgnlNbOfTxs	++ Original Number Of Transactions	15	[0..1]	Equal to data group "*Payment Information*" of the original message[6].
3.3	OrgnlCtrlSum	++ Original Control Sum	18	[0..1]	Equal to the data group "*Payment Information*" of the original message (Index 2.5 of pain.008 or index 3.4 of pain.007).
3.5	StsRsnInf	++ Status Reason Information		[0..n]	Indicates the status of Payment Information Group of the original message pain.008/pain.007 or R-transactions post-settlement. Usage Rule: Only one occurrence is allowed.
3.7	Rsn	+++ Reason		[0..1]	
3.9	Prtry	++++ Proprietary	35	[1..1]	Proprietary Code. See Appendix 3
3.10	AddtlInf	+++ AdditionalInformation	105	[0..n]	[0..1] Usage Rule: Only one occurrence is allowed.
3.11	NbOfTxsPerSts	++ Number Of Transactions Per Status		[0..n]	Detailed number of transactions per status.
3.12	DtldNbOfTxs	+++ Detailed Number Of Transactions	15 Max15 Numeric Text	[1..1]	Detailed number of transactions included in the message by status.
3.13	DtldSts	+++ Detailed Status	4	[1..1]	Common Status of all individual reported transactions. See Appendix 7.
3.14	DtldCtrlSum	+++ Detailed Control Sum	18 Decimal Number	[0..1]	Total amount of individual transactions included in the message by status. The fractional part has a maximum of two digits.
3.15	TxInfAndSts	++ Transaction Information and Status		**[0..n]**	
3.16	StsId	+++ Status Identification	35	[0..1]	[1..1] Mandatory Intended to indicate the service codes that allow you to identify whether a return/refund or acceptance of a DD or reversal. Usage Rule: fill with one of the codes in Appendix 2 of the

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[6] "Original Number Of Transactions" and "Original Control Sum" in *Original Payment Information*

In the message pain.002 the totals must be equal to the ones of the original message and don't need to correspond to the number and the amount of all transactions included in this "*Original Payment Information*" group.

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
					agreement with the service-leaning to the left.
3.18	OrgnlEndToEndId	+++ Original End To End Identification	35	[0..1]	Mandatory if present in the original transaction. (AT-10) Creditor Reference of the direct debit collection.
3.20	StsRsnInf	+++ Status Reason Information		[0..n]	[0..1] Usage Rule: Only one occurrence is allowed. One of this elements must be present: ISO Code or Proprietary Code
3.22	Rsn	++++ Reason		[0..1]	
3.23	Cd	+++++ Code	4	[1..1] **Or**	See Appendix 3 If Tag <Cd> is used, Tag <Prtry> can't be used (vice versa)
3.24	Prtry	+++++ Proprietary	35	[1..1]	See Appendix 3
3.26	ChrgsInf	+++ ChargesInformation		[0..n]	Can only be used in the refund of a direct debit, when the debtor's Bank informs the compensation Amount-Service Code = 403, in response to Core and the SEPA direct debit = Sensor or MD06. Is only allowed an instance.
3.27	Amt	++++ Amount	18 3	[1..1]	(AT-R6) The Refund compensation recovered by the Debtor Bank from the Creditor Bank Information field not sum to "Control Sum" The fractional part has a maximum of two digits
3.28	Pty	++++ Party		[1..1]	Destination bank to whom must be paid the compensation refund.
6.1.0	……FinInstnId	+++++ FinInstnId		[1..1]	
6.1.1	BIC	++++++ BIC	11	[0..1]	Equal to BIC of the Debtor Bank
3.30	AcctSvcrRef	+++ Account Servicer Reference	35	[0..1]	[1..1] Mandatory Unique reference assigned by the bank for unambiguously identification on the instruction in the return of Collections and Reversals. Content to be used by the Creditor in the sending of Reversals (pain.007) in Tag 3.14 ReversalIdentification <RvslId>
3.32	OrgnlTxRef	+++ Original Transaction Reference		[0..1]	[1..1] Mandatory The following tags must be filled with same data as the original message (007 or 008).
3.34	Amt	++++ Amount		[0..1]	

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
3.35	InstdAmt	+++++ Instructed Amount	18 3	[1..1]	(AT-06) Amount of the Collection in Euro
3.40	ReqdColltnDt	++++ Requested Collection Date	ISO Date	[0..1]	(AT-11) Due Date of the Collection
3.42	CdtrSchmeId	++++ Creditor Scheme Identification		[0..1]	(AT-02) Identifier of the Creditor
9.1.12	Id	+++++ Identification		[0..1]	
9.1.21	PrvtId	++++++ Private Identification		[1..1]	
9.1.27	Othr	+++++++ Other		[0..n]	[0..1] Usage Rule: Only one occurrence is allowed.
9.1.28	Id	++++++++ Identification	35	[1..1]	
3.55	PmtTpInf	++++ Payment Type Information		[0..1]	
3.61	LclInstrm	+++++ Local Instrument		[0..1]	(AT-20) Type of Service
3.62	Cd	++++++ Code	4	[1..1]	
3.64	SeqTp	+++++ SequenceType	4	[0..1]	(AT-21) Transaction Type
3.65	CtgyPurp	+++++ Category Purpose		[0..1]	(AT-59) Category purpose of the collection
3.66	Cd	++++++ Code	4	[1..1]	ISO Code
3.68	PmtMtd	++++ Payment Method	4	[0..1]	=Original transaction (DD)
3.69	MndtRltdInf	++++ Mandate Related Information		[0..1]	
3.70	MndtId	+++++ Mandate Identification	35	[0..1]	(AT-01) Unique Mandate Reference
3.71	DtOfSgntr	+++++ Date of Signature	ISO Date	[0..1]	(AT-25) Signing of the Mandate
3.72	AmdmntInd	+++++ Amendment Indicator		[0..1]	Indicator of Amendment
3.73	AmdmntInfDtls	+++++Amendment Information Details		[0..1]	Mandate Amendment Details
3.74	OrgnlMndtId	++++++ Original Mandate Identification	35	[0..1]	(AT-19) Unique Mandate reference given by the Original Creditor who issued the Mandate.
3.75	OrgnlCdtrSchmeId	++++++ Original Creditor Scheme Identification		[0..1]	Data of Original Creditor
9.1.0	Nm	+++++++ Name	140	[0..1]	Original AT-03 Name of the Creditor (AT-03O) Usage Rule: "Name" is limited to 70 characters in length
9.1.12	Id	+++++++ Identification		[0..1]	
9.1.21	PrvtId	++++++++ Private Identification		[1..1]	
9.1.27	Othr	+++++++++ Other		[0..n]	[0..1] Usage Rule: Only one occurrence is allowed.

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
9.1.28	Id	++++++++++ Identification	35	[1..1]	(AT-18) Identifier of the Original Creditor who issued the Mandate.
3.79	OrgnlDbtrAcct	++++++ Original Debtor Account		[0..1]	
1.1.0	Id	+++++++ Identification		[1..1]	
1.1.1	IBAN	++++++++ IBAN	34	[1..1]	Original AT-07 Account number (IBAN) of the Debtor (AT-07O).
3.80	OrgnlDbtrAgt	++++++ Original Debtor Agent		[0..1]	
6.1.0	FinInstnId	+++++++ Financial Institution Identification		[1..1]	
6.1.19	Othr	++++++++ Other		[0..1]	
6.1.20	Id	+++++++++ Identification	35	[1..1]	Original AT-13 BIC of the Debtor Bank (AT-13O)
3.88	RmtInf	++++ Remittance Information		[0..1]	(AT-22) Remittance Information Usage Rule: Do not exceed 140 characters in length.
3.89	Ustrd	+++++ Unstructured	140	[0..n] **Or**	[0..1] Usage Rule: Only one occurrence is allowed If Tag <Ustrd> is used, Tag <Strd> can't be used.
3.90	Strd	+++++ Structured		[0..n]	
3.110	CdtrRefInf	++++++ Creditor Reference Information		[0..1]	
3.111	Tp	+++++++ Type		[0..1]	
3.112	CdOrPrtry	++++++++ Code Or Proprietary		[1..1]	
3.113	Cd	+++++++++ Code	4	[1..1]	Usage Rule: Only "SCOR" is allowed.
3.115	Issr	++++++++ Issuer	35	[0..1]	
3.116	Ref	+++++++ Reference	35	[0..1]	
3.120	UltmtDbtr	++++ Ultimate Debtor		[0..1]	
9.1.0	Nm	+++++ Name	140	[0..1]	(AT-15) Name of the Debtor Reference Party. Usage Rule: "Name" is limited to 70 characters in length.
3.121	Dbtr	++++ Debtor		[0..1]	
9.1.0	Nm	+++++ Name	140	[0..1]	(AT-14) Name of the Debtor Usage Rule: "Name" is limited to 70 characters in length.
3.122	DbtrAcct	++++ Debtor Account		[0..1]	
1.1.0	Id	+++++ Identification		[1..1]	
1.1.1	IBAN	++++++ IBAN	34	[1..1]	(AT-07) Account number (IBAN) of the Debtor
3.123	DbtrAgt	++++ Debtor Agent		[0..1]	

ISO Index	<XML TAG>	Message Item	Format	ISO Status	C2B Validations
6.1.0	FinInstnId	+++++ Financial Institution Identification		[1..1]	
6.1.1	BIC	++++++ BIC	11	[0..1]	(AT-13) BIC of the Debtor Bank.
3.125	CdtrAgt	++++ Creditor Agent		[0..1]	
6.1.0	FinInstnId	+++++ Financial Institution Identification		[1..1]	
6.1.1	BIC	+++++ BIC	11	[0..1]	(AT-12) BIC of the Creditor Bank
3.127	Cdtr	++++ Creditor		[0..1]	Identifier of the Creditor
9.1.0	Nm	+++++ Name	140	[0..1]	[1..1] Mandatory (AT-03) Name of the Creditor. Usage Rule: "Name" is limited to 70 characters in length
9.1.1	PstlAdr	+++++ Postal Address		[0..1]	(AT-05) Address of the Creditor
9.1.10	Ctry	++++++ Country	2	[0..1]	Country Code of the Address
9.1.11	AdrLine	++++++ Address Line	70	[0..7]	[0..1] Usage Rule: Only one occurrence is allowed.
3.128	CdtrAcct	++++ Creditor Account		[0..1]	
1.1.0	Id	+++++ Identification		[1..1]	
1.1.1	IBAN	++++++ IBAN	34	[1..1]	(AT-04) Account Number of the Creditor (IBAN).
3.129	UltmtCdtr	++++ Ultimate Creditor		[0..1]	
9.1.0	Nm	+++++ Name	140	[0..1]	(AT-38) – Name of the Creditor Reference Party Usage Rule: "Name" is limited to 70 characters in length.

4. Attributes

The following attributes are defined by business needs according to the Rulebooks of the SEPA Credit Transfers and SEPA Direct Debits.

On the ISO 20022 site there is documentation *Payments Maintenance* 2009 for messages "pain" to describe all the elements and sub-elements, indicating the formats and *data types* which complement this document as well as their *schemas*.

4.1   Credit Transfers

AT-01 ORIGINATOR IBAN

Identifies, in a unique and unequivocal way, the bank account number of the Payer / Creditor (ISO 13616). The first two positions indicate the ISO country code (alpha uppercase) - ISO 3166.

Data Type: IBAN2007Identifier.

AT-02 ORIGINATOR NAME

Name of the entity that performs the transaction.

AT-03 ORIGINATOR ADDRESS

It is intended to inform the address and the country of the payer.

Data Type: CountryCode

AT-04 AMOUNT OF TRANSFER IN EURO

Indicates the amount of the transaction in Euro. Admits up to two decimal places.

Data Type: ActiveOrHistoricCurrencyAndAmount

AT-05 ADDITIONAL INFORMATION

Can be used for additional information to the Credit Transfer. The information included can be structured or unstructured with a maximum of 140 positions. Optional information.

Structured information - start and end Tags, except <RmtInf><Strd> (beginning and end), and the related data with Creditor Reference Information are considered for the 140 positions. When using this attribute in a structured way, both ' Type ' and ' Reference ' must be present. In sub elements Type/Code, only the code ' SCOR ' is allowed.

In the Mention of the Creditor can be used ISO 11649.

AT-06 BIC CODE OF THE ORIGINATOR BANK

Indicates the BIC code (Business Identifier Code with 8 or 11 positions) of the bank where the payer's account is domiciled.

Data Type: BICIdentifier

AT-07 REQUESTED EXECUTION DATE

Date requested by the originator client.

Data Type: ISODate

AT-08 ORIGINAL PAYER NAME

The name of a person in relation to whom an Originator makes a payment. Non mandatory information.

AT-20 BENEFICIARY IBAN

Identifies, in a unique and unequivocal way the Beneficiary's bank account number to be credited as a result of the Credit Transfer. The first two positions must indicate Country Code (2 alpha) ISO 3166 applies.

Data Type: IBAN2007Identifier.

AT-21 BENEFICIARY NAME

The name of the person who will receive a certain amount upon the completion of the Credit Transfer.

AT-22 BENEFICIARY ADDRESS

It's intended to inform the address and country of the Beneficiary.

Data Type: CountryCode

AT-23 THE BIC CODE OF THE BENEFICIARY BANK

Indicates the BIC code (Business Identifier Code) of the bank where the Beneficiary's account is domiciled.

Data Type: BICIdentifier

AT-28 FINAL BENEFICIARY NAME

Name of the final Beneficiary (Beneficiary Reference Party) on behalf of or in connection with which the Beneficiary receives a payout. Non mandatory information.

AT-41 THE ORIGINATOR'S REFERENCE OF THE TRANSFER TRANSACTION

Reference of the transaction submitted by the payer which generates the transaction and which identifies over the end-to-end processing cycle, and that cannot be changed. If not quoted a specific reference "NOTPROVIDED" must be stated.

AT-44 THE PURPOSE OF THE CREDIT TRANSFER

This field is used to indicate the reason for the transaction with a valid ISO code. The values that this field can take are set out in Appendix 6.

AT-45 CATEGORY PURPOSE OF THE CREDIT TRANSFER

Allows the identification of the high level nature of the transfer, by use of an ISO code that allows banks to apply specific processing in accordance with the established conventions. The values that this field can take are set out in Appendix 5.

4.2 Direct Debits

AT-01 UNIQUE MANDATE REFERENCE

The reference account debit authorization signed by the Debtor and the creditor. Cannot contain spaces at the beginning of the reference. Can only contain the characters allowed in the scheme.

Note: In the Domestic Direct Debit Scheme, the authorization number is numeric with 11 positions, but as this field shall be alphanumeric in SEPA DD it must be always filled with 11 positions leaning to the left, circulating in the National Legacy Direct Debit Scheme permits or migrated to SEPA DD. In case of authorizations with a number of positions lower than the 11-digit fill the positions to the left shall be filled with zeroes.

AT-02 IDENTIFIER OF THE CREDITOR

The identification of the creditor (individual or collective) adhering to the system of direct debits. The format of this field in the SEPA direct debit is carried out as follows:

> **Country code** (a2) + **Control Digit** (n2) + **Business Code** (an3) + **Specific Identification of Creditor** {1, 28}

- Positions 1 and 2 contain the country code (ISO alpha format) that has been assigned the identification;
- Positions 3 and 4 contain the control digits according ISO 7064 Module 97-10 (considering the country and specific identification);
- Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, its content should be positioned as the value ' ZZZ '. This code is not considered for the calculation of the control digit nor is part of the primary key of the database of authorizations.
  - If the creditor is registered by national entity (SIBS), the country = PT.
- Positions of 8 to 35 contain the identifier of the Creditor (minimum 1, maximum 28 positions) specific to each country. The national creditor number is assigned by SIBS and has 6 numeric positions.

The *data element* of the ISO 20022 XML message standards that identify the Creditor is the 'Creditor Scheme Identification'.

AT-03 CREDITOR NAME

Name of the entity that performs the transaction.

AT-03O ORIGINAL CREDITOR NAME

Allows to indicate the name of the original creditor (that issued the debit authorization), when this is changed.

AT-04 CREDITOR IBAN

Identifies, in a unique and unequivocal way, the Creditor's bank account number (ISO 13616). The first two positions indicate the ISO country code (uppercase Alpha)-ISO 3166.

Data Type: IBAN2007Identifier

AT-05 CREDITOR ADDRESS

It's intended to inform the address and the country of residence of the Creditor.

Data Type: CountryCode

AT-06 COLLECTION AMOUNT IN EURO

It indicates the amount of the transaction in Euro, with two decimal places.

Data Type: ActiveOrHistoricCurrencyAndAmount

AT-07 DEBTOR IBAN

Identifies, in a unique and unequivocal way, the debtor's bank account number that will be debited as a result of the direct debit transaction. (ISO 13616). The first two positions indicate the ISO country code (uppercase Alpha)-ISO 3166.

Data Type: IBAN2007Identifier

AT-07O ORIGINAL DEBTOR IBAN

It identifies the number of the original debtor's bank account that has been changed. If there are changes to the Authorization, this attribute can only be present if different from the IBAN indicated as *Debtor Account* (AT-07) index of 2.73 pain.008.

If Debtor changes the Bank (*Original Debtor Agent* (index = 2:58 pain.008 SMNDA)) this attribute cannot be used.

Data Type: IBAN2007Identifier

AT-10 CREDITOR'S REFERENCE OF THE DIRECT DEBIT TRANSACTION

Reference of the original transaction placed by Creditor that originates the transaction and which identifies the processing over the cycle of *end-to-end*, can not be changed. If there is no specific reference state, it shall be filled with "NOTPROVIDED". it is to be noted, however, that the use of "NOTPROVIDED" in the collection may become unable following acceptance by the respective instruction Reversal Bank Support.

AT-11 DUE DATE OF THE COLLECTION

Date requested by the creditor.

Data Type: ISODate

AT-12 BIC OF THE CREDITOR BANK

It indicates the BIC code (Bank Identifier Code 8 or 11 positions) of the Bank where the Creditor's bank account is domiciled.

Data Type: BICIdentifier

AT-13 BIC OF THE DEBTOR BANK

It identifies the Bank (BIC 8 or 11 positions) in which the Debtor's bank account is domiciled.

Data Type: BICIdentifier

AT-13O ORIGINAL DEBTOR BANK IDENTIFICATION

When it is filled, it means that the Original Debtor Bank has changed.

This identification shall be filled with code "SMNDA" (Same Mandate with a New Debtor Agent), indicating a change, in this case, in the Debit Authorization. When there are changes in the Authorization, this attribute can only be present if the Debtor changes the Bank.

AT-14 DEBTOR NAME

Name of the party who is paying a certain amount to the creditor as a result of the provision of services.

AT-15 NAME OF THE DEBTOR REFERENCE PARTY

Name of the last part (Debtor) of the process that should pay a certain amount to the (last part) Creditor. Optional information.

AT-18 IDENTIFIER OF THE ORIGINAL CREDITOR WHO ISSUED THE MANDATE

It allows to inform the unique identifier of the Creditor (that issued the Debit Authorization) and that was changed. When there are changes to the authorization, this attribute can only be present if it's different from the identification of the Creditor present in the Creditor Scheme Identification (AT-02) index of 2.66 pain.008.

AT-19 ORIGINAL MANDATE IDENTIFICATION

It identifies the DD Authorization (mandate) issued by the original creditor and that has been changed. It cannot contain spaces at the beginning of the reference. May only contain characters allowed in section 3.3 of Chapter 3.

When there are changes to the Authorization, this attribute can only be present if it's different from the identification of the authorization specified in the Mandate Identification (AT-01) index 2.48 of pain.008.

AT-20 IDENTIFICATION CODE OF THE SCHEME

Information related to the identification code.

Mandatory value in <Code> in tag <Service Level>:

SEPA

Possible values in <Code> from tag <Local Instrument> depending on the service provided by the supporting bank:

"B2B"   = B2B SEPA Direct Debits;

"COR1" = SEPA CORE D-1 Direct Debits;

"CORE" = SEPA CORE Direct Debits.

The absence of this "Tag" has the same value of service "CORE".

AT-21 TRANSACTION TYPE

It identifies the Transaction Type of SEPA direct debit. Can take the following values:

"FRST"   = *first,* first debt;

"OOFF"   = *one-off,* one-off debt;

"RCUR"   = *recurrent*, recurrent debts;

"FNAL"   = *final*, last debt.

Data Type: Code

It can not be presented a DD with the Transaction Type = "RCUR" or "FNAL" to a Mandate "OOFF".

If there are changes to the data of a recurrent authorization (Mandate) the Transaction Type must be equal:

- "FRST", when one of the changed attributes relates to a change of Bank by the Debtor (*Original* Debtor Agent = "SMNDA");

- "RCUR" or "FNAL", in the remaining cases (amendment of Mandate ID, Creditor ID, Name of Creditor, Debtor's Account without change of the Bank)

A DD with the Transaction Type "FRST" or "OOFF" cannot have the indicator of change to the Debit Authorization (*Amendment indicator*) = true (with amendments), except when the Transaction Type equal to "FRST" is due to changes of the Debtor Bank (*Original Debtor Agent*).

AT-22 REMITTANCE INFORMATION SENT BY THE CREDITOR

It can be used by the Creditor to send additional information to the Debtor in the Direct Debit. The information included can be structured or unstructured. Optional information.

Structured information - the start and end Tags, except <RmtInf><Strd> (beginning and end), and the data related with Creditor Reference Information are considered for the 140 positions. When this attribute is used in a structured way, both elements 'Type' and 'Reference' must be present. In sub-elements Type / Code, only the code 'SCOR' is allowed.

For the Creditor Reference can be used ISO 11649.

AT-24 REASON FOR AMENDMENT OF THE MANDATE

It indicates the reason for the change of the Debit Authorization (Mandate):

Change of AT-01 (the Creditor defines a new and unique reference for the Authorization);

Change of AT-02 (information identifies the new Creditor);

Change of AT-03 (Name of the Creditor);

1 change of AT-07 (the Debtor indicates another account to be debited in the same bank);

2 change of AT-07 (the Debtor indicates another account to be debited in another bank);

Change of AT-01 and amendment of the AT-02.

AT-25 DATE OF SIGNING OF THE MANDATE

Indicates the date on which the direct debit authorization was signed by the Debtor. This attribute is mandatory for SEPA DD.

Data Type: ISODate

AT-31 REVERSAL REASON CODE

It indicates, in code form, the reason for the Reversal of a Direct Debit (pain.007). Only the ISO codes are allowed.

AT-38 NAME OF THE CREDITOR REFERENCE PARTY

Name of the last part (Creditor) of the process which is due a certain amount. Optional information.

AT-58 THE PURPOSE OF THE COLLECTION

Intended to indicate the reason for the transaction. The ISO codes listed in Appendix 6 should be used. Optional information.

AT-59 THE CATEGORY PURPOSE OF THE COLLECTION

Allows the identification of the high-level nature of the collection, by using an ISO code that allows banks to apply specific processing in accordance with established conventions. The values that this field can take are set out in Appendix 5. Optional information.

AT-R6 THE REFUND COMPENSATION RECOVERED BY THE DEBTOR BANK FROM THE CREDITOR BANK

Indicates the amount to be paid for the refund processing of a collection as provided in the *Rulebook* for the *scheme Core.* Admit two decimal places.

Data Type: ActiveOrHistoricCurrencyAndAmount

5. Format of Data Types

The following are the main *data types* defined for the data elements of the messages. This information is part of the ISO 20022 XML documents *Payments Maintenance* 2009 for the messages "pain" (*Payments Initiation*).

ActiveOrHistoricCurrencyAndAmount

Currency And Amount	
Definition:	A number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.
XML Attribute:	Currency (Ccy). This XML Attribute is typed by ***ActiveOrHistoricCurrencyCode***.
Format:	**ActiveOrHistoricCurrencyAndAmount** fractionDigits: 5 minInclusive: 0 totalDigits: 18 **ActiveOrHistoricCurrencyCode** [A-Z]{3,3}
Rule(s):	**ActiveOrHistoricCurrencyAndAmount** CurrencyAmount The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot. **ActiveOrHistoricCurrencyCode** ActiveOrHistoricCurrency The Currency Code must be registered, or have already been registered. Valid active or historic currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and may be or not be withdrawn on the day the message containing the Currency is exchanged.
Example:	6284534 (Ccy='EUR')

ISODate

ISODate	
Definition:	Date within a particular calendar year represented by YYYY-MM-DD (ISO 8601).
Example:	2002-02-25

ISODateTime	
Definition:	Date and time within a particular calendar year represented YYYY-MM-DDThh:mm:ss (ISO 8601). Expressed in either UTC time format.
Example:	2002-07-21T08:35:30

Identifier

BIC Identifier	
Definition:	Business Identifier Code. Code allocated to a financial institution by a Registration Authority under an international identification scheme, as described in the latest edition of the international standard ISO 9362 "Banking - Banking telecommunication messages – Business identifier codes".
Format:	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
Rule(s):	BIC Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: BANK CODE, COUNTRY CODE, LOCATION CODE, BRANCH CODE. The bank code, country code and location code are mandatory, while the branch code is optional.
Example:	CHASUS33

IBAN Identifier (2007)	
Definition:	An identifier used internationally by financial institutions to uniquely identify the account of a customer at a financial institution, as described in the latest edition of the international standard 13616:2007 -. "Banking and related financial services - International Bank Account Number (IBAN)".
Format:	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
Rule(s):	IBAN A valid IBAN consists of all three of the following components: Country Code, check digits and BBAN.
Example:	AT611904300234573201

Country Code	
Definition:	Code to identify a country, a dependency, or another area of particular geopolitical interest, on the basis of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
Format:	[A-Z]{2,2}
Rule(s):	Country The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).
Example:	BE

Quantity - **DecimalNumber**

Decimal Number	
Definition:	Number of objects represented as a decimal number, eg, 0.75 or 45.6.
Format:	fractionDigits: 17 totalDigits: 18
Example:	123456789.123456789

Quantity - **Number**

Number	
Definition:	Number of objects represented as an integer.
Format:	fractionDigits: 0 totalDigits: 18
Example:	123456789012345678

Max15NumericText	
Definition:	Specifies a numeric string with a maximum length of 15 digits.
Format:	[0-9]{1,15}
Example:	458793625148975

Text

Max….Text	
Definition:	Specifies a character string with a maximum length of characters.
Format:	maxLength: minLength: 1

Appendix 1. Operation Codes Correspondence Table

The recommended correspondences for the use of Category and/or Purpose in the issue of transfers.

A different use of these codes than the one recommended may result in rejection of the operations by the support banks.

Credit Transfers			
Old operation Code	**Description**	**ISO Code Category**	**ISO Code Category**
03	Refunds	--	REFU
07	Rents	--	RENT
08	Salaries	SALA	SALA PAYR GVEA GVEB GVEC GVED
09	Suppliers	SUPP TRAD	GDDS GDVS GSCB SUPP TRAD CMDT SCVE
10	Social Security Contributions	SSBE	BECH BENE SSBE ALLW ALMY BBSC GWLT
11	National Pensions	PENS	PENS
12	Transfer	Empty or fulfilled with the remaning codes from table in Appendix 5 and absent from this table.	Empty or fulfilled with the remaning codes from table in Appendix 6 and absent from this table.
13	State Refunds	--	TAXR

Appendix 2. Direct Debits Service Codes

Direct debits	
Code	**Description**
301	Direct debit instructions
403	Returns/Refunds of direct debits
408	Returns of Reversals
702	Reversals

Appendix 3. Company Return Codes

The support Bank can use, besides these return codes, the error codes in Appendix 4.

Header **Message**	
Code	**Description**
M000	Fully accepted message
M001	Partially accepted message
M002	Fully rejected message
M003	Invalid ID message (characters) or not filled out
M004	Invalid Number of transactions in message
M005	Invalid Control Sum of message
M006	Invalid/unknown ID Initiating Party
M007	Invalid reversal group (pain.007)
M008	Duplicate message
M009	Return/R-transaction to Payer/Creditor
M010	Date/hour message creation invalid or empty
Original message	Only for reply to Pain.007
MO01	Invalid original message ID
MO02	Invalid name of the original message

Payment Information (File)	
Code	**Description**
L000	Fully accepted
L001	Partially accepted
L002	Return/R-transaction for Payer/Creditor
LH03	Invalid service type. Must be "URG" (pain.001), "B2B" (pain.008 and pain.007). or "SEPA" pain.008)
LH06	Ordering BIC / Invalid creditor
LH07	Ordering IBAN / Invalid creditor
LH08	Invalid currency code. Must be "EUR".
LH09	Blocked or nonexistent account. Implies full rejection of the File.
LH11	Invalid release date.
LH12	Invalid payer/Creditor address.
LH13	Payment Information (File) reference of the Payer / Creditor with invalid characters.
LH14	Payment Information (File) reference of the Payer / Creditor not filled.
LH15	Payment Information (File) reference of the Payer / Creditor duplicated.
LH16	All File transactions were rejected
LH17	Invalid or nonexistent creditor identification. (Only for Debit Files)

Payment Information (File)	
LH18	Name Payer/Creditor not filled or with invalid characters
LH20	Invalid country code of the payer/creditor address
LH22	Invalid category Code of the transfer / collection reason. See Appendix 5.
LH23	Invalid ISO code reason for transfer. See Appendix 6.
LH24	Invalid payment method
LH25	Invalid transaction type
LH26	Invalid or nonexistent original payment identification (Id Original File) (pain.007)
LH27	Invalid Payment Information Reversal indicator (pain.007)
LH28	Invalid Creditor
LH29	Invalid or empty sequence type
LT02	Invalid number of transactions (Payment Information)
LT03	Invalid full amount (Control Sum) of the File (Payment Information)

Credit transfer (Reply to pain.001**)**	
code	**Description**
	Rejection Codes
	Proprietary codes
0000	Accepted transfer.
0001	Nonexistent mandate
0002	Debt refused by the Bank
0003	Insufficient Funds.
0004	Invalid NIB control digits
0005	Invalid record
0006	Instructions cancellation
0007	Already made by another payment system.
0008	Duplicate operation.
0009	Operation not related to the customer.
0010	Receiver name does not match.
0014	Nonexistent Branch
0015	Nonexistent receiver IBAN.
0016	Closed/blocked receiver account (non open to transactions).
0017	Invalid amount. Invalid characters or zeros.
0018	Receiver not identified
0021	Movement not allowed to receiver account.
0022	Receiver returns directly to the payer.
0023	Settling accounts between parties.
0025	Not recoverable
A259	Receiver address with invalid characters.
A262	Invalid country code of the receiver address.

Credit transfer (Reply to pain.001**)**	
A263	Receiver address filled and country code not filled.
A290	Original payer name with invalid characters.
A293	Last receiver name with invalid characters.
FOCR	Positive answer to return request.
R207	Originator reference (*EndToEndId*) with invalid characters
R216	Invalid Receiver Bank BIC.
R217	Receiver name with invalid characters.
R218	Invalid Receiver IBAN.
R219	Invalid Structured information
R220	Additional information with invalid characters or Error on Type or Reference
R296	Invalid ISO Code of transfer reason. See Appendix 6.
R359	Invalid Category ISO Code of transfer reason. See Appendix 5.
UPAY	Unjustified Payment.
	ISO Codes 20022 Payments Related External Codes (-14-Status Reason)
AC01	Incorrect account Identifier (IBAN)
AC04	Closed account
AC06	Blocked account, reason not specified.
AG01	Credit transfer forbidden on this account for regulatory reasons
AG02	Incorrect Transaction/operation code
AGNT	Incorrect agent in the payment workflow
AM01	Amount equal to zero
AM02	Amount not allowed
AM05	Double payment
BE04	Nonexistent or incorrect receiver address
CNOR	Creditor Bank not registered at CSM with this BIC
CURR	Incorrect currency
CUST	Cancelled by payer
DUPL	Duplicate payment
DNOR	Debtor Bank not registered at CSM with this BIC.
ED05	Settlement failure
FF01	Invalid file format
MD07	Nonexistent or deceased Receiver
MS02	Reason not specified by the receiver
MS03	Reason not specified by the agent
RC01	Incorrect Bank identification
RR01	Regulatory Reasons – Missing payer account or identification
RR02	Regulatory Reasons – Missing payer name or address
RR03	Regulatory Reasons – Missing beneficiary name or address
RR04	Regulatory Reasons - Others

Credit transfer (Reply to pain.001**)**	
TM01	Time limit exceeded
	Return Motif Codes
AC01	Incorrect IBAN (invalid IBAN or absent account number)
AC04	Closed Account
AC06	Blocked Account, reason not specified.
AG01	Credit Transfer not allowed for this account (Saving Accounts)
AG02	Transaction code/incorrect operation, invalid file format
AM05	Double payment
BE04	Beneficiary address inexistent or incorrect
MD07	Deceased beneficiary
MS02	By beneficiary order
MS03	Reason not specified by the agent
RC01	Incorrect Bank ID (E.g. invalid BIC).
RR01	Regulatory reasons – Originator ID ou Account missing
RR02	Regulatory reasons – Originator Address or name missing
RR03	Regulatory reasons – Beneficiary Name or missing Address
RR04	Regulatory Reasons

Direct debit (Reply to pain.008 and pain.007)	
Code	**Description**
	Proprietary codes
	Rejection/Return Codes
0000	Normal; Executed; Valid data.
0001	Nonexistent Mandate
0002	Debit refused by the bank
0003	No funds in the account or insufficient funds
0004	Nonexistent account
0005	Invalid record
0006	Mandate was cancelled (by the client)
0008	Invalid debtor account NIB data
0010	Non-moveable beneficiary account
0012	Operation refused by the client
0015	Non-acceptance of instructions by the bank
0016	Mandate was cancelled by the bank
0017	Amount exceeding the maximum allowed
0018	Mandate expired
0019	Cancellation instruction already rejected
0020	Mandate temporary suspended
A303	Invalid original mandate identification (modification of mandate)

Direct debit (Reply to pain.008 and pain.007)	
A304	Invalid original creditor name (modification of mandate)
A305	Invalid original creditor identification (modification of mandate)
A307	Invalid original debtor IBAN (modification of mandate)
A308	Invalid original debtor bank identification (modification of mandate)
A309	Creditor address with invalid characters (pain.007)
A311	Invalid creditor address country code (pain.007)
A343	Last debtor name with invalid characters
A367	Last creditor name with invalid characters
A392	Invalid code for reason of the collection. See Appendix 6
R205	Invalid creditor reference
R207	Invalid transaction type (pain.007)
R211	Invalid amount or currency
R217	Invalid collection date (pain.007)
R218	Collection date does not respect the collection cycle (Pain.008)
R219	Invalid structured information
R223	Invalid BIC of the debtor bank.
R226	Invalid mandate signing date
R227	Mandate amendment indicator incorrectly fulfilled
R229	Indicator of change in the mandate (Amendment Indicator) = "true" and none of the sub-elements are present (Amendment Information details).
R230	There are changes in the Mandate (Amendment Information Details tag present), but mandate change indicator (Amendment Indicator) is not present or = "false"
R231	Invalid creditor identification (pain.007)
R234	Invalid creditor name (pain.007)
R241	Debtor name with invalid characters
R242	Invalid debtor IBAN
R247	Invalid ISO code reason for the reversal
R250	Additional information with invalid characters or Error on Type or Reference
R256	Direct Debit does not allow the state - there is already another transaction. If creditor asks for a reversal and the debtor does a return or it has been rejected by the Debtor Bank.
R257	Reversal data does not match with any original Direct Debit (pain.007)
R263	Invalid Service type
R265	Invalid ISO code – collection motig category – See Appenddix 5
RJ11	Authorisation cancelled by Debtor or Debtor Bank
RJ12	The mandate's amount is higher to the Debit Authorisation limit.
RJ13	The Mandate's limit date does not allow the DD settlement
RJ14	The periodicity established in the Mandate does not allow the DD settlement (Collection Settlement incompatible with the Periodicity established for the Mandate).
RJ15	The type of List defined does not allow the DD collection
RJ20	No mandate or mandate with changes on BIC or Debtor's IBAN.

Direct debit (Reply to pain.008 and pain.007)	
RS01	Transaction type = "FRST" or "OOFF" without change indicator, but mandate already exists.
RS02	Transaction type = "FRST" or "OOFF" with amendment indicator set to "TRUE" but without changes of the Debtor Bank in case of "FRST": - Authorization to the creditor exists, the transaction type should be equal to "RCUR" or "FNAL" if recurrent Mandate; or - is a new mandate and in this case should not use the change authorization attributes.
RS03	Transaction type = "RCUR" or "FNAL" but there is no mandate. The transaction type should be equal to "FRST".
RS04	Transaction type = "RCUR" or "FNAL" with release date less than the accepted date of the last collection. or Collection with mandate change data, with release date less than or equal to the date of the last collection submitted and accepted.
RS05	Transaction type = "RCUR" or "FNAL" without change indication, but there is no mandate for the Debtor Bank / IBAN.
RS06	Direct Debit with active change indicator but original mandate (original mandate ID + Original ID creditor) does not exist.
RS07	Transaction type = "RCUR" or "FNAL", after a collection "FNAL" accepted. The mandate is cancelled (irreversible).
RS08	Transaction type = "RCUR" or "FNAL", but the mandate already exists with transaction type "OOFF."
RS09	Transaction type = "RCUR" or "FNAL" with active change indicator but invalid mandate to the Bank / Original Account Debtor
RS10	Direct Debit with active change indicator (Id original mandate, original creditor name or original creditor Id, fields 13, 14 or 15 respectively), but the BD / IBAN of the debtor indicated on the Direct Debit does not match with the existing mandate in the data repository.
RS14	Direct Debit with active change indicator, with changes in the ID Mandate and / or in creditor ID, but the identification of new mandate already exists.
RS15	Nonexistent mandate
RS16	Transaction type other than "FRST", with active change indicator and identification original debtor bank equal to the original "SMNDA."
RS17	Direct Debit with active change indicator, with fields 16 and 17 filled. If field 17 is filled, the 16 can not be filled and vice versa.
RS18	Direct Debit with active change indicator, but at least one of the fields in the original Authorization (13-17) is equal to the current contents of the corresponding fields.
RS19	Mandate status does not allow migration
RS21	Occurrence of the Mandate for the Bank/IBAN does not allow the change.
	ISO Codes 20022 Payments Related External Codes (Status Reason)
AC01	Incorrect account number (IBAN) (i.e. invalid IBAN or account number non-existent)
AC04	Closed account
AC06	Blocked account by Debtor for Direct Debits.
AC13	Private consumer account (B2B)
AG01	Direct Debit not allowed for this account for regulatory reasons
AG02	Transaction code/operation/incorrect sequence type

Direct debit (Reply to pain.008 and pain.007)	
AGNT	Incorrect agent in the payment workflow
AM01	Amount equals zero
AM02	Amount not allowed
AM04	Insufficient funds
AM05	Duplicate collection
BE01	Debtor's name different from the account holder
BE05	Incorrect Creditor ID
CNOR	Creditor Bank not registered with this BIC in CSM
CURR	Incorrect currency
CUST	Cancellation requested by the debtor
CUTA	Requested a cancellation due to the reception of an investigation request without possibility to answer (CANCELUPONUNABLETOAPPLY)
DNOR	Debtor Bank not registered with this BIC in CSM
DT01	Invalid date
DUPL	Duplicate payment
ED05	Settlement failure
FF01	Invalid file format
FF05	Incorrect direct debit type
MD01	Non-existent/invalid mandate (also applicable in the Refund of a non-authorized collection)
MD02	Incorrect mandate data
MD06	Operation contested by the debtor - Refund authorized
MD07	Nonexistent or deceased debtor
MS02	Declined by the debtor/ reason not specified by the debtor
MS03	Reason not specified by the agent
RC01	Incorrect bank identifier (BIC) incorrect
RR01	Regulatory Reasons – Missing debtor account number or ID
RR02	Regulatory Reasons – Missing debtor name or address
RR03	Regulatory Reasons – Missing creditor name or address
RR04	Regulatory Reasons - Others
SL01	Specific service offered by the Debtor Bank (DD)
UPAY	Payment not justified
	Refund Codes
MD01	Invalid/inexistent mandate (also applied in the Refund of an unauthorised collection)
MD06	Disputed transaction by the debtor – Refund of authorised collection

Appendix 4. Interbank Error Codes Table

The support bank will be responsible for the resolution of the situation that gives rise to any of the error codes shown below.

Credit Transfer									
A00	A269	A302	A338	A368	A397	F007	R13	R224	R252
A01	A270	A303	A339	A369	B00	F008	R14	R225	R253
A216	A271	A306	A340	A370	B01	F009	R17	R226	R254
A236	A272	A307	A341	A371	B02	F011	R18	R227	R255
A241	A273	A308	A342	A372	B03	F012	R19	R228	R256
A242	A274	A309	A345	A373	B05	F014	R20	R229	R257
A243	A275	A310	A346	A374	B07	F015	R21	R230	R258
A244	A276	A311	A347	A375	B08	F016	R23	R231	R297
A245	A277	A312	A348	A376	B09	F017	R24	R232	R298
A246	A278	A313	A349	A377	B10	F018	R25	R233	R313
A247	A279	A318	A350	A378	B11	F200	R26	R234	R314
A248	A280	A319	A351	A379	B12	F210	R99	R235	R315
A249	A281	A320	A352	A380	B13	F319	R200	R236	R316
A250	A282	A321	A353	A381	B14	F320	R201	R237	R317
A251	A283	A322	A354	A382	B15	I001	R202	R238	R321
A252	A284	A324	A355	A383	B17	I009	R203	R239	XD19
A253	A285	A326	A356	A384	B18	I019	R205	R240	XT13
A254	A286	A327	A357	A385	B21	I027	R206	R241	XT33
A255	A287	A328	A358	A386	B22	I028	R208	R242	XT73
A256	A288	A329	A359	A387	B23	I037	R209	R243	XT74
A257	A289	A330	A360	A388	B24	L01	R210	R244	XT75
A258	A291	A331	A361	A389	F000	L02	R211	R245	XT77
A260	A292	A332	A362	A390	F001	L07	R212	R246	XT81
A261	A294	A333	A363	A392	F002	PY01	R213	R247	XT87
A265	A295	A334	A364	A393	F003	R07	R214	R248	XT99
A266	A299	A335	A365	A394	F004	R10	R215	R249	
A267	A300	A336	A366	A395	F005	R11	R221	R250	
A268	A301	A337	A367	A396	F006	R12	R222	R251	

Direct Debit									
A00	A333	A361	A389	B23	L108	R02	R214	R254	R288

A01	A334	A362	A390	B25	L109	R03	R215	R255	R289
A301	A335	A363	A391	F001	L110	R10	R216	R258	R290
A302	A336	A364	A393	F002	L111	R11	R218	R259	R299
A306	A337	A365	A394	F003	L112	R12	R220	R260	R300
A310	A338	A366	A395	F004	L113	R13	R221	R261	R301
A312	A339	A368	A396	F005	L114	R14	R222	R262	RS22
A313	A340	A369	A397	F006	L115	R17	R224	R264	XD19
A314	A341	A370	A398	F007	L116	R18	R225	R267	XD75
A315	A342	A371	A399	F008	L117	R19	R228	R268	XT13
A316	A344	A372	A400	F009	L118	R20	R232	R269	XT33
A317	A345	A373	B00	F010	L119	R21	R233	R270	XT73
A318	A346	A374	B01	F100	L120	R22	R235	R271	XT74
A319	A347	A375	B02	F105	L121	R23	R236	R272	XT75
A320	A348	A376	B03	F211	L122	R24	R237	R273	XT77
A321	A349	A377	B05	F901	L123	R25	R238	R274	XT78
A322	A350	A378	B08	F902	L124	R200	R239	R276	XT79
A323	A351	A379	B09	F903	L125	R201	R240	R277	XT80
A324	A352	A380	B10	L07	L126	R202	R243	R278	XT81
A325	A353	A381	B11	L90	L127	R203	R244	R279	XT87
A326	A354	A382	B12	L101	L128	R204	R245	R280	
A327	A355	A383	B13	L102	L129	R206	R246	R281	
A328	A356	A384	B14	L103	L197	R208	R248	R282	
A329	A357	A385	B15	L104	L198	R209	R249	R283	
A330	A358	A386	B16	L105	L199	R210	R251	R284	
A331	A359	A387	B17	L106	PY01	R212	R252	R286	
A332	A360	A388	B18	L107	R01	R213	R253	R287	

Appendix 5. ISO Codes – Collection/ Transfer Category Purpose

Code	Name	Definition
BONU	BonusPayment	Transaction is the payment of a bonus.
CASH	CashManagementTransfer	Transaction is a general cash management instruction.
CBLK	Card Bulk Clearing	A service that is settling money for a bulk of cards transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transactions details.
CCRD	Credit Card Payment	Transaction is related to a payment of credit card.
CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, eg a foreign Exchange deal or a securities transaction.
DCRD	Debit Card Payment	Transaction is related to a payment of debit card.
DIVI	Dividend	Transaction is the payment of dividends.
EPAY	Epayment	Transaction is related to ePayment via Online-Banking
FCOL	Fee Collection	*A service that is settling card transaction related fees between two parties.*
GOVT	GovernmentPayment	Transaction is a payment to or from a government department.
HEDG	Hedging	Transaction is related to the payment of a hedging operation.
ICCP	Irrevocable Credit Card Payment	Transaction is reimbursement of credit card payment.
IDCP	Irrevocable Debit Card Payment	Transaction is reimbursement of debit card payment.
INTC	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
INTE	Interest	Transaction is the payment of interest.
LOAN	Loan	Transaction is related to the transfer of a loan to a borrower.
OTHR	OtherPayment	Other payment purpose.
PENS	PensionPayment	Transaction is the payment of pension.
SALA	SalaryPayment	Transaction is the payment of salaries.
SECU	Securities	Transaction is the payment of securities.
SSBE	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
SUPP	SupplierPayment	Transaction is related to a payment to a supplier
TAXS	TaxPayment	Transaction is the payment of taxes.
TRAD	Trade	Transaction is related to the payment of a trade transaction.
TREA	TreasuryPayment	Transaction is related to treasury operations.
VATX	ValueAddedTaxPayment	Transaction is the payment of value added tax.
WHLD	WithHolding	Transaction is the payment of withholding tax.

Appendix 6. ISO Codes – Transfer/Collection Purpose

(*Purpose*)

The following table is a copy of the external table (11-Purpose) available on the ISO 20022 website.

	Code Function	Classification	Name	Definition
1	CBLK	Card Settlement	*Card Bulk Clearing*	*A service that is settling money for a bulk od card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.*
2	CDCB	Card Settlement	*CardPayment with CashBack*	*Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback)*
3	CDCD	Card Settlement	*CashDisbursement*	*ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter).*
4	CDCS	Card Settlement	*Cash Disbursement with Surcharging*	*ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter) with surcharging.*
5	CDDP	Card Settlement	*Card Deferred Payment*	*A combined service which enables the card acceptor to perform an authorization for a temporary amount and a completion for the final amount within a limited time frame. Deferred Payment is only available in the unattended environment.* *Examples where this service is widely used are unattended petrol pumps and phone booths.*
6	CDOC	Card Settlement	*OriginalCredit*	*A service which allows the card acceptor to effect a credit to a cardholder' account. Unlike a Merchant Refund, an Original Credit is not preceded by a card payment. This service is used for example for crediting winnings from gaming.*
7	CDQC	Card Settlement	*QuasiCash*	*Purchase of Goods which are equivalent to cash like coupons in casinos.*
8	ETUP	Card Settlement	*E-Purse Top Up*	*Transaction is related to a Service that is first reserving money from a card account and then is loading an e-purse application by this amount.*
9	FCOL	Card Settlement	*Fee Collection*	*A service that is settling card transaction related fees between two parties.*
10	MTUP	Card Settlement	*Mobile Top Up*	*A Service that is first reserving money from a card account and then is loading a prepaid mobile phone amount by this amount.*
11	ACCT	Cash Mgmt	*AccountManagement*	*Transaction moves funds between 2 accounts of same account holder at the same bank.*
12	CASH	Cash Mgmt	*Cash management transfer*	*Transaction is a general cash management instruction.*
13	COLL	Cash Mgmt	*CollectionPayment*	*Transaction is a collection of funds initiated via a credit transfer or direct debit.*
14	CSDB	Cash Mgmt	*Cash Disbursement*	*Transaction is related to cash disbursement.*
15	DEPT	Cash Mgmt	*Deposit*	*Transaction is related to a payment of deposit.*
16	INTC	Cash Mgmt	*IntraCompanyPayment*	*Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.*
17	LIMA	Cash Mgmt	*Cahs Management*	*Bank initiated account transfer to support zero target balance management, pooling or sweeping.*

	Code Function	Classification	Name	Definition
18	NETT	Cash Mgmt	Clearing	Transaction is related to a netting operation.
19	AGRT	Commercial	Agricultural Transfer	Transaction is related to the agricultural domain.
20	AREN	Commercial	Accounts Receivables Entry	Transaction is related to a payment associated with an Account Receivable Entry
21	BEXP	Commercial	BusinessExpenses	Transaction is related to a payment of business expenses.
22	BOCE	Commercial	Back Office Conversion Entry	Transaction is related to a payment associated with a Back Office Conversion Entry – Applied in USA
23	COMC	Commercial	CommercialPayment	Transaction is related to a payment of commercial credit or debit. (formerly Commercial Credit)
24	CPYR	Commercial	Copyright	Transaction is payment of copyright.
25	GDDS	Commercial	Purchase Sale Of Goods	Transaction is related to purchase and sale of goods.
26	GDSV	Commercial	Purchase Sale Of Goods And Services	Transaction is related to purchase and sale of goods and services.
27	GSCB	Commercial	Purchase Sale Of Goods And ServicesWithCashBack	Transaction is related to purchase and sale of goods and services with cash back.
28	LICF	Commercial	LicenseFee	Transaction is payment of a license fee.
29	POPE	Commercial	Point of Purchase Entry	Transaction is related to a payment associated with a Point of Purchase Entry – applied in USA
30	ROYA	Commercial	Royalties	Transaction is the payment of royalties.
31	SCVE	Commercial	Purchase Sale Of Services	Transaction is related to purchase and sale of services.
32	SUBS	Commercial	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
33	SUPP	Commercial	SupplierPayment	Transaction is related to a payment to a supplier.
34	TRAD	Commercial	TradeServices	Transaction is related to a trade services operation.
35	CHAR	Consumer	CharityPayment	Transaction is a payment for charity reasons.
36	COMT	Consumer	ConsumerThirdPartyConsolidatedPayment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counseling or bill payment companies.
37	CLPR	Finance	Car Loan Principal Repayment	Transaction is a payment of car loan principal payment.
38	DBTC	Finance	Debit Collection Payment	Collection of funds initiated via a debit transfer.
39	GOVI	Finance	GovernmentInsurance	Transaction is related to a payment of government insurance.
40	HLRP	Finance	Housing Loan Repayment	Transaction is related to a payment of housing loan.
41	INPC	Finance	InsurancePremiumCar	Transaction is a payment of car insurance premium.
42	INSU	Finance	Insurance Premium	Transaction is payment of an insurance premium.
43	INTE	Finance	Interest	Transaction is payment of interest.
44	LBRI	Finance	LaborInsurance	Transaction is a payment of labor insurance.
45	LIFI	Finance	LifeInsurance	Transaction is a payment of life insurance.
46	LOAN	Finance	Loan	Transaction is related to transfer of loan to borrower.
47	LOAR	Finance	Loan Repayment	Transaction is related to repayment of loan to lender.

	Code Function	Classification	Name	Definition
48	PENO	Finance	*PaymentBasedOnEnforcement Order*	*Payment based on enforcement orders except those arising from judicial alimony decrees.*
49	PPTI	Finance	*PropertyInsurance*	*Transaction is a payment of property insurance.*
50	RINP	Finance	*RecurringInstallmentPayment*	*Transaction is related to a payment of a recurring installment made at regular intervals.*
51	TRFD	Finance	*TrustFund*	*Transaction is related to a payment of a trust fund.*
52	ADMG	General	*AdministrativeManagement*	*Transaction is related to a payment associated with administrative management.*
53	ADVA	General	*Advance Payment*	*Transaction is an advance payment.*
54	BLDM	General	*BuildingMaintenance*	*Transaction is related to a payment associated with building maintenance.*
55	CBFF	General	*Capital Building*	*Transaction is related to capital building fringe fortune, ie capital building for retirement.*
56	CBFR	General	*CapitalBuildingRetirement*	*Transaction is related to capital building fringe fortune for retirement*
57	CCRD	General	*Credit Card Payment*	*Transaction is related to a payment of credit card account.*
58	CDBL	General	*Credit Card Bill*	*Transaction is related to a payment of credit card bill.*
59	CFEE	General	*Cancellation Fee*	*Transaction is related to a payment of cancellation fee.*
60	CGDD	General	*CardGeneratedDirectDebit*	*Transaction is related to a direct debit where the mandate was generated by using data from a payment card at the point of sale.*
61	COST	General	*Costs*	*Transaction is related to payment of costs.*
62	CPKC	General	*Car park Charges*	*Transaction is related to car park charges.*
63	DCRD	General	*Debit Card Payment*	*Transaction is related to a debit card payment.*
64	EDUC	General	*Education*	*Transaction is related to a payment of study/tuition fees.*
65	FAND	General	*FinancialAidInCaseOfNaturalDisaster*	*Financial aid by State authorities for abolition of consequences of natural disasters.*
66	FCPM	General	*Late Payment of Fees & Charges*	*Transaction is the payment for late fees & charges. E.g Credit card charges*
67	GOVT	General	*GovernmentPayment*	*Transaction is a payment to or from a government department.*
68	ICCP	General	*Irrevocable Credit Card Payment*	*Transaction is reimbursement of credit card payment.*
69	IDCP	General	*Irrevocable Debit Card Payment*	*Transaction is reimbursement of debit card payment.*
70	IHRP	General	*Instalment Hire Purchase Agreement*	*Transaction is payment for an installment/hire-purchase agreement.*
71	INSM	General	*Installment*	*Transaction is related to a payment of an installment.*
72	IVPT	General	*Invoice Payment*	*Transaction is the payment for invoices.*
73	MSVC	General	*Multiple Service Types*	*Transaction is related to a payment multiple services types.*
74	NOWS	General	*NotOtherwiseSpecified*	*Transaction is related to a payment for type of services not specified elsewhere.*
75	OFEE	General	*OpeningFee*	*Transaction is related to a payment of opening fee.*
76	OTHR	General	*Other*	*Other payment purpose.*

	Code Function	Classification	Name	Definition
77	PADD	General	*Preauthorized debit*	*Transaction is related to a pre-authorized debit origination.*
78	PTSP	General	*PaymentTerms*	*Transaction is related to payment terms specifications*
79	RCKE	General	*Re-presented Check Entry*	*Transaction is related to a payment associated with a re-presented check entry.*
80	RCPT	General	*ReceiptPayment*	*Transaction is related to a payment of receipt.*
81	REBT	General	*Rebate*	*Transaction is the payment of a rebate.*
82	REFU	General	*Refund*	*Transaction is the payment of a refund.* (Transacção referente a pagamento de reembolso)
83	RENT	General	*Rental*	*Transaction is the payment of rent.*
84	RIMB	General	*Reimbursement of a previous erroneous transaction*	*Transaction is related to a reimbursement of a previous erroneous transaction.*
85	STDY	General	*Study*	*Transaction is related to a payment of study/tuition costs.*
86	TBIL	General	*Telecommunications Bill*	*Transaction is related to a payment of telecommunications related bill.*
87	TCSC	General	*Town Council Service Charges*	*Transaction is related to a payment associated with charges levied by a town council.*
88	TELI	General	*Telephone-Initiated Transaction*	*Transaction is related to a payment initiated via telephone.*
89	WEBI	General	*Internet-Initiated Transaction*	*Transaction is related to a payment initiated via internet.*
90	ANNI	Investment	*Annuity*	*Transaction settles annuity related to credit, insurance, investments, others).*
91	CAFI	Investment	*Custodian Management fee In-house*	*Transaction is the payment of custodian account management fee where custodian bank and current account servicing bank match.*
92	CFDI	Investment	*Capital falling due In-house*	*Transaction is the payment of capital falling due where custodian bank and current account servicing bank coincide*
93	CMDT	Investment	*CommodityTransfer*	*Transaction is payment of commodities.*
94	DERI	Investment	*Derivatives*	*Transaction is related to a derivatives transaction.*
95	DIVD	Investment	*Dividend*	*Transaction is payment of dividends.*
96	FREX	Investment	*ForeignExchange*	*Transaction is related to a foreign exchange operation.*
97	HEDG	Investment	*Hedging*	*Transaction is related to a hedging operation.*
98	INVS	Investment	*Investment & Securities*	*Transaction is for the payment of mutual funds, investment products and shares.*
99	PRME	Investment	*PreciousMetal*	*Transaction is related to a precious metal operation.*
100	SAVG	Investment	*Savings*	*Transfer to savings/retirement account.*
101	SECU	Investment	*Securities*	*Transaction is the payment of securities.*
102	SEPI	Investment	*Securities Purchase In-house*	*Transaction is the payment of a purchase of securities where custodian bank and current account servicing bank coincide.*
103	TREA	Investment	*Treasury Payment*	*Transaction is related to treasury operations.*
104	ANTS	Medical	*AnesthesiaServices*	*Transaction is a payment for anesthesia services.*
105	CVCF	Medical	*ConvalescentCareFacility*	*Transaction is a payment for convalescence care facility services.*

	Code Function	Classification	Name	Definition
106	DMEQ	Medical	*DurableMedical Equipment)*	*Transaction is a payment is for use of durable medical equipment.*
107	DNTS	Medical	*DentalServices*	*Transaction is a payment for dental services.*
108	HLTC	Medical	*HomeHealthCare*	*Transaction is a payment for home health care services.*
109	HLTI	Medical	*HealthInsurance*	*Transaction is a payment of health insurance.*
110	HSPC	Medical	*Hospital Care*	*Transaction is a payment for hospital care services.*
111	ICRF	Medical	*IntermediateCareFacility* (Cuidados intermédios)	*Transaction is a payment for intermediate care facility services.*
112	LTCF	Medical	*Long Term Care Facility*	*Transaction is a payment for long-term care facility services.*
113	MDCS	Medical	*MedicalServices*	*Transaction is a payment for medical care services.*
114	VIEW	Medical	*VisionCare*	*Transaction is a payment for vision care services.*
115	ALLW	Salary & Benefits	*Allowance*	*Transaction is the payment of allowances.*
104	ALMY	Salary & Benefits	*AlimonyPayment*	*Transaction is the payment of alimony.*
117	BBSC	Salary & Benefits	*Baby Bonus Scheme*	*Transaction is related to a payment made as incentive to encourage parents to have more children.*
118	AEMP	Salary & Benefits	*ActiveEmploymentPolicy*	*Payment concerning active employment policy.*
119	BECH	Salary & Benefits	*ChildBenefit*	*Transaction is related to a payment made to assist parent/guardian to maintain child.*
120	BENE	Salary & benefits	*UnemploymentDisabilityBenefit*	*Transaction is related to a payment to a person who is unemployed/disabled.*
121	BONU	Salary & Benefits	*Bonus Payment*	*Transaction is related to payment of a bonus.*
122	COMM	Salary & Benefits	*Commission*	*Transaction is payment of commission.*
123	CSLP	Salary & Benefits	*Company Social Loan Payment To Bank*	*Transaction is a payment by a company to a bank for financing social loans to employees.*
124	GFRP	Salary & Benefits	*GuaranteeFundRightsPayment*	*Compensation to unemployed persons during insolvency procedures.*
125	GVEA	Salary & Benefits	*Austrian Government Employees Category A*	*Transaction is payment to category A Austrian government employees.*
126	GVEB	Salary & Benefits	*Austrian Government Employees Category B*	*Transaction is payment to category B Austrian government employees.*
127	GVEC	Salary & Benefits	*Austrian Government Employees Category C*	*Transaction is payment to category C Austrian government employees.*
128	GVED	Salary & Benefits	*Austrian Government Employees Category D*	*Transaction is payment to category D Austrian government employees.*
129	GWLT	Salary & Benefits	*GovermentWarLegislationTransfer*	*Payment to victims of war violence and to disabled soldiers.*
130	PAYR	Salary & Benefits	*Payroll*	*Transaction is related to the payment of payroll.*
131	PENS	Salary & benefits	*PensionPayment*	*Transaction is the payment of pension.*
132	PRCP	Salary & Benefits	*PricePayment*	*Transaction is related to a payment of a price.*
133	RHBS	Salary & Benefits	*RehabilitationSupport*	*Benefit for the duration of occupational rehabilitation.*
134	SALA	Salary & benefits	*SalaryPayment*	*Transaction is the payment of salaries.*

	Code Function	Classification	Name	Definition
135	SSBE	Salary & benefits	*SocialSecurityBenefit*	*Transaction is a social security benefit, ie payment made by a government to support individuals.*
136	ESTX	Tax	*Estate Tax*	*Transaction is related to a payment of estate tax.*
137	FWLV	Tax	*Foreign Worker Levy*	*Transaction is related to a payment of Foreign Worker Levy*
138	GSTX	Tax	*Goods & Services Tax*	*Transaction is the payment of Goods & Services Tax*
139	HSTX	Tax	*Housing Tax*	*Transaction is related to a payment of housing tax.*
140	INTX	Tax	*Income Tax*	*Transaction is related to a payment of income tax.*
141	NITX	Tax	*Net Income Tax*	*Transaction is related to a payment of net income tax.*
142	PTXP	Tax	*Property Tax*	*Transaction is related to a payment of property tax.*
143	RDTX	Tax	*Road Tax*	*Transaction is related to a payment of road tax.*
144	TAXR	Tax	*TaxRefund*	*Transaction is the refund of a tax payment or obligation.*
145	TAXS	Tax	*Tax Payment*	*Transaction is the payment of taxes.*
146	VATX	Tax	*ValueAddedTaxPayment*	*Transaction is the payment of value added tax.*
147	WHLD	Tax	*WithHolding*	*Transaction is related to a payment of withholding tax.*
148	AIRB	Transport	*Air*	*Transaction is a payment for air transport related business.*
149	BUSB	Transport	*Bus*	*Transaction is a payment for bus transport related business.*
150	FERB	Transport	*Ferry*	*Transaction is a payment for ferry related business.*
151	RLWY	Transport	*Railway*	*Transaction is a payment for railway transport related business.*
152	TRPT	Transport	*RoadPricing*	*Transaction is for the payment to top-up pre-paid card and electronic road pricing for the purpose of transportation.*
153	CBTV	Utilities	*CableTVBill*	*Transaction is related to a payment of cable TV bill.*
154	ELEC	Utilities	*ElectricityBill*	*Transaction is related to a payment of electricity bill.*
155	ENRG	Utilities	*Energies*	*Transaction is related to a utility operation.*
156	GASB	Utilities	*GasBill*	*Transaction is related to a payment of gas bill.*
157	NWCH	Utilities	*Network Charge*	*Transaction is related to a payment of network charges.*
158	NWCM	Utilities	*NetworkCommunication*	*Transaction is related to a payment of network communication.*
159	OTLC	Utilities	*OtherTelecomRelatedBill*	*Transaction is related to a payment of other telecom related bill.*
160	PHON	Utilities	*TelephoneBill*	*Transaction is related to a payment of telephone bill.*
161	UBIL	Utilities	*Utilities*	*Transaction is for the payment to common utility provider that provides gas, water and/or electricity.*
162	WTER	Utilities	*WaterBill*	*Transaction is related to a payment of water bill.*

Notes: *The column "Classification" has been provided for convenience only. It has no function within the scheme.*

Appendix 7. Status Codes

(*TransactionIndividualStatus3Code* Type Codes)

The Codes must be the ones indicated in the respective Message Data Types documented on "ISO 20022 Payments – Maintenance 2009" that is available on ISO 20022 website, at http://www.iso20022.org/, reproduced on the following table for convenience.

Code	Name	Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage: this can be used by the first agent to report to the debtor that the transaction has been completed. Warning: this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or remittance not sent.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

Appendix 8. Direct Debits Reversal Codes

ISO codes

Code	Description
AM05	Duplicate
MS02	Reason not specified

Appendix 9. Use Examples

Appendix 9.01   E.g. Pain.001.001.03 Payments Instruction

Description

The company EFG Machinery, SA has to make three payments to suppliers:

1. An invoice with reference 2011L0987 in the amount of Euro 150,000.81, to pay the company HIJ Export in Barcelona, Spain, IBAN: ES6409870001110123456789 at Bank CCCC, Spain (CCCCESMM).

EFG Machinery, SA assigned the reference EFG/2011L0987/2011-12-05 to this payment.

2. An invoice with the reference 4567-A, in the amount of Euro 275,000, to pay the Lisbon branch of company ABC Tractors, SA, issued by its headquarters in Porto, IBAN: PT50089000000987654321007 at Bank EEEE, Portugal (EEEEPTPL).

EFG Machinery, SA assigned the reference EFG/4567-A/2011-12-05 to this payment.

3. An advance payment for the value of 25,000 Euro to the company CDE Motors Ltd in Faro IBAN: PT50089100000123456789087 at the Bank BBBB, Portugal (BBBBPTPL).

EFG Machinery, SA assigned the reference EFG/PPC1001/2011-12-05 to this payment.

This company holds an account with IBAN: PT50089100000111111119034, with Bank BBBB (BBBBPTPL) to whom gives instructions to execute payment to the three vendors through the use of a message C2B CustomerCreditTransferInitiation. It was agreed between both the use of the account number 01111111190 as an identifier of the company in these messages.

Data:

Element	<XML Tag>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	EFG-100023-2011
CreationDateTime	<CreDtTm>	2011-12-05T12:54:00
NumberOfTransactions	<NbOfTxs>	3
Controlsum	<CtrlSum>	450000.81
InitiatingParty	<InitgPty>	
Name	<Nm>	EFG Machinery, SA
Identification	<Id>	

Element	<XML Tag>	Content
PrivateIdentification	<PrvtId>	
Other	<Othr>	
Identification	<Id>	01111111190
PaymentInformation	<PmtInf>	
PaymentInformationIdentification	<PmtInfId>	20111205-00001
PaymentMethod	<PmtMtd>	TRF
NumberOfTransactions	<NbOfTxs>	3
Controlsum	<CtrlSum>	450000.81
PaymentTypeInformation	<PmtTpInf>	
CategoryPurpose	<CtgyPurp>	
Code	<Cd>	SUPP
RequestedExecutionDate	<ReqdExctnDt>	2011-12-22
Debtor	<Dbtr>	
Name	<Nm>	EFG Machinery, SA
PostalAddress	<PstlAdr>	
Country	<Ctry>	PT
AddressLine	<AdrLine>	Alameda das Comunidades Portuguesas, 1700-007 Lisboa, Portugal
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	PT50089100000111111119034
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBPTPL
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
EndToEndIdentification	<EndToEndId>	EFG/2011L0987/2011-12-05
Amount	<Amt>	
InstructedAmount	<InstAmt>	EUR 150000.81
CreditorAgent	<CdtrAgt>	

Element	<XML Tag>	Content
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCESMM
Creditor	<Cdtr>	
Name	<Nm>	HIJ Export Espanha
PostalAddress	<PstlAdr>	
Country	<Ctry>	ES
AddressLine	<AdrLine>	Placa de Sant Jaume, S/N, 08002 Barcelona, Catalunya, Espanha
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	ES6409870001110123456789
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
CreditorReferenceInformation	<CdtrRefInf>	
Type	<Tp>	
CodeOrProprietary	<CdOrPrtry>	
Code	<Cd>	SCOR
Issuer	<Issr>	HIJ Export Espanha
Reference	<Ref>	2011L0987
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
EndToEndIdentification	<EndToEndId>	EFG/4567-A/2011-12-05
Amount	<Amt>	
InstructedAmount	<InstAmt>	EUR 275000
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	EEEEPTPL
Creditor	<Cdtr>	
Name	<Nm>	ABC Tractors, SA
PostalAddress	<PstlAdr>	

Element	<XML Tag>	Content
Country	<Ctry>	PT
AddressLine	<AdrLine>	Rua dos Clérigos, 36, 4050 Porto
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	PT50089000000987654321007
UltimateCreditor	<UltmtCdtr>	
Name	<Nm>	ABC Tractors Lisboa
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
CreditorReferenceInformation	<CdtrRefInf>	
Type	<Tp>	
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Code	<Cd>	SCOR
Issuer	<Issr>	ABC Tractors, SA
Reference	<Ref>	4567-A
CreditTransferTransactionInformation	<CdtTrfTxInf>	
PaymentIdentification	<PmtId>	
EndToEndIdentification	<EndToEndId>	EFG/PPC1001/2011-12-05
Amount	<Amt>	
InstructedAmount	<InstAmt>	EUR 25000
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBPTPL
Creditor	<Cdtr>	
Name	<Nm>	CDE Motors Ltd
PostalAddress	<PstlAdr>	
Country	<Ctry>	PT
AddressLine	<AdrLine>	Rua do Município 25, 8000-001 Faro
CreditorAccount	<CdtrAcct>	
Identification	<Id>	

Element	<XML Tag>	Content
IBAN	<IBAN>	PT50089100000123456789087
RemittanceInformation	<RmtInf>	
Unstructured	<Ustrd>	Our advance payment reference PPC1001

XML Instance:

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    </CdtTrfTxInf>

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Appendix 9.02 E.g. Pain.002.001.03 Payments Return

Description:

Following the payment initiation by company EFG Machinery, SA, BBBB Bank (BBBBPTPL) a CustomerPaymentStatusReport informing the result of processing is sent in return.

BBBB Bank agreed with EFG Machinery, SA, only to include details of individual operations in case of negative processing.

Data:

Element	<XML TAG>	Content
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OriginalMessageNameIdentification	<OrgnlMsgNmId>	pain.001.001.03
OriginalNumberOfTransactions	<OrgnlNbOfTxs>	3
OriginalControlsum	<OrgnlCtrlSum>	450000.81
StatusReasonInformation	<StsRsnInf>	
Reason	<Rsn>	
Proprietary	<Prtry>	M000
OriginalPaymentInformationAndStAtus	<OrgnlPmtInfAndSts>	
OriginalPaymentInformationIdentification	OrgnlPmtInfId>	20111205-00001
OriginalNumberOfTransactions	<OrgnlNbOfTxs>	3
OriginalControlsum	<OrgnlCtrlSum>	450000.81
StatusReasonInformation	<StsRsnInf>	
Reason	<Rsn>	
Proprietary	<Prtry>	L000

XML Instance:

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        </StsRsnInf>

    </OrgnlPmtInfAndSts>

</CstmrPmtStsRpt>
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Appendix 9.03   E.g. Pain.002.001.03 Payments Devolution

Description:

BBBB Bank (BBBBPTPL) received a negative processing information from CCCC Bank (CCCCESMM) on a previous payment instruction initiated by company EFG Machinery, SA.

BBBB Bank handled the company's account in accordance with the settlement of a Return and informed the details of the conclusion of the respective instruction.

Since this message is triggered by occasional returns, the Bank uses the optional group "NumberOfTransactionsPerStatus" to control the overall integrity of the message.

Data:

Element	<XML TAG>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	BBBB/20111222/123456
CreationDateTime	<CreDtTm>	2011-12-27T20:05:00
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OriginalMessageIdentification	<OrgnlMsgId>	EFG-100023-2011
OriginalMessageNameIdentification	<OrgnlMsgNmId>	pain.001.001.03
OriginalNumberOfTransactions	<OrgnlNbOfTxs>	3
OriginalControlsum	<OrgnlCtrlSum>	450000.81
StatusReasonInformation	<StsRsnInf>	
Reason	<Rsn>	
Proprietary	<Prtry>	M009
NumberOfTransactionsPerStatus	<NbOfTxsPerSts>	
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DetailedStatus	<DtldSts>	RJCT
DetailedControlSum	<DtldCtrlSum>	150000.81
OriginalPaymentInformationAndStatus	<OrgnlPmtInfAndSts>	
OriginalPaymentInformationIdentification	OrgnlPmtInfId>	20111205-00001
OriginalNumberOfTransactions	<OrgnlNbOfTxs>	3
OriginalControlsum	<OrgnlCtrlSum>	450000.81

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Reason	<Rsn>	
Proprietary	<Prtry>	L002
NumberOfTransactionsPerStatus	<NbOfTxsPerSts>	
DetailedNumberOfTransactions	<DtldNbOfTxs>	1
DetailedStatus	<DtldSts>	RJCT
DetailedControlSum	<DtldCtrlSum>	150000.81
TransactionInformationAndStatus	<TxInfAndSts>	
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StatusReasonInformation	<StsRsnInf>	
Reason	<Rsn>	
Code	<Cd>	AC04
OriginalTransactionReference	<OrgnlTxRef>	
Amount	<Amt>	
InstructedAmount	<InstAmt>	EUR 150000.81
RequestedExecutionDate	<ReqdExctnDt>	2011-12-22
PaymentTypeInformation	<PmtTpInf>	
CategoryPurpose	<CtgyPurp>	
Code	<Cd>	SUPP
PaymentMethod	<PmtMtd>	TRF
RemittanceInformation	<RmtInf>	
Structured	<Strd>	
CreditorReferenceInformation	<CdtrRefInf>	
Type	<Tp>	
CodeOrProprietary	<CdOrPrtry>	
Code	<Cd>	SCOR
Issuer	<Issr>	HIJ Export Espanha
Reference	<Ref>	2011L0987
Debtor	<Dbtr>	
Name	<Nm>	EFG Machinery, SA

Element	<XML TAG>	Content
PostalAddress	<PstlAdr>	
Country	<Ctry>	PT
AddressLine	<AdrLine>	Alameda das Comunidades Portuguesas, 1700-007 Lisboa, Portugal
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	PT50089100000111111119034
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBPTPL
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCESMM
Creditor	<Cdtr>	
Name	<Nm>	HIJ Export Espanha
PostalAddress	<PstlAdr>	
Country	<Ctry>	ES
AddressLine	<AdrLine>	Placa de Sant Jaume, S/N, 08002 Barcelona, Catalunya, Espanha
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	ES6409870001110123456789

XML Instance:

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    <OrgnlGrpInfAndSts>

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<OrgnlPmtInfAndSts>

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    <Rsn>

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    <DtldCtrlSum>150000.81</DtldCtrlSum>

  </NbOfTxsPerSts>

  <TxInfAndSts>

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        <RmtInf>
          <Strd>
            <CdtrRefInf>
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                <CdOrPrtry>
                  <Cd>SCOR</Cd>
                </CdOrPrtry>
                <Issr>HIJ Export Espanha</Issr>
              </Tp>
              <Ref>2011L0987</Ref>
            </CdtrRefInf>
          </Strd>
        </RmtInf>
        <Dbtr>
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          <PstlAdr>
            <Ctry>PT</Ctry>
            <AdrLine>Alameda das Comunidades Portuguesas, 1700-007 Lisboa, Portugal</AdrLine>
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        </DbtrAcct>
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              <PstlAdr>
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Appendix 9.04 E.g. Pain.008.001.02 Direct Debits

Description:

The company MNO Editores, SA charge their customers on a regular basis, via Bank BBBB (BBBBPTPL), to whom it sends their CustomerDirectDebitInitiation instructions for credit in their account IBAN: PT50089100001020304050616.

This company sent a message with three recurrent collection instructions for execution on December 8, 2011, and is registered at SIBS as Creditor with the identifier PT08200480.

The first direct debit instruction is for customer PQR Magazines Ltd, in the amount of 1123 Euro, with mandate reference MNO12345, signed on April 11, 2011. This customer holds a bank account with Bank DDDD (DDDDPTPL), IBAN: PT50089200000070060050472.

The second direct debit instruction is for customer Publicaciones STU, in the amount of Euro 2000, and relative to mandate MNO21987, which was signed on August 5, 2011. This client has indicated its bank account CCCC, Spain (CCCCESMM), IBAN: ES1409870001110102030001.

Finally, the third and last direct debit instruction is for customer VXZ Grafismos, in the amount of 1000 Euro, mandate reference MNO33321, signed on August 15, 2010, to the bank account BBBB (BBBBPTPL), IBAN: PT50089100001090807060554.

Data:

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InitiatingParty	<InitgPty>	
Name	<Nm>	MNO Editores, SA
Identification	<Id>	
PrivateIdentification	<PrvtId>	
Other	<Othr>	
Identification	<Id>	PT08ZZZ200480
PaymentInformation	<PmtInf>	
PaymentInformationIdentification	<PmtInfId>	DD001

Element	<XML TAG>	Content
PaymentMethod	<PmtMtd>	DD
NumberOfTransactions	<NbOfTxs>	3
Controlsum	<CtrlSum>	4123
PaymentTypeInformation	<PmtTpInf>	
Service Level	<SvcLvl>	
Code	<Cd>	SEPA
SequenceType	<SeqTp>	RCUR
RequestedCollectionDate	<ReqdColltnDt>	2011-12-08
Creditor	<Cdtr>	
Name	<Nm>	MNO Editores, SA
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	PT50089100001020304050616
CeditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBPTPL
CreditorSchemeIdentification	<CdtrSchmeId>	
Identification	<Id>	
PrivateIdentification	<PrvtId>	
Other	<Othr>	
Identification	<Id>	PT08ZZZ200480
DirectDebitTransactionInformation	<DrctDbtTxInf>	
PaymentIdentification	<PmtId>	
EndToEndIdentification	<EndToEndId>	DD001-201112050001
InstructedAmount	<InstAmt>	EUR 1123
DirectDebitTransaction	<DrctDbtTx>	
MandateRelatedInformation	<MndtRltdInf>	
MandateIdentification	<MndtId>	MNO12345
DateOfSignature	<DtOfSgntr>	2011-04-11
DebtorAgent	<DbtrAgt>	

Element	<XML TAG>	Content
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	DDDDPTPL
Debtor	<Dbtr>	
Name	<Nm>	PQR Magazines, Lda
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	PT50089200000070060050472
RemittanceInformation	<RmtInf>	
Unstructured	<Ustrd>	CONTRATO 12345 – MENS.DEZ.2011
DirectDebitTransactionInformation	<DrctDbtTxInf>	
PaymentIdentification	<PmtId>	
EndToEndIdentification	<EndToEndId>	DD001-201112050002
InstructedAmount	<InstAmt>	EUR 2000
DirectDebitTransaction	DrctDbtTx>	
MandateRelatedInformation	<MndtRltdInf>	
MandateIdentification	<MndtId>	MNO21987
DateOfSignature	<DtOfSgntr>	2011-08-05
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCESMM
Debtor	<Dbtr>	
Name	<Nm>	STU Publicaciones
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	ES1409870001110102030001
DirectDebitTransactionInformation	<DrctDbtTxInf>	
PaymentIdentification	<PmtId>	
EndToEndIdentification	<EndToEndId>	DD001-201112050003
InstructedAmount	<InstAmt>	EUR 1000
DirectDebitTransaction	DrctDbtTx>	

Element	<XML TAG>	Content
MandateRelatedInformation	<MndtRltdInf>	
MandateIdentification	<MndtId>	MNO33321
DateOfSignature	<DtOfSgntr>	2010-08-15
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBPTPL
Debtor	<Dbtr>	
Name	<Nm>	VXZ Grafismos
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	PT50089100001090807060554

XML Instance:

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    </GrpHdr>

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</PmtTpInf>

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    </MndtRltdInf>
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Appendix 9.05   E.g. Pain.002.001.03 Direct Debit Rejection

Description:

Following the request for execution of direct debit instructions from company MNO Editores, SA, Bank BBBB (BBBBPTPL) sends a CustomerPaymentStatusResport stating the result of processing, as agreed with the company, informing the details of each original transaction.

One collection has not been executed because of refusal by the debtor.

Data:

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Reason	<Rsn>	
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OriginalPaymentInformationAndStatus	<OrgnlPmtInfAndSts>	
OriginalPaymentInformationIdentification	OrgnlPmtInfId>	DD001
OriginalNumberOfTransactions	<OrgnlNbOfTxs>	3
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Reason	<Rsn>	
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OriginalEndToEndIdentification	<OrgnlEndToEndId>	DD001-201112050001

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InstructedAmount	<InstAmt>	EUR 1123
RequestedCollectionDate	<ReqdColltnDt>	2011-12-08
CreditorSchemeIdentification	<CdtrSchmeId>	
Identification	<Id>	
PrivateIdentification	<PrvtId>	
Other	<Othr>	
Identification	<Id>	PT08ZZZ200480
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SequenceType	<SeqTp>	RCUR
PaymentMethod	<PmtMtd>	DD
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DateOfSignature	<DtOfSgntr>	2011-04-11
RemittanceInformation	<RmtInf>	
Unstructured	<Ustrd>	CONTRATO 12345 – MENS.DEZ.2011
Debtor	<Dbtr>	
Name	<Nm>	PQR Magazines, Lda
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	PT50089200000070060050472
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	DDDDPTPL
CeditorAgent	<CdtrAgt>	

Element	<XML TAG>	Content
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BIC	<BIC>	BBBBPTPL
Creditor	<Cdtr>	
Name	<Nm>	MNO Editores, SA
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	PT50089100001020304050616
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OriginalEndToEndIdentification	<OrgnlEndToEndId>	DD001-201112050002
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Reason	<Rsn>	
Proprietary	<Prtry>	0000
Account Servicer Reference	<AcctSvcrRef>	PP000005378300000987
OriginalTransactionReference	<OrgnlTxRef>	
Amount	<Amt>	
InstructedAmount	<InstAmt>	EUR 2000
RequestedCollectionDate	<ReqdColltnDt>	2011-12-08
CreditorSchemeIdentification	<CdtrSchmeId>	
Identification	<Id>	
PrivateIdentification	<PrvtId>	
Other	<Othr>	
Identification	<Id>	PT08ZZZ200480
PaymentTypeInformation	<PmtTpInf>	
SequenceType	<SeqTp>	RCUR
PaymentMethod	<PmtMtd>	DD
MandateRelatedInformation	<MndtRltdInf>	
MandateIdentification	<MndtId>	MNO21987
DateOfSignature	<DtOfSgntr>	2011-08-05
Debtor	<Dbtr>	

Element	<XML TAG>	Content
Name	<Nm>	STU Publicaciones
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
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DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCESMM
CreditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBPTPL
Creditor	<Cdtr>	
Name	<Nm>	MNO Editores, SA
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
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StatusIdentification	<StsId	301
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Reason	<Rsn>	
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OriginalTransactionReference	<OrgnlTxRef>	
Amount	<Amt>	
InstructedAmount	<InstAmt>	EUR 1000
RequestedCollectionDate	<ReqdColltnDt>	2011-12-08
CreditorSchemeIdentification	<CdtrSchmeId>	
Identification	<Id>	
PrivateIdentification	<PrvtId>	
Other	<Othr>	

Element	<XML TAG>	Content
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SequenceType	<SeqTp>	RCUR
PaymentMethod	<PmtMtd>	DD
MandateRelatedInformation	<MndtRltdInf>	
MandateIdentification	<MndtId>	MNO33321
DateOfSignature	<DtOfSgntr>	2010-08-15
Debtor	<Dbtr>	
Name	<Nm>	VXZ Grafismos
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	PT50089100001090807060554
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBPTPL
CeditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBPTPL
Creditor	<Cdtr>	
Name	<Nm>	MNO Editores, SA
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	PT50089100001020304050616

Mensagem XML:

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      </Rsn>

    </StsRsnInf>

    <AcctSvcrRef>PP000001985300000538</AcctSvcrRef>

    <OrgnlTxRef>

      <Amt>

        <InstdAmt Ccy="EUR">1123</InstdAmt>

      </Amt>

      <ReqdColltnDt>2011-12-08</ReqdColltnDt>

      <CdtrSchmeId>

        <Id>

          <PrvtId>
```

```xml
        <Othr>
          <Id>PT08ZZZ200480</Id>
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
  <PmtTpInf>
    <SeqTp>RCUR</SeqTp>
  </PmtTpInf>
  <PmtMtd>DD</PmtMtd>
  <MndtRltdInf>
    <MndtId>MNO12345</MndtId>
    <DtOfSgntr>2011-04-11</DtOfSgntr>
  </MndtRltdInf>
  <RmtInf>
    <Ustrd>CONTRATO 12345 – MENS.DEZ.2011</Ustrd>
  </RmtInf>
  <Dbtr>
    <Nm>PQR Magazines, Lda</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>PT50089200000070060050472</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>DDDDPTPL</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BBBBPTPL</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>MNO Editores, SA</Nm>
```

```
        </Cdtr>

        <CdtrAcct>

          <Id>

            <IBAN>PT50089100001020304050616</IBAN>

          </Id>

        </CdtrAcct>

      </OrgnlTxRef>

  </TxInfAndSts>

  <TxInfAndSts>

    <StsId>301</StsId>

    <OrgnlEndToEndId>DD001-201112050002</OrgnlEndToEndId>

    <StsRsnInf>

      <Rsn>

        < Prtry >0000</ Prtry >

      </Rsn>

    </StsRsnInf>

    <AcctSvcrRef>PP000005378300000987</AcctSvcrRef>

    <OrgnlTxRef>

      <Amt>

        <InstdAmt Ccy="EUR">2000</InstdAmt>

      </Amt>

      <ReqdColltnDt>2011-12-08</ReqdColltnDt>

      <CdtrSchmeId>

        <Id>

          <PrvtId>

            <Othr>

              <Id>PT08ZZZ200480</Id>

            </Othr>

          </PrvtId>

        </Id>

      </CdtrSchmeId>

      <PmtTpInf>

        <SeqTp>RCUR</SeqTp>

      </PmtTpInf>

      <PmtMtd>DD</PmtMtd>

      <MndtRltdInf>

        <MndtId>MNO21987</MndtId>
```

```
      <DtOfSgntr>2011-08-05</DtOfSgntr>
    </MndtRltdInf>
    <Dbtr>
      <Nm>STU Publicaciones</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>ES1409870001110102030001</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>CCCCESMM</BIC>
      </FinInstnId>
    </DbtrAgt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>BBBBPTPL</BIC>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>MNO Editores, SA</Nm>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>PT50089100001020304050616</IBAN>
      </Id>
    </CdtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
<TxInfAndSts>
  <StsId>301</StsId>
  <OrgnlEndToEndId>DD001-201112050003</OrgnlEndToEndId>
  <StsRsnInf>
    <Rsn>
      <Cd>MS02</Cd>
    </Rsn>
```

```xml
    </StsRsnInf>
    <AcctSvcrRef>PP000006933000002277</AcctSvcrRef>
    <OrgnlTxRef>
      <Amt>
        <InstdAmt Ccy="EUR">1000</InstdAmt>
      </Amt>
      <ReqdColltnDt>2011-12-08</ReqdColltnDt>
      <CdtrSchmeId>
        <Id>
          <PrvtId>
            <Othr>
              <Id>PT08ZZZ200480</Id>
            </Othr>
          </PrvtId>
        </Id>
      </CdtrSchmeId>
      <PmtTpInf>
        <SeqTp>RCUR</SeqTp>
      </PmtTpInf>
      <PmtMtd>DD</PmtMtd>
      <MndtRltdInf>
        <MndtId>MNO33321</MndtId>
        <DtOfSgntr>2010-08-15</DtOfSgntr>
      </MndtRltdInf>
      <Dbtr>
        <Nm>VXZ Grafismos</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>PT50089100001090807060554</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>BBBBPTPL</BIC>
        </FinInstnId>
      </DbtrAgt>
```

```
<CdtrAgt>

  <FinInstnId>

    <BIC>BBBBPTPL</BIC>

  </FinInstnId>

</CdtrAgt>

<Cdtr>

  <Nm>MNO Editores, SA</Nm>

</Cdtr>

<CdtrAcct>

  <Id>

    <IBAN>PT50089100001020304050616</IBAN>

  </Id>

</CdtrAcct>

        </OrgnlTxRef>

      </TxInfAndSts>

    </OrgnlPmtInfAndSts>

  </CstmrPmtStsRpt>
```

Appendix 9.06   E.g. Pain.002.001.03 Direct Debit Return / Refund

Description:

Four days after the settlement of a direct debit instruction sent by company MNO Publishers, SA, their bank BBBB (BBBBPTPL), receives an interbank return from debtor bank DDDD (DDDDPTPL) with the indication of insufficient funds.

Bank BBBB handled the company account in accordance with the settlement of this R-transaction and informed the details of the respective operation.

Data:

Element	<XML TAG>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	BBBB/20111214DD/001006
CreationDateTime	<CreDtTm>	2011-12-14T20:02:00
OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	
OriginalMessageIdentification	<OrgnlMsgId>	MNO/DD001/2011
OriginalMessageNameIdentification	<OrgnlMsgNmId>	pain.008.001.02
OriginalNumberOfTransactions	<OrgnlNbOfTxs>	3
OriginalControlsum	<OrgnlCtrlSum>	4123
StatusReasonInformation	<StsRsnInf>	
Reason	<Rsn>	
Proprietary	<Prtry>	M009
NumberOfTransactionsPerStatus	<NbOfTxsPerSts>	
DetailedNumberOfTransactions	<DtldNbOfTxs>	1
DetailedStatus	<DtldSts>	RJCT
DetailedControlSum	<DtldCtrlSum>	1123
OriginalPaymentInformationAndStatus	<OrgnlPmtInfAndSts>	
OriginalPaymentInformationIdentification	OrgnlPmtInfId>	DD001
OriginalNumberOfTransactions	<OrgnlNbOfTxs>	3
OriginalControlsum	<OrgnlCtrlSum>	4123
StatusReasonInformation	<StsRsnInf>	
Reason	<Rsn>	

Element	<XML TAG>	Content
Proprietary	<Prtry>	L002
NumberOfTransactionsPerStatus	<NbOfTxsPerSts>	
DetailedNumberOfTransactions	<DtldNbOfTxs>	1
DetailedStatus	<DtldSts>	RJCT
DetailedControlSum	<DtldCtrlSum>	1123
TransactionInformationAndStatus	<TxInfAndSts>	
StatusIdentification	<StsId	403
OriginalEndToEndIdentification	<OrgnlEndToEndId>	DD001-201112050001
StatusReasonInformation	<StsRsnInf>	
Reason	<Rsn>	
Code	<Cd>	AM04
OriginalTransactionReference	<OrgnlTxRef>	
Amount	<Amt>	
InstructedAmount	<InstAmt>	EUR 1123
RequestedCollectionDate	<ReqdColltnDt>	2011-12-08
CreditorSchemeIdentification	<CdtrSchmeId>	
Identification	<Id>	
PrivateIdentification	<PrvtId>	
Other	<Othr>	
Identification	<Id>	PT08ZZZ200480
PaymentTypeInformation	<PmtTpInf>	
SequenceType	<SeqTp>	RCUR
PaymentMethod	<PmtMtd>	DD
MandateRelatedInformation	<MndtRltdInf>	
MandateIdentification	<MndtId>	MNO12345
DateOfSignature	<DtOfSgntr>	2011-04-11
RemittanceInformation	<RmtInf>	
Unstructured	<Ustrd>	CONTRATO 12345 – MENS.DEZ.2011
Debtor	<Dbtr>	
Name	<Nm>	PQR Magazines, Lda

Element	<XML TAG>	Content
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	PT50089200000070060050472
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	DDDDPTPL
CeditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBPTPL
Creditor	<Cdtr>	
Name	<Nm>	MNO Editores, SA
CreditorAccount	<CdtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	PT50089100001020304050616

XML Instance:

```
<CstmrPmtStsRpt>
    <GrpHdr>
        <MsgId>BBBB/20111214DD/001006</MsgId>
        <CreDtTm>2011-12-14T20:02:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
        <OrgnlMsgId>MNO/DD001/2011</OrgnlMsgId>
        <OrgnlMsgNmId>pain.008.001.02</OrgnlMsgNmId>
        <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
        <OrgnlCtrlSum>4123</OrgnlCtrlSum>
        <StsRsnInf>
            <Rsn>
                <Prtry>M009</Prtry>
            </Rsn>
        </StsRsnInf>
        <NbOfTxsPerSts>
```

```
        <DtldNbOfTxs>1</DtldNbOfTxs>

        <DtldSts>RJCT</DtldSts>

        <DtldCtrlSum>1123</DtldCtrlSum>

      </NbOfTxsPerSts>

  </OrgnlGrpInfAndSts>

  <OrgnlPmtInfAndSts>

    <OrgnlPmtInfId>DD001</OrgnlPmtInfId>

    <OrgnlNbOfTxs>3</OrgnlNbOfTxs>

    <OrgnlCtrlSum>4123</OrgnlCtrlSum>

    <StsRsnInf>

      <Rsn>

        <Prtry>L002</Prtry>

      </Rsn>

    </StsRsnInf>

    <NbOfTxsPerSts>

      <DtldNbOfTxs>1</DtldNbOfTxs>

      <DtldSts>RJCT</DtldSts>

      <DtldCtrlSum>1123</DtldCtrlSum>

    </NbOfTxsPerSts>

    <TxInfAndSts>

      <StsId>403</StsId>

      <OrgnlEndToEndId>DD001-201112050001</OrgnlEndToEndId>

      <StsRsnInf>

        <Rsn>

          <Cd>AM04</Cd>

        </Rsn>

      </StsRsnInf>

      <OrgnlTxRef>

        <Amt>

          <InstdAmt Ccy="EUR">1123</InstdAmt>

        </Amt>

        <ReqdColltnDt>2011-12-08</ReqdColltnDt>

        <CdtrSchmeId>

          <Id>

            <PrvtId>

              <Othr>

                <Id>PT08ZZZ200480</Id>
```

```
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
  <PmtTpInf>
    <SeqTp>RCUR</SeqTp>
  </PmtTpInf>
  <PmtMtd>DD</PmtMtd>
  <MndtRltdInf>
    <MndtId>MNO12345</MndtId>
    <DtOfSgntr>2011-04-11</DtOfSgntr>
  </MndtRltdInf>
  <RmtInf>
    <Ustrd>CONTRATO 12345 – MENS.DEZ.2011</Ustrd>
  </RmtInf>
  <Dbtr>
    <Nm>PQR Magazines, Lda</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>PT50089200000070060050472</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>DDDDPTPL</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BBBBPTPL</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>MNO Editores, SA</Nm>
  </Cdtr>
  <CdtrAcct>
```

```
            <Id>
                <IBAN>PT50089100001020304050616</IBAN>
            </Id>
        </CdtrAcct>
    </OrgnlTxRef>
  </TxInfAndSts>
 </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
```

Appendix 9.07   E.g. Pain.007.001.02 Direct Debit Reversal

Description:

Within the time limit allowed for a direct debit reversal, the company MNO Editores, SA sent the respective message to its bank BBBB (BBBBPTPL) in order to reverse the effects of a previously executed collection.

Data:

Element	<XML TAG>	Content
Group Header	<GrpHdr>	
MessageIdentification	<MsgId>	MNO/RV001/2011
CreationDateTime	<CreDtTm>	2011-12-09T11:04:00
NumberOfTransactions	<NbOfTxs>	1
Controlsum	<CtrlSum>	2000
GroupReversal	<GrpRvsl>	false
InitiatingParty	<InitgPty>	
Name	<Nm>	MNO Editores, SA
Identification	<Id>	
PrivateIdentification	<PrvtId>	
Other	<Othr>	
Identification	<Id>	PT08ZZZ200480
OriginalGroupInformation	<OrgnlGrpInf>	
OriginalMessageIdentification	<OrgnlMsgId>	MNO/DD001/2011
OriginalMessageNameIdentification	<OrgnlMsgNmId>	pain.008.001.02
OriginalPaymentInformationAndReversal	<OrgnlPmtInfAndRvsl>	
OriginalPaymentInformationIdentification	OrgnlPmtInfId>	DD001
OriginalNumberOfTransactions	<OrgnlNbOfTxs>	3
OriginalControlsum	<OrgnlCtrlSum>	4123
PaymentInformationReversal	<PmtInfRvsl>	false
TransactionInformation	<TxInf>	
Reversal Identification	<RvslId>	PP000005378300000987
OriginalEndToEndIdentification	<OrgnlEndToEndId>	DD001-201112050002

Element	<XML TAG>	Content
OriginalInstructedAmount	<OrgnlInstdAmt>	EUR 2000
ReversalReasonInformation	<RvslRsnInf>	
Reason	<Rsn>	
Code	<Cd>	AM05
OriginalTransactionReference	<OrgnlTxRef>	
RequestedCollectionDate	<ReqdColltnDt>	2011-12-08
CreditorSchemeIdentification	<CdtrSchmeId>	
Identification	<Id>	
PrivateIdentification	<PrvtId>	
Other	<Othr>	
Identification	<Id>	PT08ZZZ200480
PaymentTypeInformation	<PmtTpInf>	
SequenceType	<SeqTp>	RCUR
MandateRelatedInformation	<MndtRltdInf>	
MandateIdentification	<MndtId>	MNO21987
DateOfSignature	<DtOfSgntr>	2011-08-05
Debtor	<Dbtr>	
Name	<Nm>	STU Publicaciones
DebtorAccount	<DbtrAcct>	
Identification	<Id>	
IBAN	<IBAN>	ES1409870001110102030001
DebtorAgent	<DbtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	CCCCESMM
CeditorAgent	<CdtrAgt>	
FinancialInstitutionIdentification	<FinInstnId>	
BIC	<BIC>	BBBBPTPL
Creditor	<Cdtr>	
Name	<Nm>	MNO Editores, SA
CreditorAccount	<CdtrAcct>	

Element	<XML TAG>	Content
Identification	<Id>	
IBAN	<IBAN>	PT50089100001020304050616

XML Instance:

Mensagem XML:

```
<CstmrPmtRvsl>
    <GrpHdr>
        <MsgId>MNO/RV001/2011</MsgId>
        <CreDtTm>2011-12-09T11:04:00</CreDtTm>
        <NbOfTxs>1</NbOfTxs>
        <CtrlSum>2000</CtrlSum>
        <GrpRvsl>false</GrpRvsl>
        <InitgPty>
            <Nm>MNO Editores, SA</Nm>
            <Id>
                <PrvtId>
                    <Othr>
                        <Id>PT08ZZZ200480</Id>
                    </Othr>
                </PrvtId>
            </Id>
        </InitgPty>
    </GrpHdr>
    <OrgnlGrpInf>
        <OrgnlMsgId>MNO/DD001/2011</OrgnlMsgId>
        <OrgnlMsgNmId>pain.008.001.02</OrgnlMsgNmId>
    </OrgnlGrpInf>
    <OrgnlPmtInfAndRvsl>
        <OrgnlPmtInfId>DD001</OrgnlPmtInfId>
        <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
        <OrgnlCtrlSum>4123</OrgnlCtrlSum>
        <PmtInfRvsl>false</PmtInfRvsl>
        <TxInf>
```

```
<RvslId>PP000005378300000987</RvslId>

<OrgnlEndToEndId>DD001-201112050002</OrgnlEndToEndId>

<OrgnlInstdAmt Ccy="EUR">2000</OrgnlInstdAmt>

<RvslRsnInf>

  <Rsn>

    <Cd>AM05</Cd>

  </Rsn>

</RvslRsnInf>

<OrgnlTxRef>

  <ReqdColltnDt>2011-12-08</ReqdColltnDt>

  <CdtrSchmeId>

    <Id>

      <PrvtId>

        <Othr>

          <Id>PT08ZZZ200480</Id>

        </Othr>

      </PrvtId>

    </Id>

  </CdtrSchmeId>

  <PmtTpInf>

    <SeqTp>RCUR</SeqTp>

  </PmtTpInf>

  <MndtRltdInf>

    <MndtId>MNO21987</MndtId>

    <DtOfSgntr>2011-08-05</DtOfSgntr>

  </MndtRltdInf>

  <Dbtr>

    <Nm>STU Publicaciones</Nm>

  </Dbtr>

  <DbtrAcct>

    <Id>

      <IBAN>ES1409870001110102030001</IBAN>

    </Id>

  </DbtrAcct>

  <DbtrAgt>

    <FinInstnId>

      <BIC>CCCCESMM</BIC>
```

```
                </FinInstnId>
            </DbtrAgt>
            <CdtrAgt>
                <FinInstnId>
                    <BIC>BBBBPTPL</BIC>
                </FinInstnId>
            </CdtrAgt>
            <Cdtr>
                <Nm>MNO Editores, SA</Nm>
            </Cdtr>
            <CdtrAcct>
                <Id>
                    <IBAN>PT50089100001020304050616</IBAN>
                </Id>
            </CdtrAcct>
        </OrgnlTxRef>
    </TxInf>
    </OrgnlPmtInfAndRvsl>
</CstmrPmtRvsl>
```

Appendix 10. XML Use

XML (*Extensible Markup Language*) is a type of language used to structure, store and transmit information.

The language follows a set of rules thus allowing each stakeholder to create its own format.

The ISO 20022 general rules must be followed in all XML messages indicated in this document, thus allowing an automated reading and processing of documents and structures encoded in XML.

1. Initial Statement

The first line of a XML document shall consist in a statement that defines the XML version being used.

The statement shall also indicate the character encoding procedure used by ISO 20022, UTF-8 (Unicode).

Thus, the XML version being used and the character encoding procedure UTF-8 must be indicated in the initial statement of every message referred in this manual.

Example:

<?xml version="1.0" encoding="UTF-8"?>

2. Format of root element

Every XML document, besides the previously mentioned initial tag, shall have a single element (tag) that serves as a root for all the other elements of the document.

ISO 20022 XML uses the tag <Document> as root element for the messages indicated in this manual.

ISO 20022 XML also has other documentation (XML *Schemas*) containing the structure of the formats, the message field names and the values that are valid, which describe and may allow Schema validations (Xsd files) to be made automatically.

Note: the ISO 20022 *Schemas* contain only general validations for this standard and thus they do not include the additional validations indicated in this manual as "C2B Validations" (when differing from those of ISO).

The atribute xmlns (*name space declaration*) must be used to refer to each *Schema* XML in the statement of the first tag of the root element in every message indicated in this manual.

Example for pain.001.001.03:

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"

xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

3. Notes about XML syntax

- Bear in mind that the XML is case sensitive.

- All XML elements must be initiated and closed (except for the initial statement).

- The character encoding procedure assigns a unique notation to each character. Thus, two letters that may resemble at human sight (e.g. case i "I" and lowercase L "l") will not have the same meaning in XML.

The complete catalogues of all messages of ISO 20022, including "Message Definition Reports" and "XML Schemas", are available in the internet at www.iso20022.org.

More info about the XML rules may be found at: http://www.w3.org/TR/xml/

4. Examples

The following are two examples, one for credit transfers and another for direct debits. To simplify the examples, the ellipsis (…) is used where should be the regular content of each message (already exemplified in this manual).

a) Example for pain.001.001.03:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
        <CstmrCdtTrfInitn>
        ...
        </CstmrCdtTrfInitn>
</Document>
```

b) Example for pain.008.001.02:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
        <CstmrDrctDbtInitn>
        ...
        </CstmrDrctDbtInitn>
</Document>
```