The Deutsche Bundesbank's technical specifications for the settlement of interbank SCC collections via the RPS SEPA-Clearer (SCL) ("SCC/SCL technical specifications")

Version 2.1 valid from 19 November 2018

Notes on the English translation

This translation has been prepared with the greatest possible care; however, in case of doubt, the German text is the authoritative version.

Changes/additions to the "technical specifications" compared with version 2.0

Section	Location	Changes/additions
8	Individual transaction-related error codes	Use of code MS03 expanded to include the forwarding of bulk rejections from other CSMs if there is no individual transaction code that is identical in terms of content
14	New section	Implementation of automated e-mail notification in the SEPA-Clearer

1   Introduction

All items to be processed between the SEPA-Clearer and SEPA-Clearer participants are exchanged in the form of physical files. The formats of the individual files and bulks (logical files contained in files) are specified in the corresponding sections of this document.

If the XML format and syntax rules defined in the XSD schema files are not observed, a file rejection message is generated by the SEPA-Clearer. With regard to outgoing files, the data formats provided meet the specifications of this document.

The SCC service provided by the SEPA-Clearer caters for SCC collections in XML format in accordance with ISO 20022 and the Berlin Group's SEPA Card Clearing (SCC) Framework. Here, the familiar principles applied by the SDD service were broadly adopted for the purpose of processing SCC collections. However, since the SCC framework contains no mention of any presentment deadlines for SCC collections, the SCC and SDD facilities differ considerably inasmuch as such collections are settled directly after the relevant payment message is processed.

Validations carried out under the SCC service are confined to the elements crucial to interbank settlement activities. Checking rules that go beyond schema validations are described in the following sections.

The message type pacs.002.001.05SCLSCC used in the DVF or RSF does not form part of the SCC framework. It is a notice of rejection which the SEPA-Clearer sends to participants in the event of an error to inform them about rejected bulks or individual transactions (at the validation or settlement stage).

2 Duplication checks

2.1 Duplication checks in the SEPA-Clearer

Participants in the Bundesbank's RPS SEPA-Clearer are advised to unambiguously reference each individual transaction that occurs in the course of an operating day. Ensuring that payments are unambiguous helps to avoid duplicate payments and makes it easier to classify and trace specific payments.

The SEPA-Clearer carries out duplication checks at file, bulk and individual transaction level. These cover the following criteria, from which an unambiguous key can be derived.

- Service category (SCC)
- Reference number
- Identification of the party that allocated the reference
- Interbank settlement date

The table below shows the duplication criteria applying at file, bulk and individual transaction levels.

	Origin	Service	Reference number	BIC	Date
Files	IDF file header	SCC	File reference If a file is rejected, it must always be given a new file reference before it is resubmitted.	Sending institution	-
IDF bulks	IDF group header	SCC	Message ID It is necessary to ensure that the <MsgId> remains unique for the various pacs types (pacs.003, pacs.004 and pacs.007). (See explanatory note on <MsgId>).	Instructing agent	Interbank settlement date
Card clearing collection	pacs.003	SCC	Transaction ID	Creditor agent	Interbank settlement date
Return/ refund	pacs.004	SCC	Return ID	Original debtor agent	Interbank settlement date
Reversal	pacs.007	SCC	Reversal ID	Original creditor agent	Interbank settlement date

2.2 Duplication checks in other CSMs

Explanatory notes on entering references (at bulk and individual transaction level) in order to avoid rejections by other CSMs owing to duplicate submission

The Bundesbank routes SCC collections which cannot be processed in the SEPA-Clearer via other CSMs. To avoid rejections by other CSMs on account of other duplication checks, the references entered in the following message elements should be kept unambiguous for an extended period of time (at least three months) by, for example, applying a time stamp.

- Message identification (bulk level; pacs.003, pacs.004 and pacs.007)
- Transaction ID (individual transaction level; pacs.003)
- Return ID (individual transaction level; pacs.004)
- Reversal ID (individual transaction level; pacs.007)

The individual participant is responsible for any rejections by other CSMs owing to duplicate submissions arising from that participant's non-compliance with the aforementioned rules for completing fields. Furthermore, that participant shall be liable for any resulting damages, breaches of agreed return deadlines, etc.

3 Daily reconciliation report for SEPA card clearing collections (DRR SCC)

Summary of the SCC bulks submitted to and delivered from the SEPA-Clearer, a copy of which is made available to each SEPA-Clearer participant in EBCDIC format every business day at the end of that day's SEPA-Clearer processing schedule. The DRR SCC is not structured in XML format.

The DRC SCC files delivered from the SEPA-Clearer in ASCII format using the EBICS communication structure do not incorporate any special characters for the line feed at the end of the record.

3.1 DRD header

Status	Field name	Format	Content	Item
M	Record type	4x	HDRD	0
M	Service identifier	3x	SCC	4
M	File type	3x	DRD	7
M	Sending institution	4!a2!a2!c	SEPA-Clearer's BIC (in production mode: MARKDEFF; in test mode: MARKDEF0)	10
M	Sender's file reference	16!x	SEPA-Clearer's reference	18
M	Date and time	6!n6!n	YYMMDDHHMMSS	34
M	Test code	1x	Either "T" (test) or "P" (production), depending on the processing environment	46
M	Receiving institution	4!a2!a2!c3!c	Originator's BIC/clearing institution's BIC (not communication partner)	47
M	Business date clearer	6!n	SEPA-Clearer business day	58

3.2 DRD (pacs.003) SEPA card clearing collection bulks sent body

Submissions of SEPA card clearing collections to the SEPA-Clearer by SEPA-Clearer participants

Status	Field name	Format	Content	Item
M	Record type	4x	DDSB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number of card clearing collections processed	8n	Number of processed transactions in a bulk	39
M	Number of card clearing collections rejected	8n	Number of records rejected in a bulk	47
M	Value of card clearing collections processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0.00	55
M	Value of card clearing collections rejected	18d	Total value of records rejected in a bulk. If an entire bulk is rejected, total value of all transactions contained in the bulk	73
M	Processing cycle number	2n	Processing cycle • A "90" denotes processing after the first submission window • A "92" denotes processing after the second submission window	91

3.3 DRD (pacs.004) return/refund bulks sent body

Submissions of returns/refunds to the SEPA-Clearer by SEPA-Clearer participants

Status	Field name	Format	Content	Item
M	Record type	4x	DFSB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number of returns/refunds processed	8n	Number of processed transactions in a bulk	39
M	Number of returns/refunds rejected	8n	Number of records rejected in a bulk	47
M	Value of returns/refunds processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0.00	55
M	Value of returns/refunds rejected	18d	Total value of records rejected in a bulk. If an entire bulk is rejected, total value of all transactions contained in the bulk	73
M	Processing cycle number	2n	Processing cycle • A "90" denotes processing after the first submission window • A "92" denotes processing after the second submission window	91

3.4   DRD (pacs.007) reversal bulks sent body

Submissions of reversals to the SEPA-Clearer by SEPA-Clearer participants

Status	Field name	Format	Content	Item
M	Record type	4x	DVSB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number of reversals processed	8n	Number of processed transactions in a bulk	39
M	Number of reversals rejected	8n	Number of records rejected in a bulk	47
M	Value of reversals processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0.00	55
M	Value of reversals rejected	18d	Total value of records rejected in a bulk. If an entire bulk is rejected: total value of the bulk	73
M	Processing cycle number	2n	Processing cycle • A "90" denotes processing after the first submission window • A "92" denotes processing after the second submission window	91

3.5 DRD (pacs.003) SEPA card clearing collection bulks received body

Deliveries of SEPA-Clearer card clearing collections to SEPA-Clearer participants

Status	Field name	Format	Content	Item
M	Record type	4x	DDRB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number of card clearing collections received	8n	Number of delivered transactions in a bulk	39
M	Value of card clearing collections received	18d	Total value of delivered transactions in a bulk	47
M	Processing cycle number	2n	Processing cycle • A "90" denotes deliveries from the first delivery window • A "92" denotes deliveries from the second delivery window • A "94" denotes deliveries from the third delivery window	65

3.6 DRD (pacs.004) return bulks received body

Deliveries of returns from the SEPA-Clearer to SEPA-Clearer participants

Status	Field name	Format	Content	Item
M	Record type	4x	DFDB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number of returns received	8n	Number of delivered transactions in a bulk	39
M	Value of returns received	18d	Total value of delivered transactions in a bulk	47
M	Processing cycle number	2n	Processing cycle • A "90" denotes deliveries from the first delivery window • A "92" denotes deliveries from the second delivery window • A "94" denotes deliveries from the third delivery window	65

3.7 DRD (pacs.007) reversal bulks received body

Deliveries of reversals from the SEPA-Clearer to SEPA-Clearer participants

Status	Field name	Format	Content	Item
M	Record type	4x	DVDB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number of reversals received	8n	Number of delivered transactions in a bulk	39
M	Value of reversals received	18d	Total value of delivered transactions in a bulk	47
M	Processing cycle number	2n	Processing cycle • A "90" denotes deliveries from the first delivery window • A "92" denotes deliveries from the second delivery window • A "94" denotes deliveries from the third delivery window	65

3.8 DRD trailer

Status	Field name	Format	Content	Item
M	Record type	4x	TDRD	0
M	Total number of records	6n	Number of DRD bodies	4

4 XML file header

4.1 SCC input debit file (SCC IDF) header
(BBkIDFBlkSCC)

see annex 1

4.2 SCC debit validation file (SCC DVF) header
(BBkDVFBlkSCC)

see annex 2

4.3 SCC debit notification file (SCC DNF) header
(BBkDNFBlkSCC)

see annex 3

4.4 SCC settled debit file (SCC SDF) header
(BBkSDFBlkSCC)

see annex 4

4.5 SCC unsettled debit file (SCC UDF) header
(BBkUDFBlkSCC)

see annex 5

4.6 SCC result of settlement file (SCC RDF) header
(BBkRSFBlkSCC)

see annex 6

5 XML interbank messages

5.1 SEPA card clearing – interbank card clearing collection
(pacs.003.002.04)

see annex 7

5.2 SEPA card clearing – reject card clearing collection
(pacs.002.001.05SCLSCC)

see annex 8

5.3 SEPA card clearing – interbank return/refund
(pacs.004.002.04)

see annex 9

5.4 SEPA card clearing – interbank reversal
(pacs.007.002.04)

see annex 10

5.5 SEPA card clearing – card remittance information
(supl.017.002.01)

see annex 11

6 Use of the instructing agent/instructed agent

The following section provides an overview of how the *instructing agent*, the *instructed agent* and the *receiving institution* and *sending institution* are to be specified at the different message levels (file, bulk or individual transaction level). The "InstructedAgentRule" and the "InstructingAgentRule" must be observed in accordance with the ISO 20022 standard. The latter rule encompasses an exclusion principle, which clearly states that the *instructing agent* may be specified only in the group header or at individual transaction level. This principle also applies to the *instructed agent*.

The following information is **not** intended to depict all the data elements that can or must contain a BIC in an SCC collection but rather to identify the key actors involved in payment processing using the SEPA-Clearer.

Brief overview of key individual actors

Sending institution <SndgInst> in the file header: should contain the BIC of the file sender (communication partner).

A file delivered to the SEPA-Clearer may contain bulks from one or more *instructing agents*. The BIC of the *sending institution* can deviate from that of the (respective) *instructing agent* and need not be listed in the SCL Directory. This is, for example, the case for technical service providers who themselves are not participants in the SEPA-Clearer.

A file sent by the SEPA-Clearer contains exactly one bulk. "MARKDEFF" (in the test: "MARKDEF0") is entered as the *sending institution*.

Receiving institution <RcvgInst> in the file header: should contain the BIC of the file recipient (communication partner).

A file sent by the SEPA-Clearer contains exactly one bulk for an *instructed agent*. The BIC of the *receiving institution* can deviate from that of the *instructed agent* and need not be listed in the SCL Directory. This is, for example, the case for technical service providers who themselves are not participants in the SEPA-Clearer.

In a file delivered to the SEPA-Clearer "MARKDEFF" (in the test: "MARKDEF0" must be specified as the *receiving institution*).

Instructing agent <InstgAgt> in the group header: should contain the BIC of the submitter of a bulk submitted to the SEPA-Clearer. This BIC can, but need not necessarily, be listed in the SCL Directory. The countervalue of the submitted bulk is settled using the technical sub-account on the TARGET2 SSP specified by the submitter for the purpose of effecting financial settlement via the SEPA-Clearer during the corresponding SDD/SCC settlement cycle. The BIC of the *instructing agent* can deviate from that of the payment service provider at the individual transaction level.

In the files delivered by the SEPA-Clearer, the field *instructing agent* in the group header is left blank.

Instructed agent <InstdAgt> in the group header: In the files delivered by the SEPA-Clearer, the field *instructed agent* in the group header contains the BIC of the SEPA-Clearer participant whose technical sub-account is used on the TARGET2 Single Shared Platform for the purpose of effecting financial settlement during the corresponding SDD/SCC settlement cycle. This BIC can, but need not necessarily, be listed in the SCL Directory. The BIC of the *instructed agent* can deviate from that of the *debtor/creditor agent* at the individual transaction level.

In the case of submissions to the SEPA-Clearer, this field must be left blank.

Instructing agent <InstgAgt> at the individual transaction level: should contain the BIC of the original submitter to the SEPA-Clearer of the bulk in which the transaction was contained. Upon delivery of the transaction, this BIC is entered at individual transaction level by the SEPA-Clearer and can, but need not necessarily, be listed in the SCL Directory. The BIC of the *instructing agent* can deviate from that of the *debtor/creditor agent* at the individual transaction level.

In the case of submissions to the SEPA-Clearer, this field must be left blank.

Instructed agent <InstdAgt> at the individual transaction level: This field is **<u>not</u>** supported at the individual transaction level.

Debtor agent BIC <DbtrAgt> at the individual transaction level: should contain the BIC of the payer's payment service provider (debtor bank). It is essential that this is contained in the SCL Directory as it is the key criterion for routing the payment in the SCC service.

Creditor agent BIC <CdtrAgt> at the individual transaction level: should contain the BIC of the payee's payment service provider (creditor bank). This BIC must be listed in the SCL Directory.

Sample entry for the maximum number of different BICs in an SCC input debit file:

File header:

```xml
<?xml version="1.0" encoding="UTF-8"?>
<!--Sample XML file generated by XMLSpy v2012 rel. 2 sp1 (http://www.altova.com)-->
<BBkIDF:BBkIDFBlkSCC xsi:schemaLocation="urn:BBkIDF:xsd:BBkIDFBlkSCC BBkIDFBlkSCC.xsd"
 xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
 xmlns:BBkIDF="urn:BBkIDF:xsd:BBkIDFBlkSCC"
 xmlns:env="urn:iso:std:iso:20022:tech:xsd:supl.017.002.01">
    <BBkIDF:SndgInst>AAAADEAAXXX</BBkIDF:SndgInst>
    <BBkIDF:RcvgInst>MARKDEF0</BBkIDF:RcvgInst>
    <BBkIDF:FileRef>2018062803010112</BBkIDF:FileRef>
    <BBkIDF:SrvcId>SCC</BBkIDF:SrvcId>
    <BBkIDF:TstCode>T</BBkIDF:TstCode>
    <BBkIDF:FType>IDF</BBkIDF:FType>
    <BBkIDF:FDtTm>2018-06-28T09:37:47Z</BBkIDF:FDtTm>
    <BBkIDF:NumDDBlk>1</BBkIDF:NumDDBlk>
    <BBkIDF:NumRVSBlk>0</BBkIDF:NumRVSBlk>
    <BBkIDF:NumRFRBlk>1</BBkIDF:NumRFRBlk>
```

> BIC of a technical service provider who is not a participant in the SEPA-Clearer itself, but has been authorised to submit by an SCL participant.

Bulk header:

```xml
<BBkIDF:FIToFICstmrDrctDbt xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.003.002.04">
    <GrpHdr>
        <MsgId>BBBBDEBBXXX2018062803010112001</MsgId>
        <CreDtTm>2018-06-28T09:37:47Z</CreDtTm>
        <NbOfTxs>3</NbOfTxs>
        <TtlIntrBkSttlmAmt Ccy="EUR">6.00</TtlIntrBkSttlmAmt>
        <IntrBkSttlmDt>2018-06-28</IntrBkSttlmDt>
        <SttlmInf>...</SttlmInf>
        <InstgAgt>
            <FinInstnId>
                <BICFI>BBBBDEBBXXX</BICFI>
            </FinInstnId>
        </InstgAgt>
    </GrpHdr>
```

> BIC of the SCL participant whose account will be used for settlement. This BIC can, but need not necessarily, be listed in the SCL Directory.

Individual transaction level:

```
<DrctDbtTxInf>
    <PmtId>...</PmtId>
    <PmtTpInf>...</PmtTpInf>
    <IntrBkSttlmAmt Ccy="EUR">1.00</IntrBkSttlmAmt>
    <InstdAmt Ccy="EUR">1.00</InstdAmt>
    <ChrgBr>SLEV</ChrgBr>
    <ReqdColltnDt>2018-06-28</ReqdColltnDt>
    <DrctDbtTx>...</DrctDbtTx>
    <Cdtr>...</Cdtr>
    <CdtrAcct>...</CdtrAcct>
    <CdtrAgt>
        <FinInstnId>
            <BICFI>CCCCDECCXXX</BICFI>
        </FinInstnId>
    </CdtrAgt>
    <UltmtCdtr>...</UltmtCdtr>
    <Dbtr>...</Dbtr>
    <DbtrAcct>...</DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BICFI>DDDDDEDD</BICFI>
        </FinInstnId>
    </DbtrAgt>
    <UltmtDbtr>...</UltmtDbtr>
    <Purp>...</Purp>
    <RmtInf>...</RmtInf>
    <SplmtryData xsi:type="SupplementaryData1BG" >...</SplmtryData>
</DrctDbtTxInf>
```

> BIC of the payee's payment service provider (creditor bank). This BIC must be listed in the SCL Directory.

> BIC of the payer's payment service provider (debtor bank). This BIC must be listed in the SCL Directory.

7 Error codes/rejection reason codes

Error codes used in connection with the structural check of an SCC input debit file (SCC IDF) by the SEPA-Clearer

The errors described below result in the entire <u>file</u> being rejected by means of SCC DVF (exception: A01)

Error code	Nature of error
A01	IDF was partially rejected.
R02	The file name designation does not conform with the rules (code currently not in use).
R04	The sender's BIC in the file name does not conform with the rules (code currently not in use).
R07	SWIFTNet FileAct request type does not conform with the rules.
R09	IDF was completely rejected as it does not conform with the rules for other reasons (eg character set data deviate from UTF-8).
R10	IDF does not correspond to the schema and therefore cannot be processed.
R11	Sender's BIC (<SndgInst>) is incorrect.
R12	Recipient's BIC (<RcvgInst>) is incorrect.
R13	IDF is a duplicate.
R14	Error in test code (<TstCode>).
R18	Number of card clearing collection bulks contained in the IDF does not match the figure given in the file header.
R20	Number of return/refund bulks contained in the IDF does not match the figure given in the file header.
R22	Number of reversal bulks contained in the IDF does not match the figure given in the file header.
S01	IDF was rejected as maximum permissible number of bulks in a file was exceeded.

Error codes used in connection with the structural check of a bulk by the SEPA-Clearer

The errors described below result in the whole bulk being rejected by means of SCC DVF (exception: B01)

Error code	Nature of error	Type	pacs.002SCL
B01	Bulk was partially rejected.	PRTRY	X
B02	Maximum permissible number of transactions contained in a bulk was exceeded.	PRTRY	X
B03	Number of transactions contained in a bulk does not match the figure given in the group header.	PRTRY	X
B05	Total amount in the field <TtlIntrBkSttlnAmt>, <TtlRtrdIntrBkSttlmAmt> or <TtlRvsdIntrBkSttlmAmt> does not match the sum of the transactions in the bulk.	PRTRY	X
B09	Entire bulk was rejected as all transactions contained in it were rejected. The specific reasons for rejecting each transaction are stated in the DVF.	PRTRY	X
B10	Entire bulk was rejected either because the instructing agent has to be included in the IDF group header or the specified instructing agent is not authorised to make submissions for the submitted payment type.	PRTRY	X
B11	Entire bulk was rejected as the instructed agent must not be included in the IDF group header.	PRTRY	X
B14	Entire bulk was rejected as the <MsgId> was duplicated.	PRTRY	X
B15	Entire bulk was rejected as the date in the field <IntrBkSttlmDt> or <OrgnlIntrBkSttlmDt> falls outside the permitted time period.	PRTRY	X
B16	Entire bulk was rejected as the data entered in the field <ClrSys> is incorrect.	PRTRY	X
B98	Entire bulk was rejected as the <MsgId> does not comply with the format rules.	PRTRY	X
B99	Bulk was rejected for other reasons.	PRTRY	X

Individual transaction-related error codes (SEPA-Clearer and other CSMs) or rejection codes (PSPs) specific to the individual transaction:

***Initiating* payment service provider**

The last two columns contain the interbank message types in which the respective error code can be specified explaining the reason for the R-transaction.

Code	ISO 20022 designation	SEPA card clearing reason (according to BG SCC IGRelNote2014 2.0)	Initiator	Type	pacs.007	pacs.004
AC01	IncorrectAccountNumber	Clearing collection is sent to the wrong partner	Payment service provider	ISO		X
AC04	ClosedAccountNumber	Card transaction performed without payment guarantee and cardholder account does not exist	Payment service provider	ISO		X
AC06	BlockedAccount	Account blocked Account blocked for card clearing by the debtor	Payment service provider	ISO		X
AG02	InvalidBankOperation	Card transaction not allowed as per card scheme rules	Payment service provider	ISO		X
	Code	Usage rule: To be used to indicate an incorrect 'operation code / transaction code / sequence type'.				
AM04	InsufficientFunds	Card transaction performed without payment guarantee and cardholder account does not cover the transaction amount	Payment service provider	ISO		X
AM05	Duplication	Duplicate collection/entry	Payment service provider	ISO	X	X

Code	ISO 20022 designation	SEPA card clearing reason (according to BG SCC IGRelNote2014 2.0)	Initiator	Type	pacs.007	pacs.004
AM09	WrongAmount	Collection of multi-step payment without valid finalisation in the online part; amount not correct	Payment service provider			X
BE06	UnknownEndcustomer	Clearing collection sent to the wrong partner. Ultimate debtor identifier not known	Payment service provider			X
CURR	IncorrectCurrency	Conversion rate not correct	Payment service provider	ISO		X
EMVL	EMVLiabilityShift	EMV liability shift	Payment service provider	ISO		X
FF01	Note: Currently allowed in technical rejection message only	Format error in the collection Note: not allowed yet by ISO for return messages, may be used as proprietary code.	Payment service provider	ISO		X
FOCR	FollowingCancellationRequest	Transaction reversed	Payment service provider	ISO		X
MD01	NoMandate	Transaction not authorised by issuer Offline Tx: Chip data for TC computation missing Offline Tx: Tc incorrect or missing Transaction above floor limit No cardholder authorisation	Payment service provider	ISO		X
MS02	Unspecified reason Customer-generated	Card scheme-specific reason	Payment service provider	ISO	X	X
MS03	Unspecified reason Agent-generated	Reason not specified	Payment service provider	ISO	X	

Code	ISO 20022 designation	SEPA card clearing reason (according to BG SCC IGRelNote2014 2.0)	Initiator	Type	pacs.007	pacs.004
PINL	PINLiabilityShift	PIN liability shift	Payment service provider	ISO		X
RC01	BankIdentifierIncorrect	Clearing collection is sent to the wrong partner (ie invalid BIC)	Payment service provider	ISO		X
SVNR	ServiceNotRendered	Service not rendered	Payment service provider	ISO		X
TM01	Cut-off time	Presentment of the collection does not occur within the agreed period. Second presentment of the collection does not occur within the agreed period. Late presentment.	Payment service provider	ISO		X

Initiator: other CSMs / SEPA-Clearer

The latter three columns specify the interbank message types which can trigger a rejection on the basis of the respective error code.

Code	ISO 20022 designation	SEPA card clearing reason (according to BG SCC IGRelNote2013 2.0) or nature of error	Initiator	Type	pacs.007	pacs.004	pacs.003
AM05	Duplication	Duplicate message	Other CSM / SEPA-Clearer	ISO	X	X	X
DT01	InvalidDate	The date falls outside the time period permitted by the SEPA-Clearer	SEPA-Clearer	ISO	X	X	
ED05	SettlementFailed	Unsuccessful settlement (rejected by means of RSF)	Other CSMs / SEPA-Clearer	ISO	X	X	X
PART	---	Partial rejection of a bulk	SEPA-Clearer		X	X	X
PY01	---	The transaction cannot be processed as the payer's and/or the payee's payment service provider is/are not registered as a direct or indirect participant in the STEP2 SDD service	SEPA-Clearer	PRTRY	X	X	X
RJCT	---	Rejection of entire bulk	SEPA-Clearer		X	X	X
XT13	---	The transaction contains at least one field which is not supported. At least one mandatory field is missing from the transaction. The invalid XML field is indicated by the error code (if a code exists).	SEPA-Clearer	PRTRY	X	X	X

Code	ISO 20022 designation	SEPA card clearing reason (according to BG SCC IGRelNote2013 2.0) or nature of error	Initiator	Type	pacs.007	pacs.004	pacs.003
XT27	---	The transaction contains at least one element with a BIC not listed in the SCL Directory	SEPA-Clearer	PRTRY	X	X	X
XT99	---	Collection rejected for other reasons (code currently not in use)	SEPA-Clearer	PRTRY			

8   Character set

The SEPA-Clearer supports the full UTF-8 character set.

Payment service providers must be able to support the following Latin character set commonly used in international communication.

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

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

0 1 2 3 4 5 6 7 8 9

/ - ? : ( ) . ' ' +

Space

However, it can be agreed on a bilateral or multilateral basis to support one or more UTF-8 character sets in addition to the Latin character set (eg the Greek character set). However, this is solely permitted for message elements containing text (ie fields programmed to accept freely entered text), eg remittance information, name and address. In all other cases, only Latin characters may be used.

Unless prevented by the schema parameters, the SEPA-Clearer therefore forwards data records featuring non-Latin characters not contained in the UTF-8 character set to the recipient without making any changes to the text.

Checks by the SEPA-Clearer

(1) When files are submitted (SCC IDF), the SEPA-Clearer checks whether their prologue contains the following information in line with the usage rules applying to the UTF-8 character set.

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

If any other character set is entered, the entire file is rejected using the error code R09.

(2) No character set checks beyond those covering compliance with the UTF-8 character set are carried out by the SEPA-Clearer.

9 Notes on format/status

9.1 Explanatory notes on the format of XML file headers and the daily reconciliation report

Format	Description
a	Alpha, capital letters
c	Alphanumeric, letters: capital letters
d	Decimal including decimal point and two decimal places
n	Numeric
x	Characters in accordance with Latin character set, in some cases restricted by XSD schema file (see also section entitled "Character set")
3!a	Precisely three alphanumeric characters
ISODate	YYYY-MM-DD
ISODateTime	YYYY-MM-DDThh:mm:ss
Status	
M	Mandatory field
O	Optional field

9.2 Completing amount fields in line with the schema

Sample entry		Processing in the SEPA-Clearer
996.5	One decimal place	996.50
997.	No decimal places	997.00
998	No decimal point and no decimal places	998.00

Submitted files containing amounts with a decimal point and/or one or more decimal places do not conform to the schema and are therefore rejected using error code R10. Amounts at the individual transaction level may not be smaller than €0.01 and must not exceed €999999999.99.

9.3 Use of filling characters in the amount fields

The XML parser accepts characters that function as "fillers" in an XML context. These may be entered in the amount fields in an XML environment, however their use may result in processing problems for the receiving/processing institution. We therefore advise against using such filling characters.

The fillers listed below are recognised by the XML parser and routed/processed as follows by the SCL.

1   Leading zeros before the decimal point[1]

The SEPA-Clearer ignores the redundant zeros and delivers the amount with the first and the last significant characters to the SCL participant.

Example:

Submission to the SCL:
<IntrBkSttlmAmt Ccy="EUR">000000000000001.01</IntrBkSttlmAmt>

Delivery from the SCL:
<IntrBkSttlmAmt Ccy="EUR">1.01<IntrBkSttlmAmt>

2   Spaces in the amount field

The SEPA-Clearer ignores the redundant spaces and delivers the amount with the first and the last significant characters to the SCL participant.

Example:

Submission to the SCL:
<IntrBkSttlmAmt Ccy="EUR">   2.02   </IntrBkSttlmAmt>

Delivery from the SCL:
<IntrBkSttlmAmt Ccy="EUR">2.02</IntrBkSttlmAmt>

9.4   Use of white spaces in XML fields, in this case the "collapsing" procedure

"White spaces" form part of the standard XML environment. They are also permitted for the decimal data type, which is set as standard for the amount field.

Neither the ISO 20022 standard nor the SCC Implementation Guidelines envisage any restrictions to this arrangement. As a rule, white spaces can be processed by XML parsers. However, problems can occur, eg when customised solutions have been programmed or the XML data records have been converted to different formats for further processing.

We therefore advise against using spaces in the tags as this may result in processing problems for the receiving/processing institution.

CSMs have stipulated the following format rules for a variety of "string"-derived fields in their schema files. In the description, the white spaces facet was set to "collapse" in the schema files. Detailed information on the procedure used in XML parsing can be found in the document "W3C Recommendation 28 October 2004, XML Schema Part 2: Datatypes Second Edition", the contents of which can be called up using the internet link provided below.

http://www.w3.org/TR/xmlschema-2/#rf-whiteSpace

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[1] The schema validation excludes zeros after the second decimal place.

For reasons of interoperability, this "collapsing" procedure was integrated into the SEPA-Clearer's schema files with the same level of effect, meaning that, overall, and wherever necessary both submissions to and deliveries from the SEPA-Clearer undergo the above procedure as part of the XML parsing process.

9.5 Namespace declaration

Message instances (ie messages exchanged between PSPs and the SEPA-Clearer) must contain the name space declaration at bulk level. This declaration thereafter applies to all tags contained in the message; individual tags therefore need not be identified with the prefix "sw". SCL participants must take care to adhere to the entries/declaration. SCL delivery messages to PSPs are likewise sent without a prefix at "tag level".

Sample message instance:

```
<BBkIDF:FIToFICstmrDrctDbt xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.003.002.04">
        <GrpHdr>
                <MsgId>BBBBBBBB20131211-123456</MsgId>
```

10 Compression procedures

10.1 FileAct[2]

Files may be transmitted in either direction in compressed or uncompressed form as desired by the customer. To this end, the following compression procedures may be used.

- FLAM[3] (which uses the ADC compression mode as it offers the highest compression factor)
- ZIP
- GZIP

10.2 EBICS environment[4]

In EBICS, the ZIP compression procedure must be supported when transmitting files in either direction.

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[2] See the Deutsche Bundesbank's "procedural rules on communication via SWIFTNet FileAct" for the Deutsche Bundesbank's Retail Payment System (RPS) and the RPS SEPA-Clearer (SCL).
[3] FLAM (**F**rankenstein-**L**imes-**A**ccess-**M**ethod) is a registered trademark of limes datentechnik gmbh, Friedrichsdorf, Germany.
[4] See "Procedural rules on communication with payment service providers with a bank sort code via EBICS".

11 General specifications of message elements

Creditor identifier

The creditor identifier is structured as specified in the SCC Implementation Guidelines under point 2.4. Creditor identifier details are to be entered in the ISO 20022 data element "Creditor scheme identification". The identifier can be a legal or non-legal person.

The creditor identifier must remain unchanged over time to enable the payer and his PSP to effect returns and queries vis-à-vis the payee.

Format rules
- Positions 1 and 2 contain the ISO country code.
- Positions 3 and 4 contain the check digits.
- Positions 5 to 7 contain the creditor business code which the creditor can complete with any characters it sees fit. The default characters entered for the creditor business code are "ZZZ".
- Positions 8 to 35 contain a SEPA Creditor Scheme ID relating to the acquirer/payee, as already used in the settling of SEPA payments.
- Note: the following preparatory steps are required in order to calculate the check digits:
  - o Positions 5 to 7 are not included.
  - o All non-alphanumeric characters must be deleted from the country-specific element (positions 8 to 35).
  - o The ISO country code and "00" must be added at the right-hand end.
  - o Letters should be converted into figures as shown in the table below.

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

  - o The check digit procedure MOD 97-10 should be used to calculate the check digit (see also ISO 7064).

12   TARGET2 referencing

TARGET2 issues settlement information (MT 900/MT 910) and electronic account statements (MT 940/MT 950) for all accounts held under its auspices. The aforementioned message types contain settlement references which serve to identify the SEPA direct debits that are exchanged with the SEPA-Clearer.

1 Current order (ie liquidity transfer) automatically generated by the SEPA-Clearer from the PM account to the relevant sub-account in the amount of the sum total of submitted or delivered SEPA direct debit **and** SCC collections resulting in debit entries

Structure of the settlement reference in field 21 (MT 900/MT 910) and field 61, sub-field 7 of MT 940/MT 950:

SCL	Format	Content
System	1-character, alphanumeric	"S" (SCL)
AS action	2-character, alphanumeric	"C" (current order) + No of cycles
Date	2-character, numeric	"TT" (processing day)
Sequence number	2-character, numeric	Sequence number (positions 23 and 24 of the account number) of the relevant sub-account
Serial number	9-character, numeric	Unambiguous serial number within the preceding reference information

In addition, field 72 of MT 900/MT 910 supports the code word "ASINF", followed by the information given below.

SCL	Format	Content
Current order	3-character, constant	"CUO" (current order)
Processing cycle	2-character, numeric	Phase 90 to 99
Settlement cycle	2-character, alphabetical	First character: "I", "O" or "X" I = Input (settlement of bulks submitted to the SCL) O = Output (settlement of bulks delivered from the SCL) X = Error (settlement of rejected transactions) Second character: A, B, C or D[5] A = SCT service B = SDD service C = SCC service D = BCT service

In MT 940/MT 950, the information "<MARKDEFFCLC>HHMMSS" is additionally incorporated into field 61, sub-field 9.

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[5] If a current order refers to settlements from several services, only one character is given (depending on the order in which the bulks to be settled are processed).

Structure of the settlement reference in field 21 of MT 900/MT 910 and field 61, sub-field 7 of MT 940/MT 950:

SCL	Format	Content
System	1-character, alphanumeric	"S" (SCL)
AS action	2-character, alphabetical	First character: "I", "O" or "X" I = Input (settlement of bulks submitted to the SCL) O = Output (settlement of bulks delivered from the SCL) X = Error (settlement of rejected transactions) Second character: A, B, C or D A = SCT service B = SDD service C = SCC service D = BCT service
Current date	2-character, numeric	Day of the current month
File ID	6-character, numeric	Internal file ID
Bulk ID	3-character, numeric	Bulk within the file
Serial number	2-character, numeric	Serial number

In addition, field 72 of MT 900/MT 910 supports the code word "ASINF", followed by the information given below.

SCL	Format	Content
Bulk ID	35-character, alphanumeric	Message identification (<MsgID>) in the group header of the settled SCC bulk
Settlement date	6-character, numeric	DDMMYY
Instructing or instructed agent	11-character, alphanumeric	From the group header of the settled SCC bulk Submitted bulks: Instructing agent Delivered bulks: Instructed agent
Indicates a partial settlement within a bulk	1-character, alphabetical	P (= partial settlement)

In MT 940/MT 950, the information "<MARKDEFFCLC>HHMMSS" is additionally incorporated into field 61, sub-field 9.

3   Return transfer of entire funds from the sub-account to the corresponding PM account after completion of all settlements in a settlement procedure (SCT and SDD/SCC settlement cycles) automatically initiated by the SEPA-Clearer

When retransferring the (entire amount of) liquidity from the sub-account to the PM account, references are likewise assigned (note to such effect in field 21 of MT 900/MT 910 as well as in field 61, sub-field 7 of MT 940/MT 950). In this case, however, it merely takes the form of an internal reference of the TARGET2 SSP deriving from the SEPA-Clearer application. Hence, reconciliation with the underlying transactions is not possible.

13 Automated e-mail notification

13.1 Repeated settlement attempts

The account holders involved will be informed via automated e-mail notification about repeated settlement attempts. The account holder on the debit side will be asked to promptly arrange for sufficient funds on its account, while the account holder on the credit side will be alerted to the delayed settlement.

It is mandatory for direct participants to register the relevant contact details. These will be used in both instances.

Up to five different sets of contact details can be provided. To prevent instances where contact persons are absent or out of the office, or have left your institution altogether, we advise participants to register functional e-mail addresses.

13.1.1 Debit side

Notifications will be sent from the e-mail address "EMZ-Disposition@bundesbank.de".

The subject line of these e-mails clearly identifies the service or scheme in question and the matter in hand.
"SCL Fehlende Deckung / Insufficient funds [BIC]"

The notification comprises a standardised e-mail message.

"Sehr geehrte Damen und Herren, /Dear Sir or Madam

auf Ihrem PM-Konto konnten SEPA-Clearer-Zahlungen in Höhe von EUR […] nicht belastet werden. Bitte sorgen Sie bis […] Uhr für ausreichende Liquidität.

SCL payments amounting to EUR […] could not be debited to your PM account. Please ensure that sufficient liquidity is available by […] Central European Time.

Mit freundlichen Grüßen / Yours sincerely

DEUTSCHE BUNDESBANK"

13.1.2 Credit side

Notifications will be sent from the e-mail address "EMZ-Disposition@bundesbank.de".

The subject line of these e-mails clearly identifies the service or scheme in question and the matter in hand.
"SCL Settlement Verzögerung / Delay [BIC]"

The information comprises a standardised message.

"Sehr geehrte Damen und Herren, /Dear Sir or Madam

Bitte beachten Sie, dass einzelne Gutschriften aus dem SEPA-Clearer nicht durchgeführt werden konnten. Eine Wiederholung des Buchungsversuchs erfolgt in Kürze.

Please note that a number of credit positions from the SEPA-Clearer could not be settled. The booking attempt will be repeated shortly.

Mit freundlichen Grüßen / Yours sincerely

DEUTSCHE BUNDESBANK"

13.2 Advance information

Advance information will automatically be sent out roughly 20 minutes before operations are booked. It is mandatory for direct participants to register the relevant contact details. Up to five different sets of contact details can be provided.

The advance information states the total funds needed to cover upcoming <u>debit</u> bookings on the delivery side, ie for SCC collections (pacs.003) and R-transactions (pacs.004) to be delivered. If SEPA direct debits are also to be booked in the upcoming procedure, any funds needed from the SEPA-Clearer's SDD services are also stated. Any incoming liquidity or debit amounts on the submission side will not be shown in the advance information.

Notifications will be sent from the e-mail address "EMZ-Disposition@bundesbank.de".

The subject line of these mails clearly identifies the service or scheme in question and the matter in hand.
"SVV Vorabinformation/Settlement notification [BIC]"

The advance information comprises a standardised e-mail message and a PDF attachment.

<u>Message</u>

"Sehr geehrte Damen und Herren, /Dear Sir or Madam

anbei senden wir Ihnen die Vorabinformation zu dem um ca. […] Uhr anstehenden Buchungsgeschäft des Scheckabwicklungsdienstes.

Please find attached advance information on the upcoming booking operations of the Cheque Processing Service at around […] Central European Time.

Mit freundlichen Grüßen / Yours sincerely

DEUTSCHE BUNDESBANK"

<u>The following pages show the structure of the attachment.</u>

The file name of the attachment is structured as follows:
"SVV_Vorabinfo_Settlement notice_[BIC].PDF"

Vorabinformation aus dem SEPA-Clearer der Deutschen Bundesbank – EMZ-Betrieb
Advance information from the SEPA-Clearer of the Deutsche Bundesbank – RPS Operations
Nächster Buchungszeitpunkt / Next booking time: 08:30

```
Instrd Agt   MsgId                              BulkId int.        SVC   PACS       Amount Bulk in EUR

AAAADEAAXXX  12345678901234567890123456789012345  12345678901234567  COR   003                 111,11
AAAADEAAXXX  12345678901234567890123456789012345  12345678901234567  B2B   002                 111,11
AAAADEAAXXX  12345678901234567890123456789012345  12345678901234567  SCC   004                 111,11
                                                                                                333,33

DEBIT SUBACC DEMARKSAAAADEAAXXXEMZD10123456789   TOTAL AMOUNT EUR                                333,33


BBBBDEAAXXX  12345678901234567890123456789012345  12345678901234567  COR   002                 222,22
BBBBDEAAXXX  12345678901234567890123456789012345  12345678901234567  B2B   004                 222,22
BBBBDEAAXXX  12345678901234567890123456789012345  12345678901234567  SCC   003                 222,22
                                                                                                666,66

CCCCDEAAXXX  12345678901234567890123456789012345  12345678901234567  COR   002                 444,44
CCCCDEAAXXX  12345678901234567890123456789012345  12345678901234567  B2B   004                 444,44
CCCCDEAAXXX  12345678901234567890123456789012345  12345678901234567  SCC   003                 444,44
                                                                                              1.333,32

DEBIT SUBACC DEMARKSAAAADEAAXXXEMZD201234567890  TOTAL AMOUNT EUR                              1.999,98


BIC SETTLEMENT AGENT ZAHLSTELLE AAAADEAAXXX     PM ACCOUNT TOTAL AMOUNT EUR                    2.333,31
```

F o r t s e t z u n g nächste Seite oder E N D E D E R A U S G A B E
C o n t i n u e d on next page or E N D O F O U T P U T

<u>XML file header</u>

SCC input debit file (SCC IDF) header

Use

- Submission of pacs.003, pacs.004 and pacs.007 bulks to the SEPA-Clearer.

- Parsing errors result in the file being rejected using the error code R10.

- The schema file BBkIDFBlkSCC specifies the IDF.

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Message structure				
Status	**Element/Attribute**	**Format**	**Contents**	**Information and checks SEPA-Clearer**
	BBkIDFBlkSCC BBkIDFBlkSCC			
1..1	**SndgInst** BBkIDFBlkSCC +SndgInst	Name Sending institution Type sw3:BICFIIdentifier Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Sender's 11-character BIC (communication partner).	Communication partner's authorisation verified against the BIC in the group header. Error code: R11 Part of the duplication check. Error code: R13
1..1	**RcvgInst** BBkIDFBlkSCC +RcvgInst	Name Receiving institution Type BBkIDF:RcvgBICIdentifier	SEPA-Clearer's BIC (production mode: MARKDEFF, test mode: MARKDEF0)	Check as to whether the element contains the SEPA-Clearer's BIC. Error code: R12
		Acceptable codes **MARKDEF0** **MARKDEFF**		
1..1	**FileRef** BBkIDFBlkSCC +FileRef	Name File reference Type BBkIDF:Max16Text Pattern [0-9A-Z]{16,16}	Sender's reference must be unique on the business day.	Part of the duplication check. Error code: R13
1..1	**SrvcId** BBkIDFBlkSCC +SrvcId	Name Service identifier Type BBkIDF:SrvcID	SCC	SCC (schema validation).
		Acceptable codes **SCC**		
1..1	**TstCode** BBkIDFBlkSCC +TstCode	Name Test code Type BBkIDF:TestCodeType	Either "T" (test mode) or "P" (production mode), depending on the processing environment.	Error code: R14
		Acceptable codes **P** **T**		
1..1	**FType**	Name File type	IDF	

Bold = Element, Italics = Attribute, Grey = Group

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Status	Element/Attribute	Format		Contents	Information and checks SEPA-Clearer
	BBkIDFBlkSCC +FType	Type	BBkIDF:FType		
		Acceptable codes			
		IDF			
1..1	**FDtTm** BBkIDFBlkSCC FDtTm	Name Type	File date and time sw3:ISODateTime	File creation date and time.	
1..1	**NumDDBlk** BBkIDFBlkSCC +NumDDBlk	Name Type Pattern	Total number of pacs.003 bulks BBkIDF:Max8NumericText [0-9]{1,8}	Total number of card clearing collection bulks in the IDF.	Number of bulks contained in the file is not consistent with the number given. Error code: R18 Maximum of 999 bulks per file. Error code: S01
1..1	**NumRVSBlk** BBkIDFBlkSCC +NumRVSBlk	Name Type Pattern	Total number of pacs.007 reversal bulks. BBkIDF:Max8NumericText [0-9]{1,8}	Total number of reversal bulks contained in the IDF.	Number of bulks contained in the file is not consistent with the number given. Error code: R22 Maximum of 999 bulks per file. Error code: S01
1..1	**NumRFRBlk** BBkIDFBlkSCC +NumRFRBlk	Name Type Pattern	Total number of pacs.004 return/refund bulks. BBkIDF:Max8NumericText [0-9]{1,8}	Total number of return/refund bulks contained in the IDF.	Number of bulks contained in the file is not consistent with the number given. Error code: R20 Maximum of 999 bulks per file. Error code: S01

Bold = Element, Italics = Attribute, Grey = Group

<u>XML file header</u>

SCC debit validation file (SCC DVF) header

Use

- File header for file, bulk and individual transaction rejections of SCC files by the SEPA-Clearer.
  - o Parsing errors result in a complete rejection of the submitted IDF with the error code R10; this is entered into the element "IDF error code" (<IdfErrCd>) of the DVF header.
  - o For individual transaction and bulk rejections, the pacs.002.001.05SCLSCC is added to the DVF header.
- The DVF header is used for technical and functional errors and when there are insufficient funds.
- The schema file BBkDVFBlkSCC specifies the DVF.

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Message structure

Status	Element/Attribute	Format		Contents	Information and checks SEPA-Clearer
	BBkDVFBlkSCC				
	BBkDVFBlkSCC				
1..1	**SndgInst**	Name	Sending institution	SEPA-Clearer's BIC	
		Type	BBkDVF:BICIdentifierBBK	(production mode: MARKDEFF, test mode:MARKDEF0).	
	BBkDVFBlkSCC +SndgInst				
		Acceptable codes			
		MARKDEF0			
		MARKDEFF			
1..1	**RcvgInst**	Name	Receiving institution	Recipient's 11-character BIC	
		Type	sw5:BICIdentifier	(communication partner).	
	BBkDVFBlkSCC +RcvgInst	Pattern	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
1..1	**SrvcId**	Name	Service identifier	SCC	
		Type	BBkDVF:SrvcID		
	BBkDVFBlkSCC +SrvcId				
		Acceptable codes			
		SCC			
1..1	**TstCode**	Name	Test code	Either "T" (test mode) or	
		Type	BBkDVF:TestCodeType	"P" (production mode), depending on the processing environment.	
	BBkDVFBlkSCC +TstCode				
		Acceptable codes			
		P			
		T			
1..1	**FType**	Name	File type	DVF	
		Type	BBkDVF:FTpType		
	BBkDVFBlkSCC +FType				
		Acceptable codes			
		DVF			
1..1	**FileRef**	Name	File reference	SEPA-Clearer's reference.	
		Type	BBkDVF:Max16Text		
	BBkDVFBlkSCC	Pattern	[0-9A-Z]{16,16}		

Bold = Element, Italics = Attribute, Grey = Group

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Status	Element/Attribute	Format			Contents	+Information and checks SEPA-Clearer
	+FileRef					
1..1	**FileDtTm** BBkDVFBlkSCC +FileDtTm	Name Type	File date and time sw5:ISODateTime		File creation date and time.	
0..1	*OrigFRef* BBkDVFBlkSCC +OrigFRef	Name Type Pattern	Original file reference BBkDVF:Max16Text [0-9A-Z]{16,16}		Given only when ascertainable from original file.	
1..1	**OrigFName** BBkDVFBlkSCC +OrigFName	Name Type Length	Original file name BBkDVF:Max32Text 1 **..** 32		SWIFTNet FileAct: Original IDF file name. Without constants "SCL_". EBICS: internal reference generated by the SEPA-Clearer that reveals nothing to the submitter about the submitted file.	
0..1	*OrigDtTm* BBkDVFBlkSCC +OrigDtTm	Name Type	Original date and time sw5:ISODateTime		Only when ascertainable.	
1..1	*IdfErrCd* BBkDVFBlkSCC +IdfErrCd	Name Type	IDF error code BBkDVF:Text3		Reason for complete/ partial rejection of the file.	
1..1	**FileBusDt** BBkDVFBlkSCC +FileBusDt	Name Type	File business date sw5:ISODate		Business date on which the file was created by the SEPA-Clearer.	
1..1	**FileCycleNo** BBkDVFBlkSCC +FileCycleNo	Name Type Pattern	File cycle number BBkDVF:Max2NumericText [0-9]{2,2}		Processing phase during which the file was created by the SEPA-Clearer.	

Bold = Element, Italics = Attribute, Grey = Group

<u>XML file header</u>

SCC debit notification file (SCC DNF) header

Use

- Delivery of pacs.003 bulks by the SEPA-Clearer to a SEPA-Clearer participant.

- Each file contains exactly one bulk.

- The schema file BBkDNFBlkSCC specifies the DNF.

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Message structure

Status	Element/Attribute	Format		Contents	Information and checks SEPA-Clearer
	BBkDNFBlkSCC BBkDNFBlkSCC				
1..1	**SndgInst** BBkDNFBlkSCC +SndgInst	Name Type	Sending institution BBkDNF:BICIdentifierBBk	SEPA-Clearer's BIC (production mode: MARKDEFF, test mode: MARKDEF0).	
		Acceptable codes **MARKDEF0** **MARKDEFF**			
1..1	**RcvgInst** BBkDNFBlkSCC +RcvgInst	Name Type Pattern	Receiving institution sw3:BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	Recipient's 11-character BIC (communication partner).	
1..1	**SrvcId** BBkDNFBlkSCC +SrvcId	Name Type	Service identifier BBkDNF:SrvcID	SCC	
		Acceptable codes **SCC**			
1..1	**TstCode** BBkDNFBlkSCC +TstCode	Name Type	Test code BBkDNF:TestCodeType	Either "T" (test mode) or "P" (production mode), depending on the processing environment.	
		Acceptable codes **P** **T**			
1..1	**FType** BBkDNFBlkSCC +FType	Name Type	File type BBkDNF:FTpType	DNF	
		Acceptable codes **DNF**			
1..1	**FileRef** BBkDNFBlkSCC	Name Type Pattern	File reference BBkDNF:Max16Text [0-9A-Z]{16,16}	SEPA-Clearer's reference.	

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format		Contents	Information and checks SEPA-Clearer
	+FileRef				
1..1	**FileBusDt** BBkDNFBlkSCC +FileBusDt	Name Type	File business date sw3:ISODate	Business date on which the file was created by the SEPA-Clearer.	
1..1	**RoutingInd** BBkDNFBlkSCC +RoutingInd	Name Type	Routing indicator BBkDNF:RoutingInd	ALL	
		Acceptable codes **ALL** **DIR** **IND**			
1..1	**FileCycleNo** BBkDNFBlkSCC +FileCycleNo	Name Type Pattern	File cycle number BBkSDF:Max2NumericText [0-9]{2,2}	Processing phase during which the file was created by the SEPA-Clearer.	
1..1	**NumDDBlk** BBkDNFBlkSCC +NumDDBlk	Name Type Pattern	Number of pacs.003 BBkDNF:Max8NumericText [0-9]{1,8}	Number of bulks of type pacs.003 received.	

<u>XML file header</u>

SCC settled debit file (SCC SDF) header

Use

- Delivery of pacs.004 and pacs.007 bulks by the SEPA-Clearer to a SEPA-Clearer participant.

- Each file contains exactly one bulk.

- The schema file BBkSDFBlkSCC specifies the SDF.

Message structure

Status	Element/Attribute	Format		Contents	Information and checks SEPA-Clearer
	BBkSDFBlkSCC BBkSDFBlkSCC				
1..1	**SndgInst** BBkSDFBlkSCC +SndgInst	Name Type	Sending institution BBkSDF:BICIdentifierBBk	SEPA-Clearer's BIC (production mode: MARKDEFF, test mode: MARKDEF0).	
		Acceptable codes **MARKDEF0** **MARKDEFF**			
1..1	**RcvgInst** BBkSDFBlkSCC +RcvgInst	Name Type Pattern	Receiving institution sw4:BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	Recipient's 11-character BIC (communication partner).	
1..1	**SrvcId** BBkSDFBlkSCC +SrvcId	Name Type	Service identifier BBkSDF:SrvcID	SCC	
		Acceptable codes **SCC**			
1..1	**TstCode** BBkSDFBlkSCC +TstCode	Name Type	Test code BBkSDF:TestCodeType	Either "T" (test mode) or "P" (production mode), depending on the processing environment.	
		Acceptable codes **P** **T**			
1..1	**FType** BBkSDFBlkSCC +FType	Name Type	File type BBkSDF:FTpType	SDF	
		Acceptable codes **SDF**			
1..1	**FileRef** BBkSDFBlkSCC	Name Type Pattern	File reference BBkSDF:Max16Text [0-9A-Z]{16,16}	SEPA-Clearer's reference.	

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format		Contents	Information and checks SEPA-Clearer
	+FileRef				
1..1	**RoutingInd** BBkSDFBlkSCC +RoutingInd	Name Type	Routing indicator BBkSDF:RoutingInd	ALL	
		Acceptable codes			
		ALL **DIR** **IND**			
1..1	**FileBusDt** BBkSDFBlkSCC +FileBusDt	Name Type	File business date sw7:ISODate	Business date on which the file was created by the SEPA-Clearer.	
1..1	**FileCycleNo** BBkSDFBlkSCC +FileCycleNo	Name Type Pattern	File cycle number BBkSDF:Max2NumericText [0-9]{2,2}	Processing phase during which the file was created by the SEPA-Clearer.	

Bold = Element, Italics = Attribute, Grey = Group

<u>XML-File-Header</u>

Unsettled Debit File (UDF) Header

Use

- Information of the participant that should have received the SCC transactions from the SEPA-Clearer that could not be settled
  - o Settlement errors result in the non-execution of SCC transactions
  - o Transactions that could not be settled due to insufficient funds are attached to the UDF
  - o Each UDF contains always exactly one bulk
- The schema file BBkUDFBlkSCC specifies the UDF

Message structure

Status	Element/Attribut	Format		Content	Checks SCL
	BBkUDFBlkSCC				
	BBkUDFBlkSCC				
1..1	**SndgInst**	Name	Sending Institution	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)	
	BBkUDFBlkSCC +SndgInst	Typ	BBkUDF:BICIdentifierBBk		
		Anwendbare Codes			
		MARKDEF0			
		MARKDEFF			
1..1	**RcvgInst**	Name	Receiving Institution	Recipient's 11-digit BIC (communication partner)	
	BBkUDFBlkSCC +RcvgInst	Typ	sw3:BICIdentifier		
		Pattern	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
1..1	**SrvcId**	Name	Service Identifier	SCC	
	BBkUDFBlkSCC +SrvcId	Typ	BBkUDF:SrvcID		
		Anwendbare Codes			
		SCC			
1..1	**TstCode**	Name	Test Code	Either "T" (test) or "P" (production), depending on the processing environment	
	BBkUDFBlkSCC +TstCode	Typ	BBkUDF:TestCodeType		
		Anwendbare Codes			
		P			
		T			
1..1	**FType**	Name	File Type	UDF	
	BBkUDFBlkSCC +FType	Typ	BBkUDF:FTpType		
		Anwendbare Codes			
		UDF			

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format		Content	Checks SCL
1..1	**FileRef** BBkUDFBlkSCC +FileRef	Name Typ Pattern	File Reference BBkUDF:Max16Text [0-9A-Z]{16,16}	SEPA-Clearer's reference	
1..1	**RoutingInd** BBkUDFBlkSCC +RoutingInd	Name Typ	Routing Indicator BBkUDF:RoutingInd	ALL	
		Anwendbare Codes **ALL** **DIR** **IND**			
1..1	**FileBusDt** BBkUDFBlkSCC +FileBusDt	Name Typ	File Business Date sw3:ISODate	Business day on which the file was created by the SEPA-Clearer	
1..1	**FileCycleNo** BBkUDFBlkSCC +FileCycleNo	Name Typ Pattern	File Cycle Number BBkUDF:Max2NumericText [0-9]{2,2}	Processing phase during which the file was created by the SEPA-Clearer	

Bold = Element, Italic = Attribut, Gray = Group

<u>XML-File-Header</u>

Result of Settlement File (RSF) Header

Use

- Individual transaction rejection of SCC payments to the submitter from the SEPA-Clearer
  - o Settlement errors result in the rejection of SCC payments from the SEPA-Clearer with the error code ED05, which is indicated in the field TxInfAndSts/StsRsnInf/Prtry in the attached pacs.002.001.05SCLSCC
  - o Each RSF contains always exactly one bulk
  - o The RSF is generated at the Interbank Settlement Date
- The schema file BBkRSFBlkSCC specifies the RSF

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Nachrichtenstruktur

Status	Element/Attribut	Format		Content	Checks SCL
	BBkRSFBlkSCC				
	BBkRSFBlkSCC				
1..1	**SndgInst**	Name	Sending Institution	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)	
	BBkRSFBlkSCC +SndgInst	Typ	BBkRSF:BICIdentifierBBk		
		Anwendbare Codes			
		MARKDEF0			
		MARKDEFF			
1..1	**RcvgInst**	Name	Receiving Institution	Recipient's 11-digit BIC (communication partner)	
	BBkRSFBlkSCC +RcvgInst	Typ	sw5:BICIdentifier		
		Pattern	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
1..1	**SrvcId**	Name	Service Identifier	SCC	
	BBkRSFBlkSCC +SrvcId	Typ	BBkRSF:SrvcID		
		Anwendbare Codes			
		SCC			
1..1	**TstCode**	Name	Test Code	Either "T" (test) or "P" (production), depending on the processing environment	
	BBkRSFBlkSCC +TstCode	Typ	BBkRSF:TestCodeType		
		Anwendbare Codes			
		P			
		T			
1..1	**FType**	Name	File Type	RSF	
	BBkRSFBlkSCC +FType	Typ	BBkRSF:FTpType		
		Anwendbare Codes			
		RSF			

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format		Content	Checks SCL
1..1	**FileRef** BBkRSFBlkSCC +FileRef	Name Typ Length	File Reference BBkRSF:Max16Text 1 **..** 16	SEPA-Clearer's reference	
1..1	**RoutingInd** BBkRSFBlkSCC +RoutingInd	Name Typ	Routing Indicator BBkRSF:RoutingInd	ALL	
		Anwendbare Codes			
		ALL			
1..1	**FileBusDt** BBkRSFBlkSCC +FileBusDt	Name Typ	File Business Date sw5:ISODate	Business day on which the file was created by the SEPA-Clearer	
1..1	**FileCycleNo** BBkRSFBlkSCC +FileCycleNo	Name Typ Pattern	File Cycle Number BBkRSF:Max2NumericText [0-9]{2,2}	Processing phase during which the file was created by the SEPA-Clearer	

Bold = Element, Italic = Attribut, Gray = Group

Message

SEPA card clearing – interbank card clearing collection

Use of the bank-to-bank collection message (pacs.003.002.04)

This message is used to convey a collection instruction from the creditor bank to debtor bank.

The message caters for bulk and single payment instructions.

ISO message structure

A bank-to-bank collection message consists of:

- a single group header
- one or more "direct debit transaction information" sequences, each containing a collection instruction

Group header

The group header contains information required to process the entire message.

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Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	Document Document	Name Type	Document DocumentBG		
1..1	**FIToFICstmrDrctDbt** Document +FIToFICstmrDrctDbt	Name Type	FI To FI customer direct debit FIToFICustomerDirectDebitV04BG		
1..1	**GrpHdr** Document +FIToFICstmrDrctDbt ++GrpHdr	Name Type	Group header GroupHeader50BG		The group header contains information required to process the entire message.
1..1	**MsgId** Document +FIToFICstmrDrctDbt ++GrpHdr +++MsgId	Name Type Length Pattern	Message identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*		Bulk reference number. <MsgId> is part of the duplication check at bulk level (unique daily reference). Error code: B14 The first 8 or 11 characters of <MsgId> must match the BIC of the instructing agent in the IDF. The rest of the field can be freely defined. Error code: B98
1..1	**CreDtTm** Document +FIToFICstmrDrctDbt ++GrpHdr +++CreDtTm	Name Type	Creation date time ISODateTime		Bulk creation date and time.
1..1	**NbOfTxs** Document +FIToFICstmrDrctDbt ++GrpHdr +++NbOfTxs	Name Type Pattern	Number of transactions Max15NumericText [0-9]{1,15}		Total number of individual transactions in the bulk. Must not exceed 100,000 (maximum parameter of data records in the bulk). Error code: B02

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
					Total number of data records must be equal to the actual number of individual data records in the bulk. Error code: B03
1..1	**TtlIntrBkSttlmAmt** Document +FIToFICstmrDrctDbt ++GrpHdr +++TtlIntrBkSttlmAmt	Name Type **FractionDigits** **TotalDigits** **Inclusive** Pattern	Total interbank settlement amount EuroAmount17Dgts 2 17 0.01 .. 999999999999999.99 [0-9]{0,15}([\.]([0-9]{0,2})){0,1}	Mandatory Usage rule: Only 'EUR' is allowed. Usage rule: Amount must be at least 0.01 and no more than 999999999999999.99. Format rule: The fractional part has a maximum of two digits.	Total number of individual transactions in bulk Integer value of up to 15 characters is allowed. Maximum number of decimal places allowed remains two. (schema validation) Currency symbol is always 'EUR'. (schema validation) The total amount given must equal the sum of the single transactions contained in the bulk. Error code: B05 Amount must be at least 0.01 and no more than 999999999999999.99 (schema validation)
1..1	**IntrBkSttlmDt** Document +FIToFICstmrDrctDbt ++GrpHdr +++IntrBkSttlmDt	Name Type	Interbank settlement date ISODate		Recorded settlement date of the collection. For submissions up to 11.00, the date of the current SEPA-Clearer business day must be given.

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Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
					Submissions made after 11.00 must bear the date of the next SEPA-Clearer business day. Error code: B15

\<IntrBkSttlmDt\> is part of the duplication check at bulk and single record level. |
1..1	**SttlmMtd** Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf ++++SttlmMtd	Name Type	SettlementMethod SettlementMethod2Code	Usage rule: Only CLRG, INGA and INDA are allowed.	Schema validation
		Acceptable codes **CLRG** **INDA** **INGA**			
1..1	**IBAN** Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf ++++SttlmAcct +++++Id ++++++IBAN	Name Type Pattern	IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Usage rule: Only 'IBAN' is allowed under 'Identification'.	Schema validation
1..1	**Cd** Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf	Name Type Length	Code ExternalCashClearingSystem1Code 1 **..** 3		Code indicating the clearing system.

For the SEPA-Clearer, only the entry 'RPS' may be used. Error code: B16 |

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Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	++++ClrSys +++++Cd				
1.1	**Prtry** Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf ++++ClrSys +++++Prtry	Name Type Length Pattern	Proprietary Max35TextSWIFT 1 .. 35 [A-Za-z0-9\-\+\?\(\)':.,/]*		Field must not be completed for submissions to the SEPA-Clearer. Error code: B16
0..1	**InstgAgt** Document +FIToFICstmrDrctDbt ++GrpHdr +++InstgAgt	Name Type	Instructing agent BranchAndFinancialInstitutionIdentification 5BICFIOnly	Usage rule: Only BICFI is allowed.	Only to be completed when making submissions to the SEPA-Clearer. The BIC belonging to the submitter (ie the originator) is to be specified here. The countervalue of the submitted bulk is credited to the technical sub-account on the TARGET-2 SSP set up for the purpose of effecting settlement via the SEPA-Clearer during the corresponding SDD/SCC settlement cycle. The specified BIC is part of the duplication check (unique daily reference).
1.1	**BICFI** Document +FIToFICstmrDrctDbt ++GrpHdr +++InstgAgt ++++FinInstnId +++++BICFI	Name Type Pattern	BIC BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		BIC must be contained in the input debit file (IDF) and authorisation to make submissions must be evident. Error code: B10
0..1	**InstdAgt** Document +FIToFICstmrDrctDbt ++GrpHdr +++InstdAgt	Name Type	Instructed agent BranchAndFinancialInstitutionIdentification 5BICFIOnly	Usage rule: Only BICFI is allowed.	Only to be used for deliveries from the SEPA-Clearer. The BIC belonging to the clearing institution is to be specified here.

Bold = Element, Italics = Attribute, Grey = Group

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Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
					The countervalue of the delivered bulk is debited to the technical sub-account on the TARGET-2 SSP set up for the purpose of effecting settlement via the SEPA-Clearer during the corresponding SDD/SCC settlement cycle.
1.1	**BICFI** Document +FIToFICstmrDrctDbt ++GrpHdr +++InstdAgt ++++FinInstnId +++++BICFI	Name Type Pattern	BIC BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		BIC may only be contained in the debit notification file (DNF). Error code: B11
1..n	**DrctDbtTxInf** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf	Name Type	Direct debit transaction information DirectDebitTransactionInformation14BG		Maximum of 100,000 data records in one bulk
0..1	**InstrId** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtId ++++InstrId	Name Type Length Pattern	Instruction identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*		Reference number of the instructing agent ("own ref"). Point-to-point-reference.
1.1	**EndToEndId** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtId EndToEndId	Name Type Length Pattern	End-to-end identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Usage rule: A customer reference that must be passed on in the end-to-end payment chain. It must be unique, together with the creditor scheme ID. Usage rule: In the case of second presentments, the same value is to be used as in the corresponding first presentment in order to enable message matching. Note: Acquirer reference data, ISO8583: DE31 for card transaction clearing.	Creditor's reference for the collection (schema validation).
1.1	**TxId** Document	Name Type	Transaction identification Max35TextSWIFT	Usage rule: Must contain a reference that is meaningful to the	Reference of creditor's PSP.

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtId ++++TxId	Length Pattern	1 .. 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	creditor bank and is unique over time. Note: Creditor bank to end-point reference	Transaction ID is part of the duplication check at single record level. Error code: AM05
1.1	**Cd** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++SvcLvl +++++Cd	Name Type	Code ExternalServiceLevel1CodeBG	Usage rule: Only 'SEPA' is allowed.	In the SEPA-Clearer, only the code 'SEPA' is allowed (schema validation).
		Acceptable codes			
		SEPA			
1.1	**Cd** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++LclInstrm +++++Cd	Name Type	Code ExternalLocalInstrument1CodeBG	Identification of the SCC framework. Usage rule: Only 'CARD' is allowed.	May only contain the code "CARD" (schema validation).
		Acceptable codes			
		CARD			
1.1	**SeqTp** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++SeqTp	Name Type	Sequence type SequenceType3Code	Mandatory. Usage rule for first presentments: In the case of one-off presentments, this message element must indicate 'OOFF'. For recurring payments, this message element must indicate 'RCUR'. 'FRST' must be used for the first transaction, 'FNAL' for the last transaction, if known. Usage rule for second presentments: In the case of a second presentment, this field is always set to 'RPRE'.	Collection sequence. FNAL: final FRST: first OOFF: one-off RCUR: recurring RPRE: repeat (second) presentment (schema validation).

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Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
		Acceptable codes **FNAL** **FRST** **OOFF** **RCUR** **RPRE**			
1.1	**CtgyPurp** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++CtgyPurp	Name Type	Category purpose CategoryPurpose1ChoiceBG	Usage rule: Mandatory . Usage rule: Under 'Code', one of the following codes must be set for card transaction clearing: IDCP for irrevocable debit card payment, ICCP for irrevocable credit card payment, DCRD for debit card payment, CCRD for credit card payment. In the case of card bulk clearing, use is made of the code 'CBLK'. When collecting fees based on card transactions, the code 'FCOL' is used.	No plausibility check if entries simultaneously read <Purpose> and <Category Purpose>, ie SCL ignores contradictory entries.
1.1	**Cd** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++CtgyPurp +++++Cd	Name Type Length	Code ExternalCategoryPurpose1Code 1 **..** 4		Schema validation
1.1	**IntrBkSttlmAmt** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++IntrBkSttlmAmt	Name Type FractionDigits TotalDigits Inclusive Pattern	Interbank settlement amount EuroAmount11Dgts 2 11 0.01 **..** 999999999.99 [0-9]{0,9}([\.]([0-9]{0,2})){0,1}	Usage rule: Only 'EUR' is allowed. Usage rule: Amount must be between 0.01 and 999999999.99. Format rule: The fractional part has a maximum of two digits. Note: In the case of card transactions, this is the net settlement amount including	Respective collection amount. The currency symbol must be 'EUR' (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
				Card-related interchange fees and additional amounts such as surcharging fees, where applicable.	No more than two decimal places are allowed (schema validation). Amount must be at least 0.01 and no more than 999999999.99 (schema validation).
1.1	**InstdAmt** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++InstdAmt	Name Type FractionDigits TotalDigits Inclusive Pattern	Instructed amount EuroAmount11Dgts 2 11 0.01 .. 999999999.99 [0-9]{0,9}([\.]([0-9]{0,2})){0,1}	Card transaction amount in euro Usage rule: Mandatory. Usage rule: Only 'EUR' is allowed. Usage rule: Amount must be between 0.01 and 999999999.99. Format rule: The fractional part has a maximum of two digits. Note: Instructed amount equals interbank settlement amount minus charges amount if the debtor collects the fee. Instructed amount equals interbank settlement amount plus charges amount if the creditor collects the fee.	The currency symbol must be 'EUR'. (schema validation). No more than two decimal places are allowed (schema validation). Amount must be at least 0.01 and no more than 999999999.99 (schema validation).
1.1	**ChrgBr** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++ChrgBr	Name Type	Charge bearer ChargeBearerType1CodeBG		Usage rule: Only 'SLEV' is allowed.	Only the code 'SLEV' is permitted (schema validation).
		Acceptable codes			
		SLEV			
1.1	**Amt** Document +FIToFICstmrDrctDbt	Name Type FractionDigits	Amount EuroAmount11Dgts 2		Usage rule: Used if fees are cleared within the message. Usage rule: Only one occurrence is	Schema validation

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	++DrctDbtTxInf +++ChrgsInf ++++Amt	**TotalDigits** **Inclusive** **Pattern**	11 0.01 **..** 999999999.99 [0-9]{0,9}([\.]([0-9]{0,2})){0,1}	allowed. Usage rule: The charges amount is always given in euro. Usage rule: The charges amount must be between 0.01 and 999999999.99. Format rule: The fractional part of the charges amount has a maximum of two digits. Note: Surcharge fees as well as interbank fees are considered in this data element. Several fees might be summarised in this single field. Details of fee components can be found in the card data container under "Amount details" entries with types 'SRCH', 'INTC' and 'SRVF'. The field 'identification' under 'other' to be found under 'financialinstitutionidentification', then under 'agent' indicates the identity of the party receiving the fee. This identification must be the same as that used in the creditor scheme ID or the identification used in the debtor field, corresponding to the fee flow defined by the card scheme.	
1.1	**Id** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++ChrgsInf ++++Agt +++++FinInstnId ++++++Othr +++++++Id	**Name** **Type** **Length** **Pattern**	Identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Modified version to identify the recipient of fees. The field 'identification' under 'other' to be found under 'financialinstitutionidentification', then under 'party' indicates the identity of the party receiving the fee. This identification must be the same as that used in the creditor	Schema validation

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
			scheme ID or the identification used in the debtor field, corresponding to the fee flow defined by the card scheme.	
1.1	**ReqdColltnDt** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++ReqdColltnDt	Name Type	Requested collection date ISODate	Mandatory. The next possible business banking day is used.	Due date of the collection.
1.1	**DrctDbtTx** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx	Name Type	Direct debit transaction DirectDebitTransaction7BG	Mandatory.	
1.1	**MndtId** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++MndtId	Name Type Length Pattern	Mandate identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Mandatory. Usage rule: In the case of card transaction clearing, the following applies: Approval code of the online authorisation, if authorised online. If not, 'OFFLINE' for a regular EMV offline authorisation, 'OFFLINE2' for an EMV offline authorisation after a "cannot go online" scenario. 'NOTPROVIDED' where no offline EMV authorisation has been obtained. (also known as a "merchant-forced" scenario). In the case of card bulk clearing, use is made of a reference to the reconciliation file. In the case of fee collections: Depends on the business context.	Unique mandate reference (schema validation).
1.1	**DtOfSgntr** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf	Name Type	Date of signature ISODate	Usage rule: Mandatory for card transaction clearing: Local transaction date, ISO8583: part of DE12.The local date at which the	Reference date according to SCC IG (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+++DrctDbtTx ++++MndtRltdInf +++++DtOfSgntr			transaction takes place at the card acceptor location. In the case of e-payment or "card not present" transactions, this is the card acceptor's date. In the case of a deferred or multi-step payment, this field contains the date of the completion advice or the partial reversal of the authorisation interface, where applicable. If no completion advice or partial reversal was used, the date of the last pre-authorisation message is used. In the case of a "no show" transaction that was not pre-authorised, this field contains the date on which the cardholder failed to use the reserved service. In the case of card bulk clearing: Date of the reconciliation file. In the case of fee collections: Date of the fee collection.	
0..1	**AmdmntInd** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInd	Name Type Fixed	Amendment indicator TrueFalseIndicator false	Usage rule: Only 'false' may be used as a value, if at all.	Amendment indicator of the mandate. This element is optional and, if used, may only bear the code`"false" (schema validation).
1.1	**Id** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeId	Name Type Length Pattern	Identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Usage rule: Mandatory. Usage rule: Private identification is used to identify either an organisation or a private person. Usage rule: Only one occurrence of 'Other' is allowed, and no other sub-elements are permitted. No	Identifier of the creditor (schema validation).

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Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+++++Id ++++++PrvtId +++++++Othr ++++++++Id			specific requirements regarding the creditor business code.	
1.1	**Prtry** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeId +++++Id ++++++PrvtId +++++++Othr ++++++++SchmeNm +++++++++Prtry	Name Type	Proprietary ProprietaryCodeSEPA	Usage rule: 'Proprietary' under 'Scheme Name' under 'Other' must specify 'SEPA'. 'Issuer' under 'Other' is not supported. Value of 'identification': SEPA creditor ID, as used by other SEPA payment instruments.	Schema validation
		Acceptable codes			
		SEPA			
1.1	**Nm** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++Nm	Name Type Length WhiteSpace	Name Max70TextNotAllWhitespace 1 **..** 70 collapse	Mandatory. Usage rule: Name of the acquirer/creditor Usage rule: 'Name' is limited to 70 characters in length.	Name of the creditor.
0..1	**Ctry** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr +++++Ctry	Name Type Pattern	Country CountryCode [A-Z]{2,2}	Usage rule: Conditional. Mandated for acquirers/creditors based in non-EU countries.	Schema validation
0..2	**AdrLine** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf	Name Type Length WhiteSpace	Address line Max70TextNotAllWhitespace 1 **..** 70 collapse	Usage rule: Conditional. Mandated for acquirers/creditors based in non-EU countries. Only two address lines and the country code are supported.	'Address line' may only appear twice. (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

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Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+++Cdtr ++++PstlAdr +++++AdrLine				
1.1	**IBAN** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++CdtrAcct ++++Id +++++IBAN	Name Type Pattern	IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Mandatory. Usage rule: Only IBAN is allowed.	The creditor's IBAN (schema validation).
1.1	**BICFI** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++CdtrAgt ++++FinInstnId +++++BICFI	Name Type Pattern	BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BICFI is allowed.	BIC of the creditor bank. Validity of BIC according to SCL Directory. Error code: XT27 General reachability check: BIC must be reachable within the SEPA-Clearer. (The CSM identification of the relevant reach entry in the SCL Directory is "MARKDEFF" in production mode and "MARKDEF0" 0 in test mode). Error code: PY01 Check only if the collection is routed from the SEPA-Clearer to STEP2. BIC must not belong to a direct participant in the STEP2 SCC service, nor may it be reachable through a direct participant in that service. Error code: PY01 Creditor agent BIC is part of the duplication check at single record level. Error code: AM05

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
1.1	**Nm** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Nm	Name Type Length WhiteSpace	Name Max70TextNotAllWhitespace 1 **..** 70 collapse	Mandatory for card transaction clearing. Usage rule: 'Name' is limited to 70 characters in length. It contains the name and address of the card acceptor. Usage rule: In the case of an e-commerce transaction: URL of acceptance point (optional) after the name of the acceptor. n the case of card bulk clearing and fee collections: Reference party entry, depending on the business context.	Name of deviating creditor.
1.1	**OrgId** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++OrgId	Name Type	Organisation identification OrganisationIdentification8UCdtrUDbtrInit	Usage rule: Either 'AnyBIC' or one occurrence of 'Other' is allowed. Only "Organisation identification" is allowed as "Card acceptor" is not a private person. This differs from other SEPA schemes.	Schema validation
1.1	**BICFI** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++InstgAgt ++++FinInstnId +++++BICFI	Name Type Pattern	Instructing agent BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BICFI is allowed.	Original submitter of bulk containing the collection upon submission to the SEPA-Clearer. May only be entered in the debit notification file (DNF). Error code: XT13
1.1	**BICFI** Document	Name Type	BICFI BICFIIdentifier	Usage rule: Only BICFI is allowed.	

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+FIToFICstmrDrctDbt ++DrctDbtTxInf +++InstdAgt ++++FinInstnId +++++BICFI	Pattern	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
1.1	**Nm** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Nm	Name Type Length WhiteSpace	Name Max70TextNotAllWhitespace 1 .. 70 collapse	Mandatory. Usage rule for card transaction clearing: The constant 'ISSUER' is used. Usage rule for card bulk clearing or fee collections: depends on the business context	The debtor's name
1.1	**OrgId** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++OrgId	Name Type	Organisation identification OrganisationIdentification8Dbtr	Usage rule: One occurrence of 'Other' is allowed. Only "Organisation identification" is allowed as "Issuer" is not a private person. This differs from other SEPA schemes, where "Private identification" and "Organisation identification" are allowed. Usage rule for card transaction clearing: Issuer's BIN is coded in 'Identification' under 'Other'. The length of the BIN can be up to 8 characters long. Usage Rule for card bulk clearing and fee collections: depends on business context.	Schema validation
1.1	**IBAN** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DbtrAcct ++++Id +++++IBAN	Name Type Pattern	IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Account number of the debtor. Usage rule: Only IBAN is allowed. Note: The value is determined by the card payment scheme or bilaterally/multilaterally between issuers and acquirers.	The debtor's IBAN

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format			Berlin Group references	Information and checks SEPA-Clearer
1.1	**BICFI** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DbtrAgt ++++FinInstnId +++++BICFI	Name Type Pattern	BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		BIC of the debtor's bank Usage rule: Only BICFI is allowed. Note: The value is determined by the card payment scheme or bilaterally/ multilaterally between issuers and acquirers.	BIC of the debtor bank Validity of BIC according to SCL Directory. Error code: XT27 Check only if transaction is routed from the SEPA-Clearer to STEP2. BIC must be a registered direct participant or reachable BIC of the STEP2 SCC service. Error code: PY01
0..1	**UltmtDbtr** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr	Name Type	Ultimate debtor PartyIdentification43UDbtr			Deviating debtor (schema validation).
1.1	**Cd** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Purp ++++Cd	Name Type Length	Code ExternalPurpose1Code 1 **..** 4		Purpose codes: In the case of card transaction clearing: Credit/debit card payment codes as in CategoryPurpose for a generic POS payment. If more specific or ATM transaction: CDCD for cash disbursement, CDCB for card payment with cashback, CDDP for card payment as deferred	Mandatory specification of the purpose of the transaction. No more than 4 characters may be entered. No technical validation by SEPA-Clearer.

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
			Payment, CDQC for QuasiCash, CDCA for cash advance, CDCS for cash disbursement with surcharge, MTUP for funds request for mobile top-up, ETUP for funds request for e-purse loading. In the case of card bulk clearing: CBLK. For a fee collection: FCOL.		
1.1	**Ustrd** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Ustrd	Name Type Length WhiteSpace	Unstructured Max140TextNotAllWhitespace 1 .. 140 collapse	Usage rule: Up to one 'Unstructured' may be present for end-to-end text.	Unstructured remittance information (schema validation).
1.1	**SplmtryData** Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++SplmtryData	Name Type	Supplementary data SupplementaryData1BG		Usage rule: Mandatory.	Container with structured card information. Schema validation The contents of the element are determined by the message format supl.017.002.01.

Bold = Element, Italics = Attribute, Grey = Group

Message

SEPA card clearing – SCC reject card clearing collection

Use of the SCC reject card clearing collection message (pacs.002.001.05SCLSCC)

This proprietary message constitutes a rejection message issued by the SEPA-Clearer in the event of an error to notify the SCL participant about rejected collections or R messages (at the validation stage).

The message caters for bulk and single rejection instructions alike.

Group header

The group header contains information required to process the entire message.

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	Document Document	*Type*	Document		
1..1	**FIToFIPmtStsRptSCL** Document +FIToFIPmtStsRptSCL	*Type*	FIToFIPmtStsRptSCL		
1..1	**GrpHdr** Document +FIToFIPmtStsRptSCL ++GrpHdr	*Name* *Type*	Group header SCLSDDGroupHeader5		The group header contains information required to process the entire message.
1..1	**MsgId** Document +FIToFIPmtStsRptSCL ++GrpHdr +++MsgId	*Name* *Type* *Pattern*	Message identification SCLSDDId7 ([A-Za-z0-9]|[+|\?|/|\-|:|\(|\)|\.|,|']){1,35}		SEPA-Clearer's reference.
1..1	**CreDtTm** Document +FIToFIPmtStsRptSCL ++GrpHdr +++CreDtTm	*Name* *Type*	Creation date time ISODateTime		Date and time when bulk was created by the SEPA-Clearer.
0..1	**InstgAgt** Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstgAgt	*Name* *Type*	Instructing agent SCLSDDBranchAndFinancialInstitutionIdentification4		
1..1	**FinInstnId** Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstgAgt ++++FinInstnId	*Type*	SCLSDDFinancialInstitutionIdentification6Choice		

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
1..1	**BICFI** Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstgAgt ++++FinInstnId +++++BICFI	*Type* *Pattern*	BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
0..1	**InstdAgt** Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstdAgt	*Name* *Type*	Instructed agent SCLSDDBranchAndFinancialInstitutionIdentification4		
1..1	**FinInstnId** Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstdAgt ++++FinInstnId	*Type*	SCLSDDFinancialInstitutionIdentification6Choice		
1..1	**BICFI** Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstdAgt ++++FinInstnId +++++BICFI	*Type* *Pattern*	BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
1..1	**OrgnlGrpInfAndSts** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts	*Name* *Type*	Original group information and status SCLSDDOriginalGroupInformation1S2		Contains general information from the original group header which is relevant for all payments.
1..1	**OrgnlMsgId** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts	*Name* *Type* *Pattern*	Original message identification SCLSDDId7 ([A-Za-z0-9]|[+|\?|/|\-|:|\(|\)|\.|,|']){1,35}		<MsgId> of the original bulk.

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+++OrgnlMsgId				
1..1	**OrgnlMsgNmId** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++OrgnlMsgNmId	Name Type Length	Original message name identification Max35Text_Codes 1 **..** 35		Message type of the rejected original bulk.
		Acceptable codes **pacs.003** **pacs.004** **pacs.007**			
1..1	**OrgnlNbOfTxs** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++OrgnlNbOfTxs	Name Type Pattern	Original number of transactions Max15NumericText [0-9]{1,15}		Number of received single payments from the original bulk.
1..1	**OrgnlCtrlSum** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++OrgnlCtrlSum	Name Type FractionDigits TotalDigits Pattern	Original control sum DecimalNumber 2 18 [0-9]{0,15}([\.]([0-9]{0,2})){0,1}		Total amount of the original bulk in euro.
1..1	**GrpSts** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++GrpSts	Name Type	Group status SCLSDDTransactionGroupStatus1Code		RJCT: assigned by SEPA-Clearer if the bulk is completely rejected. . PART: assigned by the SEPA-Clearer if the bulk is partially rejected
		Acceptable codes **PART** **RJCT**			
1..1	**StsRsnInf** Document +FIToFIPmtStsRptSCL	Name Type	Status reason information SCLSDDStatusReasonInformation1		

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	++OrgnlGrpInfAndSts +++StsRsnInf				
1..1	**Orgtr** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Orgtr	Name Type	Originator SCLSDDId6		Initiator of the rejection.
1..1	**Id** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Orgtr +++++Id	Type	SCLSDDParty4Choice		
1..1	**OrgId** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++OrgId	Type	SCLSDDOrganisationIdentification3		
1..1	**AnyBIC** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++OrgId +++++++AnyBIC	Name Type Pattern	Any BIC AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		BIC of the SEPA-Clearer (in production mode: "MARKDEFF", in test mode: "MARKDEF0").
1..1	**Rsn** Document	Name Type	Reason SCLSDDStatusReason1Choice		

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Rsn				
1..1	**Cd** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Rsn +++++Cd	Name Type	Code SCLSDDTransactionRejectReason4Code		Left blank by SCL.
		Acceptable codes			
		ED05			
1..1	**Prtry** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Rsn +++++Prtry	Name Type Length	Proprietary Max35Text 1 **..** 35		SEPA-Clearer proprietary error code as per the list of bulk error codes found in the technical specifications.
0..1	**NbOfTxsPerSts** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++NbOfTxsPerSts	Name Type	Number of transactions per status SCLSDDNumberOfTransactionsPerStatus1		Information on transactions rejected by the SEPA-Clearer. Only completed in cases where a bulk is partially rejected.
1..1	**DtldNbOfTxs** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++NbOfTxsPerSts ++++DtldNbOfTxs	Name Type Pattern	Detailed number of transactions Max15NumericText [0-9]{1,15}		Number of rejected transactions. Only completed if the <GrpSts> element states 'PART'.
1..1	**DtldSts** Document	Name Type	Detailed status SCLSDDTransactionIndividualStatus1Code		Status of transactions. Only completed if the <GrpSts> element states 'PART'. In this case, only the entry "RJCT" is possible.

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++NbOfTxsPerSts ++++DtldSts				
		Acceptable codes			
		ACCP **ACSC** **RJCT**			
1..1	**DtldCtrlSum** Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++NbOfTxsPerSts ++++DtldCtrlSum	**Name** **Type** **FractionDigits** **TotalDigits** **Pattern**	Detailed control sum DecimalNumber 2 18 [0-9]{0,15}([\.]([0-9]{0,2})){0,1}		Total amount of the rejected transactions. Only completed if the <GrpSts> element states the code 'PART'.
0..n	**TxInfAndSts** Document +FIToFIPmtStsRptSCL ++TxInfAndSts	**Name** **Type**	Transaction information and status SCLSDDPaymentTransactionInformation1		Only completed where rejections arise from erroneous individual transactions.
1..1	**StsId** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsId	**Name** **Type** **Pattern**	Status identification SCLSDDId7 ([A-Za-z0-9]|[+|\?|/|\-|:|\(|\)|\.|,|']){1,35}		Reference number of the transaction issued by the SEPA-Clearer.
0..1	**OrgnlInstrId** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlInstrId	**Name** **Type** **Pattern**	Original instruction identification SCLSDDId7 ([A-Za-z0-9]|[+|\?|/|\-|:|\(|\)|\.|,|']){1,35}		The original instruction ID of the underlying collection. Only given here if it was already present in the original collection.
1..1	**OrgnlEndToEndId** Document +FIToFIPmtStsRptSCL ++TxInfAndSts	**Name** **Type** **Length**	Original end-to-end identification Max35Text 1 **..** 35		Creditor reference (end-to-end ID) pertaining to the original collection.

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+++OrgnlEndToEndId				
1..1	**OrgnlTxId** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxId	Name Type Pattern	Original transaction identification SCLSDDId7 ([A-Za-z0-9]|[+|\?|/|\-|:|\(|\)|\.|,|']){1,35}		Reference of PSP responsible for the rejected transaction. For pacs.003 = TxId For pacs.004 = RtrId For pacs.007 = RvslId
1..1	**TxSts** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++TxSts	Name Type	Transaction status SCLSDDTransactionIndividualStatus1Code		Status of the individual transaction. Only the entry "RJCT" is allowed.
		Acceptable codes **ACCP** **ACSC** **RJCT**			
1..1	**StsRsnInf** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf	Name Type	Status reason information SCLSDDStatusReasonInformation2		Initiator of the rejection.
1..1	**Orgtr** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr	Name Type	Originator SCLSDDId6		
1..1	*Id* Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id	Type	SCLSDDParty4Choice		

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
1..1	**OrgId** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++OrgId	*Type*	SCLSDDOrganisationIdentification3		
1..1	**AnyBIC** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++OrgId +++++++AnyBIC	*Name* *Type* *Pattern*	Any BIC AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		BIC of the SEPA-Clearer (in production mode: "MARKDEFF", in test mode: "MARKDEF0")
1..1	**Rsn** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Rsn	*Name* *Type*	Reason SCLSDDStatusReason2Choice		
1..1	**Cd** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Rsn +++++Cd	*Name* *Type*	Code SCLSDDTransactionRejectReason3Code		Left blank by SCL.
		Acceptable codes **AM01** **AM02** **AM05**			

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
		Acceptable codes **DT01** **ED05** **MD01** **MD02**			
1..1	**Prtry** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Rsn +++++Prtry	Name Type Length	Proprietary Max35Text 1 **..** 35		Error code displayed by SEPA-Clearer rejecting the individual transaction; may be completed using codes defined in ISO 20022 as well as the proprietary code. Field is formatted as follows in the event of certain errors. [Code][space][erroneous XML tag]
0..1	**InstgAgt** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstgAgt	Name Type	Instructing agent SCLSDDBranchAndFinancialInstitutionIdentification4		
1..1	**FinInstnId** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstgAgt ++++FinInstnId	Type	SCLSDDFinancialInstitutionIdentification6Choice		
1..1	**BICFI** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstgAgt ++++FinInstnId +++++BICFI	Type Pattern	BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
0..1	**InstdAgt** Document	Name Type	Instructed agent SCLSDDBranchAndFinancialInstitutionIdentification4		

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Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+FIToFIPmtStsRptSCL ++TxInfAndSts +++InstdAgt				
1..1	**FinInstnId** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstdAgt ++++FinInstnId	*Type*	SCLSDDFinancialInstitutionIdentification6Choice		
1..1	**BICFI** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstdAgt ++++FinInstnId +++++BICFI	*Type* *Pattern*	BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
0..1	**OrgnlTxRef** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef	*Name* *Type*	Original transaction reference SCLSDDOriginalTransactionReference1		Elements of the original message (if present): <IntrBkSttlmAmt>: Amount stated in original message <IntrBkSttlmDt>: Recorded settlement date of the original message <CdtrAgt><FinInstnId><BIC>: BIC of creditor bank.
1..1	**IntrBkSttlmAmt** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++IntrBkSttlmAmt	*Name* *Type* *FractionDigits* *TotalDigits* *Inclusive* *Pattern*	Interbank settlement amount SCLSDDCurrencyAndAmount 2 18 0 **..** [0-9]{0,15}([\.]([0-9]{0,2})){0,1}		Amount stated in the original message (depending on the message type): pacs.003 = interbank settlement amount pacs.004 = returned interbank settlement amount pacs.007 = reversed interbank settlement amount

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
required	*Attributes* **Ccy**	Type Use	SCLSDDCurrencyCode required		
		Acceptable codes			
		EUR			
1..1	**IntrBkSttlmDt** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++IntrBkSttlmDt	Name Type	Interbank settlement date ISODate		The interbank settlement date of the original message.
1..1	**DbtrAgt** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt	Name Type	Debtor agent SCLSDDBranchAndFinancialInstitutionIdentification4		BIC of debtor bank, as stated in the original message.
1..1	**FinInstnId** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt +++++FinInstnId	Type	SCLSDDFinancialInstitutionIdentification6Choice		
1..1	**BICFI** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt +++++FinInstnId ++++++BICFI	Type Pattern	BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
1..1	**CdtrAgt** Document	Name Type	Creditor agent SCLSDDBranchAndFinancialInstitutionIdentification4		BIC of creditor bank, as stated in the original message.

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt				
1..1	**FinInstnId** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId	*Type*	SCLSDDFinancialInstitutionIdentification6Choice		
1..1	**BICFI** Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId ++++++BICFI	*Type* *Pattern*	BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		

Message

SEPA card clearing – interbank return/refund

Use of the interbank return/refund message (pacs.004.002.04)

This message is used to convey collection returns between various PSPs. It is possible to deduce whether the transaction in question is a refund or a return by looking at the entry in the ReturnOriginator field. If the entry in the ReturnOriginator is a "name", then the transaction is a refund. If a "BIC" is specified, then we are dealing with a return.

The message caters **solely** for single reversals.

ISO message structure

A payment return message contains:

- a single group header

- one or more transaction information sequences, each of which contains a reversal instruction relating to a collection

Group header

The group header contains information required to process the entire message.

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	Document Document	Name Type	Document DocumentBG		
1.1	**PmtRtr** Document +PmtRtr	Name Type	Payment return PaymentReturnV04BG		
1.1	**GrpHdr** Document +PmtRtr ++GrpHdr	Name Type	Group header GroupHeader54BG		The group header contains information required to process the entire message.
1.1	**MsgId** Document +PmtRtr ++GrpHdr +++MsgId	Name Type Length Pattern	Message identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*		Bulk reference number <MsgId> is part of the duplication check at bulk level. Error code: B14 The first 8 or 11 characters of <MsgId> must match the BIC of the instructing agent in the IDF. The rest of the field can be freely defined. Error code: B98
1.1	**CreDtTm** Document +PmtRtr ++GrpHdr +++CreDtTm	Name Type	Creation date time ISODateTime		Bulk creation date and time.
1.1	**NbOfTxs** Document +PmtRtr ++GrpHdr +++NbOfTxs	Name Type Pattern	Number of transactions Max15NumericText [0-9]{1,15}		Total number of individual transactions in the bulk. Must not exceed 100,000 (maximum parameter of data records in the bulk). Error code: B02 Total number of data records must be equal to the actual number of individual data records in the bulk. Error code: B03

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
1.1	**TtlRtrdIntrBkSttlmAmt** Document +PmtRtr ++GrpHdr +++TtlRtrdIntrBkSttlmAmt	*Name* *Type* *FractionDigits* *TotalDigits* *Inclusive* *Pattern*	Total returned interbank settlement amount EuroAmount17Dgts 2 17 0.01 .. 99999999999999 9.99 [0-9]{0,15}([\.]([0-9]{0,2})){0,1}	Mandatory. Usage rule: Only 'EUR' is allowed. Usage rule: Amount must be between 0.01 and 999999999999999.99. Format rule: The fractional part has a maximum of two digits.	Total number of individual transactions in the bulk. Integer value of up to 15 characters is allowed. Maximum number of decimal places allowed remains two (schema validation). Currency symbol is always 'EUR' (schema validation). The total amount given must equal the sum of the single transactions contained in the bulk (returned interbank settlement amount). Error code: B05 Amount must be at least 0.01 and no more than 999999999999999.99 (schema validation).
1.1	**IntrBkSttlmDt** Document +PmtRtr ++GrpHdr +++IntrBkSttlmDt	*Name* *Type*	Interbank settlement date ISODate	Mandatory	Recorded settlement date of return. For submissions made up to 11.00, the date of the current SEPA-Clearer business day must be given.

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
					Submissions made after 11.00 must bear the date of the next SEPA-Clearer business day. Error code: B15 <IntrBkSttlmDt> is an element of the duplication check at bulk and single record level.
1.1	**SttlmMtd** Document +PmtRtr ++GrpHdr +++SttlmInf ++++SttlmMtd	Name Type	Settlement method SettlementMethod2Code	Usage rule: Only CLRG, INGA and INDA are allowed.	Information on the settlement mechanism (schema validation).
		Acceptable codes **CLRG** **INDA** **INGA**			
1.1	**IBAN** Document +PmtRtr ++GrpHdr +++SttlmInf ++++SttlmAcct +++++Id ++++++IBAN	Name Type Pattern	IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Usage rule: Only 'IBAN' is allowed under 'Identification'.	Schema validation
1.1	**Cd** Document +PmtRtr ++GrpHdr +++SttlmInf	Name Type Length	Code ExternalCashClearingSystem1Code 1 **..** 3		Code indicating the clearing system. For the SEPA-Clearer, only the entry 'EMZ' may be used. Error code: B16

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	++++ClrSys +++++Cd				
1.1	**Prtry** Document +PmtRtr ++GrpHdr +++SttlmInf ++++ClrSys +++++Prtry	Name Type Length Pattern	Proprietary Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*		Field may not be completed for submissions to the SEPA-Clearer. Error code: B16
1.1	**BICFI** Document +PmtRtr ++GrpHdr +++InstgAgt ++++FinInstnId +++++BICFI	Name Type Pattern	BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BIC is allowed.	Only to be completed when making submissions to the SEPA-Clearer. The BIC belonging to the submitter (ie the originator) is to be specified here. The countervalue of the submitted bulk is credited to the technical sub-account on the TARGET2 SSP set up for the purpose of effecting settlement via the SEPA-Clearer during the corresponding SDD/SCC settlement cycle. The specified BIC is part of the duplication check (unique daily reference). BIC must be contained in the input debit file (IDF) and authorisation to make submissions must be evident. Error code: B10
1.1	**BICFI** Document +PmtRtr ++GrpHdr +++InstdAgt ++++FinInstnId +++++BICFI	Name Type Pattern	BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BIC is allowed.	Only to be completed when making deliveries from the SEPA-Clearer. The BIC belonging to the clearing institution is to be specified here. The countervalue of the delivered bulk is debited to the technical sub-account on the TARGET-2 SSP set up for the purpose of effecting settlement via the SEPA-Clearer during the corresponding

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
					SDD/SCC settlement cycle. BIC may only be contained in the settled debit file (SDF). Error code: B11
1..n	**TxInf** Document +PmtRtr ++TxInf	Name Type	Transaction information PaymentTransaction44BG	Mandatory	Maximum of 100,000 data records in one bulk.
1.1	**RtrId** Document +PmtRtr ++TxInf +++RtrId	Name Type Length Pattern	Return identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Mandatory. Note: This is a specific reference stated by the bank initiating the return/refund. It must contain a reference that is meaningful to the initiating bank.	Reference number of the transaction given by the PSP initiating the return/refund. Return ID is part of the duplication check at single record level. Error code: AM05
1.1	**OrgnlMsgId** Document +PmtRtr ++TxInf +++OrgnlGrpInf ++++OrgnlMsgId	Name Type Length Pattern	Original message identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Mandatory	Bulk reference (<MsgId>) of the original pacs.003 bulk.
1.1	**OrgnlMsgNmId** Document +PmtRtr ++TxInf +++OrgnlGrpInf ++++OrgnlMsgNmId	Name Type	Original message name identification OriginalMessageNameBG	Mandatory	Message type of the original bulk. Completed with 'pacs.003' according to schema validation is allowed.
		Acceptable codes **pacs.003**			
0..1	**OrgnlInstrId** Document +PmtRtr	Name Type Length	Original instruction identification Max35TextSWIFT 1 **..** 35	Usage rule: Mandatory, if provided in the original instruction.	The original instruction ID of the original pacs.003. This is only specified here if it is already

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	++TxInf +++OrgnlInstrId	**Pattern**	[A-Za-z0-9\-\+\?\(\)':.,/]*		mentioned in the original collection instruction.
1.1	**OrgnlEndToEndId** Document +PmtRtr ++TxInf +++OrgnlEndToEndId	**Name** **Type** **Length** **Pattern**	Original end-to-end identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Mandatory. Original acquirer reference.	Original creditor reference (end-to-end ID) pertaining to the original collection.
1.1	**OrgnlTxId** Document +PmtRtr ++TxInf +++OrgnlTxId	**Name** **Type** **Length** **Pattern**	Original transaction identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Mandatory. Original creditor bank reference. Usage rule: It must contain a reference that is meaningful to the creditor bank and is unique over time.	The creditor's PSP's original reference for the collection (schema validation).
1.1	**OrgnlIntrBkSttlmAmt** Document +PmtRtr ++TxInf +++OrgnlIntrBkSttlmAmt	**Name** **Type** **FractionDigits** **TotalDigits** **Inclusive** **Pattern**	Original interbank settlement amount EuroAmount11Dgts 2 11 0.01 **..** 999999999.99 [0-9]{0,9}([\.]([0-9]{0,2})){0,1}	Mandatory. Amount of the collection in euro. Usage rule: Only 'EUR' is allowed. Usage rule: Amount must be between 0.01 and 999999999.99. Format rule: The fractional part has a maximum of two digits.	Original amount of the original collection. Only the currency symbol 'EUR' is allowed (schema validation). No more than two decimal places allowed (schema validation). Amount must be at least 0.01 and no more than 999999999.99 (schema validation).
1.1	**RtrdIntrBkSttlmAmt** Document +PmtRtr ++TxInf +++RtrdIntrBkSttlmAmt	**Name** **Type** **FractionDigits** **TotalDigits** **Inclusive** **Pattern**	Returned interbank settlement amount EuroAmount11Dgts 2 11 0.01 **..** 999999999.99 [0-9]{0,9}([\.]([0-9]{0,2})){0,1}	Usage rule: Only 'EUR' is allowed. Usage rule: Amount must be between 0.01 and 999999999.99. Format rule: The fractional part has a maximum of two digits. Usage rule: The element is equal to the sum of the 'original interbank settlement amount', the	Return amount of the collection. Only the currency symbol 'EUR' is allowed. (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
				'compensation amount' and the 'amount' given under 'charges information'. Note: Neither the 'compensation amount´ nor the amount given under 'charges information' is used for card clearing returns/refunds as the returned interbank settlement amount must equal the original interbank settlement amount.	No more than two decimal places are allowed. (schema validation). Amount must be no less than 0.01 and may not exceed 999999999.99 (schema validation).
0..1	**ChrgBr** Document +PmtRtr ++TxInf +++ChrgBr	Name Type	Charge bearer ChargeBearerType1CodeSLEV	Usage rule: Only 'SLEV' is allowed.	Signifier specifying bearer of charges. Only 'SLEV' is allowed (schema validation).
		Acceptable codes			
		SLEV			
1.1	**BICFI** Document +PmtRtr ++TxInf +++InstgAgt ++++FinInstnId +++++BICFI	Name Type Pattern	Instructing agent BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BICFI is allowed.	Original submitter of the bulk containing the return/refund upon submission to the SEPA-Clearer. May only be entered in the settled debit file (SDF). Error code: XT13 May therefore only be used in connection with deliveries made from the SEPA-Clearer to a SEPA-Clearer participant.
1.1	**BICFI** Document +PmtRtr ++TxInf +++InstdAgt ++++FinInstnId +++++BICFI	Name Type Pattern	BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BICFI is allowed.	Field may not be used for submissions. Error code: XT13
0..1	**Nm** Document	Name Type	Name Max70TextNotAllWhitespace	Mandatory. Usage rule: Only one such occurrence is allowed.	Initiator of the return (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+PmtRtr ++TxInf RtrRsnInf ++++Orgtr +++++Nm	Length WhiteSpace	1 **..** 70 collapse	Mandatory. Note: Identification of the type of party initiating the R message. Usage rule: Limited to the BICFI (to identify the bank originating the return) or to the 'Name' entry (to identify instances where a refund was initiated either by the ultimate debtor or the debtor). Usage rule: For card transactions, the constant "ISSUER" is used to show the originator in the field 'Name'.	
1.1	**AnyBIC** Document +PmtRtr ++TxInf RtrRsnInf ++++Orgtr +++++Id ++++++OrgId +++++++AnyBIC	Name Type Pattern	Any BIC AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Mandatory. Note: Identification of the type of party initiating the R message. Usage rule: Limited to BICFI (to identify the bank originating the return) or to the 'Name' entry (to identify instances where a refund was initiated either by the ultimate debtor or the debtor).	Initiator of the return (schema validation).
1.1	**Cd** Document +PmtRtr ++TxInf RtrRsnInf ++++Rsn +++++Cd	Name Type Length	Code ExternalReturnReason1Code 1 **..** 4	See message element specifications below.	All admissible return codes in line with the Berlin Group's IGs. No validation by the SEPA-Clearer.
1.1	**OrgnlTxRef** Document +PmtRtr ++TxInf +++OrgnlTxRef	Name Type	Original transaction reference OriginalTransactionReference16BG	Mandatory. (An exact record of all the attributes of the collection being returned). Usage rule: The content of the message elements listed under the 'original transaction reference' must be the same as that contained in the message elements of the	Details deriving from the returned original message.

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
			original instruction, as defined in the following elements.		
1.1	**InstdAmt** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Amt +++++InstdAmt	Name Type FractionDigits TotalDigits Inclusive Pattern	Instructed amount EuroAmount11Dgts 2 11 0.01 .. 999999999.99 [0-9]{0,9}([\.]([0-9]{0,2})){0,1}	Mandatory. Original instructed amount. Usage rule: Amount must be between 0.01 and 999999999.99. Format rule: The fractional part has a maximum of two digits.	Entry according to original message. Only the currency symbol 'EUR' is allowed (schema validation). A maximum of two decimal places is allowed in accordance with the convention for the euro (schema validation). Amount must be at least 0.01 and no more than 999999999.99 (schema validation).
1.1	**IntrBkSttlmDt** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++IntrBkSttlmDt	Name Type	Interbank settlement date ISODate	Settlement date of the original collection.	Recorded settlement date of the original collection. Date of the original collection must fall before or be on the date stated in the <IntrBkSttlmDt> element of the <GrpHdr>. Error code: DT01
1.1	**ReqdColltnDt** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++ReqdColltnDt	Name Type	Requested collection date ISODate	Due date of the original collection.	Due date of the original collection.
1.1	**Id** Document +PmtRtr ++TxInf +++OrgnlTxRef	Name Type Length Pattern	Identification Max35TextSWIFT 1 .. 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Original creditor ID	Identification of the creditor on the basis of the original message.

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	++++CdtrSchmeId +++++Id ++++++PrvtId +++++++Othr ++++++++Id				
1.1	**Prtry** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrSchmeId +++++Id ++++++PrvtId +++++++Othr ++++++++SchmeNm +++++++++Prtry	Name Type	Proprietary ProprietaryCodeSEPA	Only "SEPA" is a valid entry for the "Prtry" element.	Identification of the creditor on the basis of the original message. Only 'SEPA' is allowed (schema validation).
		Acceptable codes			
		SEPA			
1.1	**SttlmMtd** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++SttlmInf +++++SttlmMtd	Name Type	SettlementMethod SettlementMethod2Code	Usage rule: Only CLRG, INGA and INDA are allowed.	Schema validation
		Acceptable codes			
		CLRG **INDA** **INGA**			
1.1	**IBAN** Document +PmtRtr ++TxInf +++OrgnlTxRef	Name Type Pattern	IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Usage rule: Only 'IBAN' is allowed under 'Identification'.	IBAN from original payment. (schema validation)

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format			Berlin Group references	Information and checks SEPA-Clearer
	++++SttlmInf +++++SttlmAcct ++++++Id +++++++IBAN					
0..1	**ClrSys** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++SttlmInf +++++ClrSys	Name Type	Clearing system ClearingSystemIdentification3ChoiceBG			Schema validation
1.1	**PmtTpInf** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++PmtTpInf	Name Type	Payment type information PaymentTypeInformation25BG		Original payment type information, with all sub-fields.	Entry according to original payment (schema validation).
1.1	**MndtRltdInf** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf	Name Type	Mandate-related information MandateRelatedInformation8BG		Original mandate-related Information, with all sub-fields.	Entry according to original payment. (schema validation).
0..1	**RmtInf** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++RmtInf	Name Type	Remittance information RemittanceInformation7BG		Original remittance information, with all sub-fields.	Entry according to original payment (schema validation).
0..1	**UltmtDbtr** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr	Name Type	Ultimate debtor PartyIdentification43UDbtr			Schema validation

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
1.1	**Dbtr** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr	Name Type	Debtor PartyIdentification43Dbtr	Original debtor field, with all sub-fields.	Debtor
1.1	**IBAN** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++DbtrAcct +++++Id ++++++IBAN	Name Type Pattern	Debtor account IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Account number (IBAN) of the original debtor.	Debtor´s IBAN
1.1	**BICFI** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++DbtrAgt +++++FinInstnId ++++++BICFI	Name Type Pattern	BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		BIC of the debtor bank Check only if transaction is routed from the SEPA-Clearer to STEP2. BIC must not belong to a direct participant in the STEP2 SCC service, nor may it be reachable through a direct participant in that service. Error code: PY01 Debtor agent BIC is part of the duplication check at single record level. Error code: AM05
1.1	**BICFI** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId ++++++BICFI	Name Type Pattern	BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC of the original creditor bank.	BIC of the creditor bank Validity of BIC according to SCL directory. Error code: XT27 Check only if transaction is routed from the SEPA-Clearer to STEP2. BIC must belong to a registered direct participant or be reachable under the STEP2 SCC service. Error code: PY01

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
1.1	**Cdtr** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Cdtr	Name Typ	Creditor PartyIdentification43Cdtr	Original creditor, with all sub-fields	creditor

Message structure

Status	Element/Attribute	Format			Berlin Group references	Information and checks SEPA-Clearer
1.1	**IBAN** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrAcct +++++Id ++++++IBAN	Name Type Pattern	Creditor account IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Account number (IBAN) of the original creditor	Creditor's IBAN.
1.1	**UltmtCdtr** Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr	Name Type	Ultimate creditor PartyIdentification43UCdtr		Original ultimate creditor, with all sub-fields.	Different creditor
1.1	**SplmtryData** Document +PmtRtr ++TxInf +++SplmtryData	Name Type	Supplementary data SupplementaryData1BG		Usage rule: Mandatory.	Container with structured card information. Schema validation The contents of the element are determined by the message format supl.017.002.01.

Bold = Element, Italics = Attribute, Grey = Group

Message

SEPA card clearing – interbank reversal

Use of the interbank payment reversal instruction for direct debits (pacs.007.002.04)

This message is used to direct an interbank reversal instruction relating to a collection transaction initiated by the creditor bank all the way to the debtor bank.

The message caters **solely** for single interbank reversal instructions. Bulk-level interbank reversal instructions are **not** supported by the SEPA-Clearer.

ISO message structure

An interbank reversal instruction consists of the following elements

- a single group header

- a single original group header sequence

- one or more transaction information sequences, each of which contains an interbank reversal instruction relating to a card collection.

Group header

The group header contains information required to process the entire message.

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	Document Document	Name Type	Document DocumentBG		
1..1	**FIToFIPmtRvsl** Document +FIToFIPmtRvsl	Name Type	FI to FI payment reversal FIToFIPaymentReversalV04BG		
1..1	**GrpHdr** Document +FIToFIPmtRvsl ++GrpHdr	Name Type	Group header GroupHeader57BG		The group header contains information required to process the entire message.
1..1	**MsgId** Document +FIToFIPmtRvsl ++GrpHdr +++MsgId	Name Type Length Pattern	Message identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*		Bulk reference number <MsgId> is part of the duplication check at bulk level. Error code: B14 The first 8 or 11 characters of <MsgId> must match the BIC of the instructing agent in the IDF. The rest of the field can be freely defined. Error code: B98
1..1	**CreDtTm** Document +FIToFIPmtRvsl ++GrpHdr +++CreDtTm	Name Type	Creation date and time ISODateTime		Bulk creation date and time.
1..1	**NbOfTxs** Document +FIToFIPmtRvsl ++GrpHdr +++NbOfTxs	Name Type Pattern	Number Of transactions Max15NumericText [0-9]{1,15}		Total number of individual transactions in the bulk Must not be 'zero' at point of submission to SCL as reversal is not supported at bulk level (schema validation). Must not exceed 100,000 (maximum parameter of

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
					data records in the bulk). Error code: B02
					Total number of data records must be equal to the actual number of individual data records in the bulk. Error code: B03
1..1	**GrpRvsl** Document +FIToFIPmtRvsl ++GrpHdr +++GrpRvsl	Name Type Fixed	Group reversal TrueFalseIndicator false	Mandatory usage rule: Only 'false' is allowed.	Shows whether the activity in question is a bulk reversal or a reversal of individual payments. Reversal at bulk level is not supported. Therefore, at time of submission to SCL, only 'FALSE' may be entered. (schema validation)
1..1	**TtlRvsdIntrBkSttlmAmt** Document +FIToFIPmtRvsl ++GrpHdr +++TtlRvsdIntrBkSttlmAmt	Name Type FractionDigits TotalDigits Inclusive Pattern	Total reversed interbank settlement Amount EuroAmount17Dgts 2 17 0.01 .. 9999999999999 9.99 [0-9]{0,15}([\.]([0-9]{0,2})){0,1}	Mandatory. Amount of the reversal in euro. Usage rule: Only 'EUR' is allowed. Usage rule: Amount must be between 0.01 and 999999999999999.99 Format rule: The fractional part has a maximum of two digits.	Total number of individual transactions (reversals) in the bulk. Integer value of up to 15 characters is allowed. Maximum number of decimal places allowed remains two (schema validation). Currency symbol is always 'EUR' (schema validation). The total amount given must equal the sum of the single transactions in the bulk. Error code: B05

Bold = Element, Italics = Attribute, Grey = Group

pacs.007.002.04

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
					Amount must be at least 0.01 and no more than 999999999999999.99 (schema validation)
1..1	**IntrBkSttlmDt** Document +FIToFIPmtRvsl ++GrpHdr +++IntrBkSttlmDt	Name Type	Interbank settlement date ISODate	Mandatory. Settlement date for the reversal instruction.	Recorded settlement date of the reversal. For submissions up to 11.00, the date of the current SEPA-Clearer business day must be given. Submissions made after 11.00 must bear the date of the next SEPA-Clearer business day. Error code: B15 <IntrBkSttlmDt> is an element of the duplication check at bulk and single record level.
1..1	**SttlmMtd** Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf ++++SttlmMtd	Name Type	Settlement method SettlementMethod2Code	Usage rule: Only CLRG, INGA and INDA are allowed.	Information on the settlement mechanism. (schema validation)

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
		Acceptable codes			
		CLRG			
		INDA			
		INGA			
1..1	**IBAN** Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf ++++SttlmAcct +++++Id ++++++IBAN	Name Type Pattern	IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Usage rule: Only 'IBAN' is allowed under 'Identification'.	(Schema validation)
1..1	**Cd** Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf ++++ClrSys +++++Cd	Name Type Length	Code ExternalCashClearingSystem1Code 1 **..** 3		Code indicating the clearing system. For the SEPA-Clearer, only the entry 'EMZ' may be used. Error code: B16
1..1	**Prtry** Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf ++++ClrSys +++++Prtry	Name Type Length Pattern	Proprietary Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*		Field must not be completed for submissions to the SEPA-Clearer. Error code: B16
1..1	**BICFI** Document +FIToFIPmtRvsl ++GrpHdr +++InstgAgt ++++FinInstnId +++++BICFI	Name Type Pattern	BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BIC is allowed.	Only to be completed when making submissions to the SEPA-Clearer. The BIC belonging to the submitter (ie the originator) is to be specified here. The countervalue of the submitted bulk is settled using the technical sub-account on the TARGET2 SSP set up by the submitter for the purpose of effecting settlement via the SEPA-Clearer during the corresponding SDD/SCC settlement cycle.

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format			Berlin Group references	Information and checks SEPA-Clearer
						The specified BIC is part of the duplication check (unique daily reference). BIC must be contained in the input debit file (IDF) and authorisation to make submissions must be evident. Error code: B10
1..1	**BICFI** Document +FIToFIPmtRvsl ++GrpHdr +++InstdAgt ++++FinInstnId +++++BICFI	Name Type Pattern	BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		Usage rule: Only BIC is allowed.	Only to be completed when making deliveries from the SEPA-Clearer. The BIC belonging to the settlement institution is to be specified here. The countervalue of the delivered bulk is credited to the technical sub-account on the TARGET2 SSP specified for the purpose of effecting settlement via the SEPA-Clearer during the corresponding SDD/SCC settlement cycle. BIC may only be contained in the settled debit file (SDF). Error code: B11
1..1	**OrgnlMsgId** Document +FIToFIPmtRvsl ++OrgnlGrpInf +++OrgnlMsgId	Name Type Length Pattern	Original message identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*		Mandatory	Bulk reference (<MsgId>) of the original pacs.003 bulk. Where SCL deliveries result from submissions by the EBA/other CSMs, the status "UNMATCHED" may be entered here.
1..1	**OrgnlMsgNmId** Document +FIToFIPmtRvsl ++OrgnlGrpInf +++OrgnlMsgNmId	Name Type	Original message name identification OriginalMessageNameBG		Usage rule: Only "pacs.003" is allowed.	Message type of original bulk. The entry 'pacs.003' according to schema validation is allowed.

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
		Acceptable codes			
		pacs.003			
1..n	**TxInf** Document +FIToFIPmtRvsl ++TxInf	Name Type	Transaction information PaymentTransaction45BG	Mandatory	Maximum of 100,000 data records in one bulk.
1..1	**RvslId** Document +FIToFIPmtRvsl ++TxInf +++RvslId	Name Type Length Pattern	Reversal identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Specific creditor bank's reference used for the reversal. Usage rule: Must contain a reference that is meaningful to the creditor bank.	Reference number of the transaction given by the payment service provider initiating the reversal. Reversal Id is part of the duplication check at single record level. Error code: AM05
0..1	**OrgnlInstrId** Document +FIToFIPmtRvsl ++TxInf +++OrgnlInstrId	Name Type Length Pattern	Original instruction identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Usage rule: Mandatory, if provided in the original instruction.	The original instruction ID of the underlying pacs.003.
1..1	**OrgnlEndToEndId** Document +FIToFIPmtRvsl ++TxInf +++OrgnlEndToEndId	Name Type Length Pattern	Original end-to-end identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Mandatory. Creditor's reference to the original direct debit collection.	Creditor's original reference. End-to-end ID of the original collection.
1..1	**OrgnlTxId** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxId	Name Type Length Pattern	Original transaction identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Creditor bank's reference relating to the original collection. Usage rule: Must contain a reference that is meaningful to the creditor bank and is unique over time.	Reference of the Creditor bank' (schema validation). Transaction ID of the original collection.
1..1	**OrgnlIntrBkSttlmAmt** Document +FIToFIPmtRvsl ++TxInf +++OrgnlIntrBkSttlmAmt	Name Type FractionDigits TotalDigits	Original interbank settlement amount EuroAmount11Dgts 2 11	Amount of the original 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	Original amount of the original collection. Only the currency symbol 'EUR' is permitted (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
		Inclusive	0.01 .. 999999999.99	part has a maximum of two digits.	No more than two decimal places are allowed. (schema validation).
		Pattern	[0-9]{0,9}([\.]([0-9]{0,2})){0,1}		Amount must be at least 0.01 and no more than 999999999.99 (schema validation).
1..1	**RvsdIntrBkSttlmAmt** Document +FIToFIPmtRvsl ++TxInf +++RvsdIntrBkSttlmAmt	Name Type FractionDigits TotalDigits Inclusive Pattern	Reversed interbank settlement amount EuroAmount11Dgts 2 11 0.01 .. 999999999.99 [0-9]{0,9}([\.]([0-9]{0,2})){0,1}	Amount of the reversal in euro. Usage rule: Reversed interbank settlement amount must be the same as the amount of the collection. Usage rule: Only 'EUR' is allowed. Usage rule: Amount must be at least 0.01 and no more than 999999999.99 Format rule: The fractional part has a maximum of two digits.	Amount of the reversal. Only the currency symbol 'EUR' is permitted. (schema validation). No more than two decimal places are allowed. (schema validation). Amount must be at least 0.01 and no more than 999999999.99 (schema validation).
0..1	**ChrgBr** Document +FIToFIPmtRvsl ++TxInf +++ChrgBr	Name Type	Charge bearer ChargeBearerType1CodeSLEV	Usage rule: Only 'SLEV' is allowed.	Signifier specifying bearer of charges. Only 'SLEV' is permitted (schema validation).
		Acceptable codes			
		SLEV			

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
1..1	**BICFI** Document +FIToFIPmtRvsl ++TxInf +++InstgAgt ++++FinInstnId +++++BICFI	Name Type Pattern	Instructing agent BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BICFI is allowed.	Original submitter of the bulk containing the reversal upon submission to the SEPA-Clearer. May only be shown in the settled debit file (SDF). Error code: XT13 May therefore only be used in connection with deliveries made from the SEPA-Clearer to a SEPA-Clearer participant.
1..1	**BICFI** Document +FIToFIPmtRvsl ++TxInf +++InstdAgt ++++FinInstnId +++++BICFI	Name Type Pattern	Instructing agent BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BICFI is allowed.	Field must not be used for submissions Error code: XT13
1..1	**RvslRsnInf** Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf	Name Type	Reversal reason information PaymentReversalReason7BG	Usage rule: 'Reversal reason information' is to be used to specify a reason for reversing the individual transaction. Usage rule: Only one occurrence of 'reversal reason information' is allowed.	Information on the reason for the reversal.
0..1	**Nm** Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Orgtr +++++Nm	Name Type Length WhiteSpace	Name Max70TextNotAllWhitespace 1 **..** 70 collapse	Identification of the type of party that initiated the reversal (original creditor name or original creditor bank ID). Usage rule: 'Originator' must be named either in the 'original group information' or the 'transaction information'.	Initiator of the reversal (schema validation).
1..1	**AnyBIC** Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Orgtr +++++Id	Name Type Pattern	Any BIC AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Identification of the type of party that initiated the reversal (original creditor name or original creditor bank ID). Usage rule: Originator must be named either in the 'original group information' or the 'transaction information'.	Initiator of the reversal (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	++++++OrgId +++++++AnyBIC				
1..1	**Cd** Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Rsn +++++Cd	Name Type	Code ReversalReason1CodeFromListBg	Mandatory. Reason code for reversal. See message element specifications below.	(Schema validation)
		Acceptable codes			
		AM05 **MS02** **MS03**	Duplication NotSpecifiedReasonCustomerGenerated NotSpecifiedReasonAgentGenerated		
1..1	**OrgnlTxRef** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef	Name Type	Original transaction reference OriginalTransactionReference16BG	Mandatory. An exact copy of all attributes of the received collection being reversed, if not otherwise stated. Usage rule: The message elements under 'original transaction reference' must have the same content as the message elements of the original instruction, as defined in the following elements.	Data specified in the original message upon which the reversal is based.
1..1	**InstdAmt** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Amt +++++InstdAmt	Name Type FractionDigits TotalDigits Inclusive Pattern	Instructed amount EuroAmount11Dgts 2 11 0.01 .. 999999999.99 [0-9]{0,9}([\.]([0-9]{0,2})){0,1}	Mandatory. Original instructed Amount.	Entry according to original message. Only the currency symbol 'EUR' is allowed. (schema validation). No more than two decimal places allowed. (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
					Amount must be at least 0.01 and no more than 999999999.99 (schema validation).
1..1	**IntrBkSttlmDt** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++IntrBkSttlmDt	Name Type	Interbank settlement date ISODate	Mandatory. Settlement date of the original collection from the original group header.	Recorded settlement date of the original collection. Date of the original collection must fall before or be on the date stated in the <IntrBkSttlmDt> element of the <GrpHdr>. Error code: DT01
1..1	**ReqdColltnDt** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++ReqdColltnDt	Name Type	Requested collection date ISODate	Due date of the original collection.	Due date of the original collection.
1..1	**Id** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrSchmeId +++++Id ++++++PrvtId +++++++Othr ++++++++Id	Name Type Length Pattern	Identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Identifier of the original creditor.	Creditor ID as stated in the original message.
1..1	**Prtry** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef	Name Type	Proprietary ProprietaryCodeSEPA		Creditor ID as stated in the original message. Only 'SEPA' is allowed (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	++++CdtrSchmeId +++++Id ++++++PrvtId +++++++Othr ++++++++SchmeNm +++++++++Prtry				
		Acceptable codes			
		SEPA			
1..1	**SttlmMtd** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++SttlmInf +++++SttlmMtd	Name Type	SettlementMethod SettlementMethod2Code		Schema validation
		Acceptable codes			
		CLRG **INDA** **INGA**			
1..1	**IBAN** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++SttlmInf +++++SttlmAcct ++++++Id +++++++IBAN	Name Type Pattern	IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		IBAN from original payment (schema validation).
0..1	**ClrSys** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++SttlmInf	Name Type	Clearing system ClearingSystemIdentification3ChoiceBG		Schema validation

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+++++ClrSys				
1..1	**PmtTpInf** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++PmtTpInf	Name Type	Payment type information PaymentTypeInformation25BG	Original payment type information with all sub-fields.	Entry according to original payment (schema validation).
1..1	**MndtRltdInf** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf	Name Type	Mandate-related information MandateRelatedInformation8BG	Original mandate-related information with all sub-fields.	Entry according to original payment (schema validation).
1..1	**Ustrd** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++RmtInf +++++Ustrd	Name Type Length WhiteSpace	Remittance information Max140TextNotAllWhitespace 1 **..** 140 collapse	Original remittance information with all sub-fields.	Entry according to original payment (schema validation).
0..1	**UltmtDbtr** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtDbtr	Name Type	Ultimate debtor PartyIdentification43UDbtr		Schema validation
1..1	**Dbtr** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr	Name Type	Debtor PartyIdentification43Dbtr	Original debtor field with all sub-fields.	debtor
1..1	**IBAN**	Name Type	Debtor account IBAN2007Identifier	Account number (IBAN) of the original debtor.	debtor's IBAN

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++DbtrAcct +++++Id ++++++IBAN	**Pattern**	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
1..1	**BICFI** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++DbtrAgt +++++FinInstnId ++++++BICFI	**Name** **Type** **Pattern**	BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC of the original debtor bank	BIC of the debtor bank Validity of BIC according to SCL Directory Error code: XT27 Check only if transaction is routed from the SEPA-Clearer to STEP2. BIC must belong to a registered direct participant or be reachable under the STEP2 SCC service. Error code: PY01
1..1	**BICFI** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId ++++++BICFI	**Name** **Type** **Pattern**	BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC of the original creditor bank	BIC of the creditor bank Validity of BIC according to SCL Directory Error code: XT27 Check only if transaction is routed from the SEPA-Clearer to STEP2. BIC must not belong to a direct participant in the STEP2 SCC service, nor may it be reachable through a direct participant in that service. Error code: PY01 Creditor agent BIC is part of the duplication check at single record level. Error code: AM05

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
1..1	**Cdtr** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Cdtr	Name Typ	Creditor PartyIdentification43Cdtr	Original creditor with all sub-fields	creditor
1..1	**IBAN** Document +FIToFIPmtRvsl ++TxInf	Name Type Pattern	Creditor account IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Account number (IBAN) of the original creditor	creditor ´s IBAN

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+++OrgnlTxRef ++++CdtrAcct +++++Id ++++++IBAN				
1..1	**UltmtCdtr** Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr	Name Type	Ultimate creditor PartyIdentification43UCdtr	Original ultimate creditor, with all sub-fields.	Different creditor
1..1	**SplmtryData** Document +FIToFIPmtRvsl ++TxInf +++SplmtryData	Name Type	Supplementary data SupplementaryData1BG	Usage rule: Mandatory.	Container with structured card information. Schema validation The contents of the element are determined by the message format supl.017.002.01.

Bold = Element, Italics = Attribute, Grey = Group

Message

SEPA card clearing – card remittance information

Container with structured card information (supl.017.002.01)

This message is used to convey card authorisation data along the payment chain in structured format.

Accordingly, the container is embedded in the schema files of all pacs.003, pacs.004 and pacs.007 bulks.

The SEPA-Clearer validates the content of the container solely in schematic terms.

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
1.1	**CardRmtInf** Document +PmtSD1 CardRmtInf	Name Type	Card remittance information TransactionData1BGSupl		
1.1	**CardBrnd** Document +PmtSD1 CardRmtInf CardBrnd	Name Type Length Pattern	Card brand Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Usage rule: Mandatory	
0.1	**CardData** Document +PmtSD1 CardRmtInf CardData	Name Type	Card data PlainCardData3BGSupl	Usage rule: Mandated for card transaction clearing. Not used for card bulk clearing. Optional for fee collections	
1.1	**PAN** Document +PmtSD1 ++CardRmtInf +++CardData ++++PAN	Name Type Pattern	PAN Min8Max28NumericText [0-9]{8,28}		
0.1	**CardSeqNb** Document +PmtSD1 ++CardRmtInf +++CardData ++++CardSeqNb	Name Type Pattern	Card sequence number Min2Max3NumericText [0-9]{2,3}	Usage rule: Mandated if available	
1.1	**XpryDt** Document +PmtSD1 ++CardRmtInf +++CardData ++++XpryDt	Name Type	Expiry data ISOYearMonth		
0.1	**PtOfIntractn**	Name	Point of interaction	Usage rule: Mandated if available	

Bold = Element, Italics = Attribute, Grey = Group

DEUTSCHE
BUNDESBANK
EUROSYSTEM

Message structure					
Status	**Element/Attribute**	**Format**		**Berlin Group references**	**Information and checks SEPA-Clearer**
	Document +PmtSD1 ++CardRmtInf +++PtOfIntractn	*Type*	PointOfInteraction1BGSupl	for card transaction clearing. Not used for card bulk clearing or fee collections.	
1.1	**Id** Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Id	*Name* *Type*	Identification GenericIdentification32		
1.1	**Id** Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Id +++++Id	*Name* *Type* *Length* *Pattern*	Identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Terminal-ID of acceptance Terminal.	
0.1	**Tp** Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Id +++++Tp	*Name* *Type*	Type PartyType3Code	Usage rule: Optional. No restrictions on type.	
		Acceptable codes **ACCP** **ACQR** **CISS** **DLIS** **ITAG** **MERC** **OPOI**			
0..1	**Issr** Document	*Name* *Type*	Issuer PartyType4Code	Usage rule: Optional. Note: Issuer of the terminal ID.	

Bold = Element, Italics = Attribute, Grey = Group

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Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Id +++++Issr				
		Acceptable codes			
		ACCP **ACQR** **CISS** **ITAG** **MERC** **TAXH**			
0..1	**GrpId** Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++GrpId	Name Type Length Pattern	Group identification Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*		
0..1	**Cpblties** Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Cpblties	Name Type	Capabilities PointOfInteractionCapabilities1		
0..4	**CardRdngCpblties** Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Cpblties +++++CardRdngCpblties	Name Type	Card reading capabilities CardDataReading1CodeBGSupl	Usage rule: Optional, up to four entries. Permitted codes: CICC (EMV-based), ECTL (EMV-based contactless), MGST (Magnetic stripe), PHYS (Manual entry).	
		Acceptable codes			
		CICC	EMV-based		

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
		Acceptable codes			
		ECTL	EMV-based, contactless		
		MGST	Magnetic stripe		
		PHYS	Manual entry		
0..4	**CrdhldrVrfctnCpblties** Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Cpblties +++++CrdhldrVrfctnCpblties	Name Type	Cardholder verification capabilities CardholderVerificationCapability1CodeBG Supl	Usage rule: Optional, up to four entries. Permitted codes: MNSG (Manual signature), FEPN (Offline PIN-encrypted), FCPN (Offline PIN clear), NPIN (Online PIN). If no CVM terminal: Field not used.	
		Acceptable codes			
		FCPN	Offline, PIN clear		
		FEPN	Offline, PIN-encrypted		
		MNSG	Manual signature		
		NPIN	Online PIN		
0..1	**OnLineCpblties** Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Cpblties +++++OnLineCpblties	Name Type	On Line Capabilities OnLineCapability1CodeBGSupl	Usage rule: Conditional, used if – and only if – terminal is offline. Permitted codes: OFLN (Offline-only terminal).	
		Acceptable codes			
		OFLN:			
0..1	**TxDtls** Document	Name Type	Transaction details CardPaymentTransactionDetails8BGSupl	Usage rule: Optional for card transaction clearing. Not used for	

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+PmtSD1 ++CardRmtInf +++TxDtls			card bulk clearing or fee collection.	
0..5	**Amt** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++Amt	Name Type	Amount CardAmountAndCurrencyExchange1	This field contains additional amount information. Its usage is conditional: Field is used if surcharge amount, original amount, increased amount, cash-back, or integrated fee amounts apply. Up to five occurrences allowed.	
1.1	**Amt** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++Amt +++++Amt	Name Type FractionDigits TotalDigits Inclusive Pattern	Amount ActiveCurrencyAndAmount 5 18 0 **..** [0-9]{0,19}		
0..1	**CcyXchg** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++Amt +++++CcyXchg	Name Type	Currency exchange CurrencyExchange3	Conditional: To be used if, and only if, original transaction currency is not euro.	
1.1	**SrcCcy** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++Amt +++++CcyXchg ++++++SrcCcy	Name Type Pattern	Source currency CurrencyCode [A-Z]{3,3}		
1.1	**XchgRate** Document	Name Type	Exchange rate BaseOneRate		

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+PmtSD1 ++CardRmtInf +++TxDtls ++++Amt +++++CcyXchg ++++++XchgRate	**FractionDigits** **TotalDigits**	10 11		
1.1	**Tp** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++Amt +++++Tp	**Name** **Type**	Type TypeOfAmount3Code	Permitted codes: "CSHB" = Cash-back "SRVF" = Service fee "INTC" = Interchange fee "GRTY" = Gratuity amount "ORIG" = Amount in original transaction currency. Applies if, and only if, the original currency is not euro. This amount then equals the instructed amount once the currency exchange is applied. "SRCH" =Surcharge	
		Acceptable codes			
		CSHB **GRTY** **INTC** **ORIG** **SRCH** **SRVF**	Cash-back Gratuity amount Interchange fee Amount in original transaction currency. Applies if, and only if, the original currency is not euro. This amount then equals the instructed amount once the currency exchange is applied. Surcharge Service fee		
0..1	**ICCRltdData** Document +PmtSD1	**Name** **Type** **Length**	ICC-related data Max1025Text 1 **..** 1025	Usage rule: Conditional. Mandated for EMV-based transactions.	

Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	++CardRmtInf +++TxDtls ++++ICCRltdData				
0..1	**PmtCntxt** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++PmtCntxt	Name Type	Payment context PaymentContext3		
0..1	**CardPres** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++PmtCntxt +++++CardPres	Name Type	Card present TrueFalseIndicator	Usage rule: Conditional. Used if card is not present ('false' is entered as the code).	
0..1	**CrdhldrPres** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++PmtCntxt +++++CrdhldrPres	Name Type	Cardholder present TrueFalseIndicator	Usage rule: Conditional. Used if card is not present ('false' is entered as the code).	
0..1	**AttndncCntxt** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++PmtCntxt +++++AttndncCntxt	Name Type	Attendance context AttendanceContext1Code	Usage rule: Optional. Permitted codes: ATTD, for an "attended environment", UATT for an "unattended environment".	
		Acceptable codes **ATTD:** **UATT**			
0..1	**TxChanl**	Name	Transaction channel	Usage rule: Conditional. Used if	

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Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	document +PmtSD1 ++CardRmtInf +++TxDtls ++++PmtCntxt +++++TxChanl	*Type*	TransactionChannel1Code	the following business context applies: ECOM (E-commerce), MAIL (Mail order), TLPH (Telephone order).	
		Acceptable codes			
		ECOM **MAIL** **TLPH**	E-commerce Mail order Telephone order		
1.1	**CardDataNtryMd** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++PmtCntxt +++++CardDataNtryMd	*Name* *Type*	Card data entry mode CardDataReading1CodeBGSupl	Permitted codes: CICC (EMV-based), ECTL (EMV-based contactless), MGST (Magnetic stripe), PHYS (Manual entry)	
		Acceptable codes			
		CICC **ECTL** **MGST** **PHYS**	EMV-based EMV-based contactless Magnetic stripe Manual entry		
0..1	**FllbckInd** Document +PmtSD1 ++CardRmtInf +++TxDtls	*Name* *Type*	Fallback indicator TrueFalseIndicator	Usage rule: Conditional. Used only in case of fallback. Code is then "True". This applies to magnetic stripe fallback as well as for chip fallback.	

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Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	++++PmtCntxt +++++FllbckInd				
0..1	**AuthntcnMtd** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++PmtCntxt +++++AuthntcnMtd	Name Type	Authentification method CardholderAuthentication2	Usage rule: Conditional. If no CVM, then field is not used. Otherwise: Mandated.	
1.1	**AuthntcnMtd** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++PmtCntxt +++++AuthntcnMtd ++++++AuthntcnMtd	Name Type	Authentification method AuthenticationMethod1Code	Permitted codes: PPSG (Handwritten paper signature), NPIN (Online PIN), FPIN (Offline PIN).	
		Acceptable codes			
		FPIN **NPIN** **PPSG**	Offline PIN Online PIN Handwritten paper signature		
1.1	**AuthntcnNtty** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++PmtCntxt +++++AuthntcnMtd ++++++AuthntcnNtty	Name Type	Authentication entity AuthenticationMethod1Code	AGNT (Authorised agent in case of online PIN), MERC (Merchant in case of paper signature), ICCD (Card in case of offline PIN).	
		Acceptable codes			
		AGNT	Authorised agent in case of online PIN.		

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Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
		Acceptable codes			
		ICCD	Card in case of offline PIN.		
		MERC	Merchant in case of paper signature.		
0..1	**MrchntCtgyCd** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++MrchntCtgyCd	**Name** **Type** **Length** **Pattern**	Merchant category code Min3Max4TextSWIFT 3 **..** 4 [A-Za-z0-9\-\+\?\(\)':.,/]*	Usage rule: Optional. Values according to ISO18245.	
0..1	**TxDtTm** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++TxDtTm	**Name** **Type**	Transaction Date Time ISODateTime	Date and time of the card transaction. Mandated, if available.	
0..1	**SaleRefNb** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++SaleRefNb	**Name** **Type** **Length** **Pattern**	Sale reference number Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Usage rule: Optional.	
0..1	**RePresntmntRsn** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++RePresntmntRsn	**Name** **Type** **Length**	Representment reason ExternalRePresentmentReason1Code 1 **..** 4	Usage rule: Conditional. Mandated if second presentment codes are: 'AMCR' for amount corrected, 'CLSD' for card authentication liability shift denied, 'CRPI' for credit previously issued, 'OTVA' for original transaction valid, or 'VLSD' for verification liability shift denied.	
0..1	**AddtlSvc** Document	**Name** **Type**	Additional service CardPaymentServiceType2CodeBGSupl	Usage rule: Conditional. Only code NRES is allowed for no-show	

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Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+PmtSD1 ++CardRmtInf +++TxDtls ++++AddtlSvc			transactions.	
		Acceptable codes			
		NRES			
0..1	**TxRef** Document +PmtSD1 ++CardRmtInf +++TxDtls ++++TxRef	Name Type Length Pattern	Transaction reference Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*	Usage rule: Optional. Sequence number of transaction between terminal and acquirer.	
0..1	**PrePdAcct** Document +PmtSD1 ++CardRmtInf +++PrePdAcct	Name Type	Pre-paid account CashAccount24BGSupl	Usage rule: Conditional. Used for mobile top-up service; indicates the account to be loaded.	
1.1	**Id** Document +PmtSD1 ++CardRmtInf +++PrePdAcct ++++Id	Name Type	Identification AccountIdentification4ChoiceBGSupl	MSISDN is entered in "Identification" under "Other". The MSISDN is specified either in domestic or international format, with a preceding plus sign.	
1.1	**Othr** Document +PmtSD1 ++CardRmtInf +++PrePdAcct ++++Id +++++Othr	Name Type	Other GenericAccountIdentification1BGSupl		
1.1	**Id** Document +PmtSD1 ++CardRmtInf	Name Type Length Pattern	Identification Max35TextSWIFT 1 **..** 34 [A-Za-z0-9\-\+\?\(\)':.,/]*		

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Message structure

Status	Element/Attribute	Format		Berlin Group references	Information and checks SEPA-Clearer
	+++PrePdAcct ++++Id +++++Othr ++++++Id				
0..1	**Tp** Document +PmtSD1 ++CardRmtInf +++PrePdAcct ++++Tp	Name Type	Type CashAccountType2Choice	Constant MSISDN in "Proprietary"	
1.1	**Prtry** Document +PmtSD1 ++CardRmtInf +++PrePdAcct ++++Tp +++++Prtry	Name Type Length Pattern	Proprietary Max35TextSWIFT 1 **..** 35 [A-Za-z0-9\-\+\?\(\)':.,/]*		
0..1	**Ccy** Document +PmtSD1 ++CardRmtInf +++PrePdAcct ++++Ccy	Name Type Pattern	Currency ActiveOrHistoricCurrencyCode [A-Z]{3,3}		
0..1	**Nm** Document +PmtSD1 ++CardRmtInf +++PrePdAcct ++++Nm	Name Type Length WhiteSpace	Name Max70Text 1 **..** 70 collapse	Mobile operator ID nnnmm, where nnn is the country code of the mobile operator and mm is a domestic ID, as used in the top-up authorisation function.	

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