



**The Deutsche Bundesbank's technical specifications for  
the clearing and settlement of interbank SEPA direct debits  
via the RPS SEPA-Clearer (SCL)  
("SDD/SCL technical specifications")**

**Version 3.1 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.

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**Changes/additions to the “technical specifications” compared with version 3.0**

Section	Location	Changes/additions
	Entire document	Deletion of references to the submission of Cor1 R-transactions, which was permissible up until February 2018
8	<u>Individual transaction-related error codes</u>	Use of code MS03 expanded to include the forwarding of bulk rejections by 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 direct 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 SEPA-Clearer's SDD service (comprising the SDD Core service and an SDD B2B service) supports SEPA direct debits in XML format as stipulated in the ISO 20022 standard and the EPC specifications. Checking rules that go beyond schema validations are described in the following sections.

Message types pacs.002.001.03SCL and camt.056.001.01 are not part of the EPC specifications. Message type pacs.002.001.03SCL is a rejection message which the SEPA-Clearer sends to the submitter in the event of an error to inform them about bulks or individual transactions (at the validation or settlement stage). Message type camt.056.001.01 is used by the payee's payment service provider to cancel a previously sent individual payment (direct debit) prior to settlement.

## 2 Duplication checks

### 2.1 Duplication checks in the SEPA-Clearer

Participants in the RPS SEPA-Clearer are advised to unambiguously reference each individual transaction every business 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 (“Core” or “B2B”)
- Reference number
- Identification of the party that allocated the reference
- Interbank settlement date or processing day in the SEPA-Clearer

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

	Origin	Service	Reference number	BIC	Date
<b>Files</b>	IDF file header	CORE or B2B	File reference If a file is rejected, it must always be given a new file reference before it is resubmitted.	Sending institution	-
<b>IDF bulks</b>	IDF group header or assignment	CORE or B2B	Message ID or identification It is necessary to ensure that the <Msgld> remains unambiguous for all pacs types (pacs.002, pacs.003, pacs.004 and pacs.007) and to safeguard the <ld> of camt.056 (see explanatory note on <Msgld> and <ld>).	Instructing agent	Interbank settlement date <sup>1</sup>
<b>Direct debit</b>	pacs.003	CORE or B2B	Transaction ID	Creditor agent	Interbank settlement date
<b>Reject/refusal</b>	pacs.002	CORE or B2B	Status ID	Original debtor agent	SCL processing day

<sup>1</sup> Submission of pacs.002: in the absence of the interbank settlement date at group header level, the interbank settlement date of the first payment at transaction level is used instead. Submission of camt.056: in the absence of the interbank settlement date across the entire message, the current interbank settlement date (ie the SEPA-Clearer business day) is used for settlement.

	Origin	Service	Reference number	BIC	Date
<b>Payment cancellation request</b>	camt.056	CORE or B2B	Cancellation ID	Original creditor agent	SCL processing day <sup>1</sup>
<b>Return/refund</b>	pacs.004	CORE or B2B (only returns)	Return ID	Original debtor agent	Interbank settlement date
<b>Reversal</b>	pacs.007	Core or B2B	Reversal ID	Original creditor agent	Interbank settlement date

## 2.2 Duplication checks in other CSMs

The Bundesbank routes SEPA direct debits 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.002, pacs.003, pacs.004 and pacs.007)
- Identification (bulk level; camt.056)
- Transaction ID (individual transaction level; pacs.003)
- Return ID (individual transaction level; pacs.004)
- Status ID (individual transaction level; pacs.002)
- Cancellation ID (individual transaction level; camt.056)

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

### 3 Cross-referencing checks

#### 3.1 Cross-referencing checks in the SEPA-Clearer

Rejections (pacs.002) and recalls (camt.056) are booked in the SEPA-Clearer on their interbank settlement date as part of the same settlement procedure used for the original direct debit (pacs.003) in the form of a counteracting booking on the participants' accounts in accordance with the gross coverage principle. To prevent such R-transactions from being booked without an underlying original direct debit, these messages will be rejected using the error code XT75 in cases where the original direct debit was not processed in the SEPA-Clearer or where an R-transaction was already submitted.

Assignment to the original direct debit occurs on the basis of the following fields:

O-Tx pacs.003	pacs.002	camt.056
GrpHdr / IntrBkSttlmDt	TxInfAnstSts / OrgnlTxRef / IntrBkSttlmDt	Undrlyg / TxInf / OrgnlIntrBkSttlmDt
DrctDbtTxInf / PmtTpInf/ LclInstrm / Cd	TxInfAnstSts / OrgnlTxRef / PmtTpInf / LclInstrm / Cd	Undrlyg / TxInf / OrgnlTxRef / PmtTpInf / LclInstrm / Cd
DrctDbtTxInf / CdtrAgt / FinInstnId / BIC or BICFI	TxInfAnstSts / OrgnlTxRef / CdtrAgt / FinInstnId / BIC or BICFI	TxInfAnstSts / OrgnlTxRef / CdtrAgt / FinInstnId / BIC or BICFI
DrctDbtTxInf / PmtId / TxId	TxInfAnstSts / OrgnlTxId	Undrlyg / TxInf / OrgnlTxId

Processing of post-settlement R-transactions (pacs.004 and pacs.007) is effected without any checking of the original transactions referenced in the payment messages.

#### 3.2 Cross-referencing checks in other CSMs

The SEPA-Clearer delivers, among other things, R-transactions arriving from other CSMs to participants. Where applicable, other CSMs may subject these R-transactions to cross-referencing checks on the basis of the references entered in the individual message elements specified under "Duplication checks" and entries contained in other message elements of the original transaction (eg the original interbank settlement date or the original interbank settlement amount), the aim being to establish whether the original transaction was also settled using this other CSM. If it was not, for post-settlement R-transactions (pacs.004 and pacs.007) the <OrgnlMsgId> of the R-transaction is, where necessary, marked with a



“NOMATCH” identifier. The R-transactions are then allocated the string “UNMATCHED” (or a similar label) and forwarded.

In the case of pre-settlement R-transactions (pacs.002 and camt.056) routed via other CSMs, transactions for which the outcome of the cross-referencing check is negative may result in the individual transaction being rejected.

With regard to the cross-referencing check conducted by EBA CLEARING, the latter only permits the submission of R-transactions during a specific period, which may vary depending on the message type and service. EBA CLEARING has published details about this in its “STEP2 Multi Purpose Direct Debits Core Service and B2B Service Functional Description” document (section 4.4.4).

Excerpt from the document (as at 27 November 2017):

Date validation	Data element validated	CORE	B2B
The latest date (number of TARGET days before D) on which a Request for Cancellation Request can be sent	Sending date	0	0
The latest date (number of TARGET days before D) on which a Refusal or Reject can be sent	Sending date	0	0
The latest date (number of TARGET days after D) on which a Reversal can be submitted by the Creditor Agent	Sending date	5	5
The latest date (number of TARGET days after D) on which a Return can be submitted by the Debtor Agent	Sending date	5	3
The latest date (number of TARGET days after D) on which a Request for Refund for an Authorized transaction can be submitted by the Debtor Agent	Sending date	47 <sup>2</sup>	N/A
The latest date (number of calendar days after D) on which a Request for Refund for an Unauthorized transaction can be submitted by the Debtor Agent	Sending date	440 <sup>3</sup>	N/A

Compliance with EBA CLEARING’s above deadlines is not checked by the SEPA-Clearer. Hence, non-compliance may result in these transactions being rejected by EBA CLEARING after R-transactions have been routed to EBA CLEARING.

<sup>2</sup> STEP2 M-PEDD Core service will not reject a refund for an authorised transaction if it arrives after the defined timeline.

<sup>3</sup> STEP2 will reject a refund for an unauthorised transaction if it arrives after the defined timeline.

## 4 Daily reconciliation report for direct debits (DRD)

Summary of the SDD 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 DRD is not in XML format. A separate DRD (DRD Core or DRD B2B) is made available to the SEPA-Clearer participant for each SDD service (Core and B2B).

The DRD files delivered by the SEPA-Clearer in ASCII format using the EBICS communication infrastructure do not incorporate any special characters for the line feed at the end of the data record.

### 4.1 DRD header

Status	Field name	Format	Content	Item
M	Record type	4x	HDRD	0
M	Service identifier	3x	Core or B2B	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 ( <u>not</u> communication partner)	47
M	Business date clearer	6!n	SEPA-Clearer business day	58

#### 4.2 DRD (pacs.003) direct debit bulks sent body

Submissions of original SEPA direct debits 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 direct debits processed	8n	Number of processed transactions in a bulk	39
M	Number direct debits rejected	8n	Number of records rejected in a bulk	47
M	Value direct debits processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0.00	55
M	Value direct debits 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	<p>Processing cycle in SDD Core service</p> <ul style="list-style-type: none"> <li>• A “90” denotes processing after the first submission window</li> <li>• A “91” denotes processing after the second submission window</li> <li>• A “96” denotes processing after the third submission window</li> <li>• A “99” denotes processing after the fourth submission window</li> </ul> <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> <li>• A “90” denotes processing after the first submission window</li> <li>• A “91” denotes processing after the second submission window</li> <li>• A “92” denotes processing after the third submission window</li> <li>• A “95” denotes processing after the fourth submission window</li> <li>• A “99” denotes processing after the fifth submission window</li> </ul>	91

#### 4.3 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	<p>Processing cycle in SDD Core service</p> <ul style="list-style-type: none"> <li>• A “90” denotes processing after the first submission window</li> <li>• A “91” denotes processing after the second submission window</li> <li>• A “99” denotes processing after the fourth submission window</li> </ul> <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> <li>• A “90” denotes processing after the first submission window</li> <li>• A “91” denotes processing after the second submission window</li> <li>• A “92” denotes processing after the third submission window</li> <li>• A “99” denotes processing after the fifth submission window</li> </ul>	91

#### 4.4 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	<p>Processing cycle in SDD Core service</p> <ul style="list-style-type: none"> <li>• A “90” denotes processing after the first submission window</li> <li>• A “91” denotes processing after the second submission window</li> <li>• A “99” denotes processing after the fourth submission window</li> </ul> <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> <li>• A “90” denotes processing after the first submission window</li> <li>• A “91” denotes processing after the second submission window</li> <li>• A “92” denotes processing after the third submission window</li> <li>• A “99” denotes processing after the fifth submission window</li> </ul>	91

#### 4.5 DRD (pacs.002) reject bulks sent body

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

Status	Field name	Format	Content	Item
M	Record type	4x	DJSB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number rejects processed	8n	Number of processed transactions in a bulk	39
M	Number rejects rejected	8n	Number of records rejected in a bulk	47
M	Value rejects processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0.00	55
M	Value rejects 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	<p>Processing cycle in SDD Core service</p> <ul style="list-style-type: none"> <li>• A “90” denotes processing after the first submission window</li> <li>• A “91” denotes processing after the second submission window</li> <li>• A “99” denotes processing after the fourth submission window</li> </ul> <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> <li>• A “90” denotes processing after the first submission window</li> <li>• A “91” denotes processing after the second submission window</li> <li>• A “92” denotes processing after the third submission window</li> <li>• A “99” denotes processing after the fifth submission window</li> </ul>	91

#### 4.6 DRD (camt.056) payment cancellation request bulks sent body

Submissions of payment cancellation requests (PCRs) to the SEPA-Clearer by SEPA-Clearer participants

Status	Field name	Format	Content	Item
M	Record type	4x	DCSB	0
M	Bulk reference	35x	<Id> belonging to assignment	4
M	Number PCRs processed	8n	Number of processed transactions in a bulk	39
M	Number PCRs rejected	8n	Number of records rejected in a bulk	47
M	Value PCRs processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0.00	55
M	Value PCRs 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	<p>Processing cycle in SDD Core service</p> <ul style="list-style-type: none"> <li>• A “90” denotes processing after the first submission window</li> <li>• A “91” denotes processing after the second submission window</li> <li>• A “99” denotes processing after the fourth submission window</li> </ul> <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> <li>• A “90” denotes processing after the first submission window</li> <li>• A “91” denotes processing after the second submission window</li> <li>• A “92” denotes processing after the third submission window</li> <li>• A “99” denotes processing after the fifth submission window</li> </ul>	91

#### 4.7 DRD (pacs.003) direct debit bulks received body

Deliveries of SEPA direct debits from the SEPA-Clearer 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 direct debits received	8n	Number of delivered transactions in a bulk	39
M	Value direct debits received	18d	Total value of delivered transactions in a bulk	47
M	Processing cycle number	2n	<p>Processing cycle in SDD Core service</p> <ul style="list-style-type: none"> <li>• A “90” denotes deliveries from the first delivery window</li> <li>• A “91” denotes deliveries from the second delivery window</li> <li>• A “93” denotes deliveries from the third delivery window</li> <li>• A “96” denotes deliveries from the fourth delivery window</li> <li>• A “98” denotes deliveries from the fifth delivery window</li> <li>• A “99” denotes deliveries from the sixth delivery window</li> </ul> <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> <li>• A “90” denotes deliveries from the first delivery window</li> <li>• A “91” denotes deliveries from the second delivery window</li> <li>• A “92” denotes deliveries from the third delivery window</li> <li>• A “93” denotes deliveries from the fourth delivery window</li> <li>• A “95” denotes deliveries from the fifth delivery window</li> <li>• A “97” denotes deliveries from the sixth delivery window</li> <li>• A “99” denotes deliveries from the seventh delivery window</li> </ul>	65



#### 4.8 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 returns received	8n	Number of delivered transactions in a bulk	39
M	Value returns received	18d	Total value of delivered transactions in a bulk	47
M	Processing cycle number	2n	<p>Processing cycle in SDD Core service</p> <ul style="list-style-type: none"> <li>• A “90” denotes deliveries from the first delivery window</li> <li>• A “91” denotes deliveries from the second delivery window</li> <li>• A “93” denotes deliveries from the third delivery window</li> <li>• A “98” denotes deliveries from the fifth delivery window</li> <li>• A “99” denotes deliveries from the sixth delivery window</li> </ul> <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> <li>• A “90” denotes deliveries from the first delivery window</li> <li>• A “91” denotes deliveries from the second delivery window</li> <li>• A “92” denotes deliveries from the third delivery window</li> <li>• A “93” denotes deliveries from the fourth delivery window</li> <li>• A “97” denotes deliveries from the sixth delivery window</li> <li>• A “99” denotes deliveries from the seventh delivery window</li> </ul>	65

#### 4.9 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	<p>Processing cycle in SDD Core service</p> <ul style="list-style-type: none"> <li>• A “90” denotes deliveries from the first delivery window</li> <li>• A “91” denotes deliveries from the second delivery window</li> <li>• A “93” denotes deliveries from the third delivery window</li> <li>• A “98” denotes deliveries from the fifth delivery window</li> <li>• A “99” denotes deliveries from the sixth delivery window</li> </ul> <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> <li>• A “90” denotes deliveries from the first delivery window</li> <li>• A “91” denotes deliveries from the second delivery window</li> <li>• A “92” denotes deliveries from the third delivery window</li> <li>• A “93” denotes deliveries from the fourth delivery window</li> <li>• A “97” denotes deliveries from the sixth delivery window</li> <li>• A “99” denotes deliveries from the seventh delivery window</li> </ul>	65

#### 4.10 DRD (pacs.002) reject bulks received body

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

Status	Field name	Format	Content	Item
M	Record type	4x	"DJRB"	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number rejections received	8n	Number of delivered transactions in a bulk	39
M	Value rejects received	18d	Total value of delivered transactions in a bulk	47
M	Processing cycle number	2n	<p>Processing cycle in SDD Core service</p> <ul style="list-style-type: none"> <li>• A "90" denotes deliveries from the first delivery window</li> <li>• A "91" denotes deliveries from the second delivery window</li> <li>• A "93" denotes deliveries from the third delivery window</li> <li>• A "98" denotes deliveries from the fifth delivery window</li> <li>• A "99" denotes deliveries from the sixth delivery window</li> </ul> <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> <li>• A "90" denotes deliveries from the first delivery window</li> <li>• A "91" denotes deliveries from the second delivery window</li> <li>• A "92" denotes deliveries from the third delivery window</li> <li>• A "93" denotes deliveries from the fourth delivery window</li> <li>• A "97" denotes deliveries from the sixth delivery window</li> <li>• A "99" denotes deliveries from the seventh delivery window</li> </ul>	65

#### 4.11 DRD (camt.056) payment cancellation request bulks received body

Deliveries of payment cancellation requests (PCRs) from the SEPA-Clearer to SEPA-Clearer participants

Status	Field name	Format	Content	Item
M	Record type	4x	DCRB	0
M	Bulk reference	35x	<Id> belonging to assignment	4
M	Number PCRs received	8n	Number of delivered transactions in a bulk	39
M	Value PCRs received	18d	Total value of delivered transactions in a bulk	47
M	Processing cycle number	2n	<p>Processing cycle in SDD Core service</p> <ul style="list-style-type: none"> <li>• A “90” denotes deliveries from the first delivery window</li> <li>• A “91” denotes deliveries from the second delivery window</li> <li>• A “93” denotes deliveries from the third delivery window</li> <li>• A “98” denotes deliveries from the fifth delivery window</li> <li>• A “99” denotes deliveries from the sixth delivery window</li> </ul> <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> <li>• A “90” denotes deliveries from the first delivery window</li> <li>• A “91” denotes deliveries from the second delivery window</li> <li>• A “92” denotes deliveries from the third delivery window</li> <li>• A “93” denotes deliveries from the fourth delivery window</li> <li>• A “97” denotes deliveries from the sixth delivery window</li> <li>• A “99” denotes deliveries from the seventh delivery window</li> </ul>	65

#### 4.12 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

## **5 XML file header**

### **5.1 Input debit file (IDF) header (BBkIDFBikDirDeb)**

see annex 1

### **5.2 Debit validation file (DVF) header (BBkDVFBikDirDeb)**

see annex 2

### **5.3 Debit notification file (DNF) header (BBkDNFBikDirDeb)**

see annex 3

### **5.4 Settled debit file (SDF) header (BBkSDFBikDirDeb)**

see annex 4

### **5.5 Unsettled debit file (UDF) header (BBkSDFBikDirDeb)**

see annex 5

### **5.6 Result of settlement file (RSF) header (BBkRSFBikDirDeb)**

see annex 6

## **6 XML interbank messages**

### **6.1 SEPA direct debit – interbank direct debit**

(pacs.003.001.02)

see annex 7

### **6.2 SEPA direct debit – interbank direct debit reject SCL**

(pacs.002.001.03SCLSDD)

see annex 8

### **6.3 SEPA direct debit – interbank direct debit reject**

(pacs.002.001.03SDD)

see annex 9

### **6.4 SEPA direct debit – interbank payment cancellation request**

(camt.056.001.01SDD)

see annex 10

### **6.5 SEPA direct debit – interbank direct debit return/refund**

(pacs.004.001.02SDD)

see annex 11

### **6.6 SEPA direct debit – interbank direct debit reversal**

(pacs.007.001.02)

see annex 12

## 7 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 a SEPA direct debit message 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 *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:**<sup>4</sup> 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* in the group header can deviate from that of the payment service provider at the individual transaction level.

---

<sup>4</sup> In the case of submissions, this applies equally to the assigner behind the assignment of the message type camt.056.



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:**<sup>5</sup> In the files delivered by the SEPA-Clearer, the field *instructed agent* 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:**<sup>6</sup> 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:**<sup>7</sup> this field is **not** supported at the individual transaction level, nor is it a component of the SEPA-Clearer schema files.

**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 BIC is listed in the SCL Directory as it is the key criterion for routing the payment in the SDD 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.

---

<sup>5</sup> In the case of deliveries, this applies equally to the assignee in the assignment of the message type camt.056.

<sup>6</sup> In the case of deliveries, this applies equally to the assigner at the individual transaction level of the message type camt.056.

<sup>7</sup> In the case of deliveries, this applies equally to the assignee at the individual transaction level of the message type camt.056.

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

**File header:**

```
<?xml version="1.0" encoding="UTF-8"?>
<SCLSDD:BBkIDFBkDirDeb xmlns:SCLSDD="urn:BBkIDF:xsd:BBkIDFBkDirDeb"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:BBkIDF:xsd:BBkIDFBkDirDeb BBkIDFBkDirDeb.xsd">
```

```
<SCLSDD:Sndglnst>AAADEAAXX</SCLSDD:Sndglnst>
<SCLSDD:Rcvglnst>MARKDEF0</SCLSDD:Rcvglnst>
<SCLSDD:FileRef>2018062801020202</SCLSDD:FileRef>
<SCLSDD:Srcld>COR</SCLSDD:Srcld>
<SCLSDD:TstCode>T</SCLSDD:TstCode>
<SCLSDD:FType>IDF</SCLSDD:FType>
<SCLSDD:FDtTm>2018-06-28T09:14:24</SCLSDD:FDtTm>
<SCLSDD:NumDDBIk>1</SCLSDD:NumDDBIk>
<SCLSDD:NumPCRBk>0</SCLSDD:NumPCRBk>
<SCLSDD:NumREJBk>0</SCLSDD:NumREJBk>
<SCLSDD:NumRVSBk>0</SCLSDD:NumRVSBk>
<SCLSDD:NumRFRBk>0</SCLSDD:NumRFRBk>
```

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.

**Group header:**

```
<SCLSDD:FIToFICstmrDrctDbt xmlns="urn:iso:std:iso:20022:tech:xsd:sdd:pacs.003.001.02">
  <GrpHdr>
    <MsgId>BBBBDEBBXX201806280102020001</MsgId>
    <CreDtTm>2018-06-28T09:14:24</CreDtTm>
    <NbOfTx>00003</NbOfTx>
    <TtlIntrBkSttlmAmt Ccy="EUR">6.00</TtlIntrBkSttlmAmt>
    <IntrBkSttlmDt>2018-07-05</IntrBkSttlmDt>
    <SttlmInf>
      <SttlmMtd>CLRG</SttlmMtd>
      <ClrSys>
        <Prtry>SCL</Prtry>
      </ClrSys>
    </SttlmInf>
    <InstgAgt>
      <FinInstnId>
        <BIC>BBBBDEBBXX</BIC>
      </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>
  <PmtTplnf> ... </PmtTplnf>
  <IntrBkSttlmAmt Ccy="EUR">1.00</IntrBkSttlmAmt>
  <ChrgBr>SLEV</ChrgBr>
  <ReqdColltnDt>2018-07-05</ReqdColltnDt>
  <DrctDbtTx> ... </DrctDbtTx>
  <Cdtr> ... </Cdtr>
  <CdtrAcct> ... </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BIC>CCCCDECCXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Dbtr> ... </Dbtr>
  <DbtrAcct> ... </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>DDDDDEDD</BIC>
    </FinInstnId>
  </DbtrAgt>
</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.

## 8 Error codes/rejection reason codes

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

The errors described below result in the entire file being rejected by means of 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 direct debit bulks contained in the IDF does not match the figure given in the file header.
R19	Number of PCR 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.
R21	Number of reject 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 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 entire bulk being rejected by means of DVF (exception: B01).

Error code	Nature of error	Type	pac.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 <TtlIntrBkSttlmAmt>, <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 accordingly.	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
B12	Entire bulk was rejected as the assigner was not authorised to make submissions or the assignee data were incorrect.	PRTRY	X
B14	Entire bulk was rejected as the <Msgld> or <Id> appears in duplicate.	PRTRY	X
B15	Entire bulk was rejected as the date in the field <IntrBkSttlmDt> or <OrgnlIntrBkSttlmDt> falls outside the permitted time period.	PRTRY	X
B30	Entire bulk was rejected as submission with a message type for R-transactions took place between 10.00 and 15.00 (SDD Core service) and/or between 11.00 and 14.00 (SDD B2B service).	PRTRY	X
B40	Entire bulk was rejected as it contains more than 999 erroneous transactions. Specific reasons for rejection are only stated for the validated, erroneous individual transactions.	PRTRY	X
B97	Entire bulk (pac.002 or camt.056) was rejected as no clear <IntrBkSttlmDt> or <OrgnlIntrBkSttlmDt> could be identified.	PRTRY	X
B98	Entire bulk was rejected as the <Msgld> (GrpHdr) or <Id> (Assgnmt) does not conform with the format rules.	PRTRY	X
B99	Bulk was rejected for other reasons.	PRTRY	X

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

*The message types for which the relevant error code can be used as a reason for an R-transaction or rejection are specified in the five columns furthest to the right.*

Code	ISO 2022 designation	SEPA Core reason (pursuant to EPC Implementation Guidelines, SDD Core, 2017, version 1.0)	Nature of error	Initiator	Type		camt.056	pacs.002	pacs.007	pacs.004	pacs.002SCL
AC01	IncorrectAccountNumber	Account identifier incorrect (ie invalid IBAN or account number does not exist)	See description on left	PSPs/SCL	ISO		X		X		
AC04	ClosedAccountNumber	Account closed	See description on left	PSPs	ISO		X		X		
AC06	BlockedAccount	Account blocked Account blocked for direct debit by the debtor	See description on left	PSPs	ISO		X		X		
AC13	InvalidDebtorAccount Type	Debtor account is a consumer account	See description on left	PSPs	ISO		X		X		
AGNT	IncorrectAgent	Agent in the payment workflow is incorrect	See description on left	PSPs	ISO	X					
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reason	See description on left	PSPs	ISO		X		X		
AG02	InvalidBankOperation Code	Operation code/transaction code/sequence type incorrect, invalid file format. Usage rule: To be used to indicate an incorrect 'operation code / transaction code / sequence type'.	See description on left	PSPs/SCL	ISO		X		X		
AM04	InsufficientFunds	Insufficient funds	See description on left	PSPs	ISO		X		X	X	

Code	ISO 20022 designation	SEPA Core reason (pursuant to EPC Implementation Guidelines, SDD Core, 2017, version 1.0)	Nature of error	Initiator	Type	camt.056	pacs.002	pacs.007	pacs.004	pacs.002SCL
AM05	Duplication	Duplicate collection/entry	See description on left	PSPs/SCL /other CSMs	ISO		X	X	X	X
BE05	UnrecognisedInitiating Party	Identifier of the creditor incorrect	Originator not known – creditor ID incorrect	PSPs	ISO		X		X	
CNOR	Creditor bank is not registered	Creditor bank is not registered under this BIC in the CSM	Payee's payment service provider is not registered under this BIC in the CSM	PSPs	ISO		X			
CURR	IncorrectCurrency	Currency of the payment is incorrect	Currency used for payment (= EUR) is incorrect	PSPs	ISO	X				
CUST	RequestedByCustomer	---	Recall by customer	PSPs	ISO	X				
CUTA	CancelUponUnableTo Apply	---	Recall owing to find request	PSPs	ISO	X				
DNOR	Debtor bank is not registered	Debtor bank is not registered under this BIC in the CSM	Payer's payment service provider is not registered under this BIC in the CSM	PSPs	ISO		X			
DUPL	DuplicatePayment	Payment is a duplicate of another payment	See description on left	PSPs	ISO	X				
DT01	InvalidDate		Date falls outside the time period permitted by other CSMs (see also item 2(2) on cross-referencing by other CSMs) or the SEPA-Clearer's time corridor.	SCL/other CSMs	ISO					X
ED05	SettlementFailed		Unsuccessful settlement (rejected by means of RSF)	SCL/other CSMs	ISO					X

Code	ISO 20022 designation	SEPA Core reason (pursuant to EPC Implementation Guidelines, SDD Core, 2017, version 1.0)	Nature of error	Initiator	Type	camt.056	pacs.002	pacs.007	pacs.004	pacs.002SCL
FRAD	---	---	Payment effected fraudulently	PSPs	PRTRY	X				
MD01	NoMandate	No valid mandate	See description on left	PSPs	ISO		X		X	X
MD02	MissingMandatory InformationInMandate	Mandate missing or incorrect	See description on left	PSPs	ISO		X			X
MD06	RefundRequestedByEnd Customer	<u>Refund</u> : disputed authorised transaction	<u>Refund</u> : direct debit transaction disputed by the debtor	PSPs	ISO				X	
MD07	EndCustomerDeceased	Debtor deceased	See description on left	PSPs	ISO		X		X	
MS02	NotSpecifiedReason CustomerGenerated	Refusal by the debtor	Debtor initiates a rejection	PSPs	ISO		X	X	X	
MS03	NotSpecifiedReason AgentGenerated	Reason not specified	Reason for return not specified by payment service provider	PSPs/other CSMs	ISO		X	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	SCL	PRTRY					X
RC01	BankIdentifierIncorrect	Bank identifier incorrect (ie invalid BIC)	See description on left	PSPs	ISO		X		X	
RR01	MissingDebtorAccount OrIdentification	Regulatory reason	See description on left	PSPs	ISO		X		X	
RR02	MissingDebtorNameOr Address	Regulatory reason	See description on left	PSPs	ISO		X		X	



Code	ISO 20022 designation	SEPA Core reason (pursuant to EPC Implementation Guidelines, SDD Core, 2017, version 1.0)	Nature of error	Initiator	Type	camt.056	pacs.002	pacs.007	pacs.004	pacs.002SCL
RR03	MissingCreditorNameOr Address	Regulatory reason	See description on left	PSPs	ISO		X		X	
RR04	Regulatory reason	Regulatory reason	See description on left	PSPs	ISO		X		X	
SL01	DueToSpecificServices OfferedByDebtorAgent	Specific service offered by the debtor bank	Reason for return: designated service offered by the debtor bank whereby all direct debits that are not expressly authorised by customers are returned	PSPs	ISO		X		X	
TECH	---	---	Payment effected erroneously due to technical problems	PSPs	PRTRY	X				
UPAY	UnduePayment	---	Unauthorised payment	PSPs	ISO	X				
XD19	---	---	Issued if the country code is a valid ISO or SEPA country code but the (country-specific) structure of the IBAN or the check digits is incorrect.  The field with the invalid IBAN is specified in the field "StsRsn".	SCL	PRTRY					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).	SCL	PRTRY					X

Code	ISO 20022 designation	SEPA Core reason (pursuant to EPC Implementation Guidelines, SDD Core, 2017, version 1.0)	Nature of error	Initiator	Type	camt.056	pacs.002	pacs.007	pacs.004	pacs.002SCL
XT27	---	---	The transaction contains at least one element with a BIC not listed in the SCL Directory	SCL	PRTRY					X
XT33	---	---	The content of at least one XML element is not in the format required. The invalid XML field is indicated by the error code.	SCL	PRTRY					X
XT43	---	---	Type of direct debit (Core/B2B) differs from the entry in the <SrvclId> in the file header	SCL	PRTRY					X
XT53	---	---	Verification of the creditor identifier (<CdtrSchmld><Id>) regarding structure/check digits failed	SCL	PRTRY					X
XT73	---	---	The two characters forming the country code do not constitute a valid ISO or SEPA country code	SCL	PRTRY					X
XT74	---	---	Invalid underlying original transaction Further check required	Other CSMs	PRTRY					X
XT75	---	---	Invalid status of underlying original transaction from R-message No further action required	SCL/other CSMs	PRTRY					X
XT76	---	---	Invalid error code (in return/refund)	SCL	PRTRY					X

Code	ISO 20022 designation	SEPA Core reason (pursuant to EPC Implementation Guidelines, SDD Core, 2017, version 1.0)	Nature of error	Initiator	Type	camt.056	pacs.002	pacs.007	pacs.004	pacs.002SCL
XT77	---	---	The originally instructed amount <OrgnlIntrBkSttlmAmt> was not found or does not match the original transaction amount	Other CSMs	PRTRY					X
XT78	---	---	pacs.004.001.01: The amount entered in <OrgnlIntrBkSttlmAmt> plus <CompstnAmt> plus <ChrgsInf> <Amt> must add up to <RtrdIntrBkSttlmAmt> if <CompstnAmt> and/or <ChrgsInf><Amt> exist(s).	SCL/other CSMsr	PRTRY					X
XT79	---	---	The <DbtrAgt> is not permitted to receive direct debits. A direct participant must be permitted to receive direct debits from the clearing system.	Other CSMs	PRTRY					X
XT80	---	---	The <CdrAgt> is not permitted to send direct debits. An indirect participant must be enabled to send direct debits to the clearing system.	Other CSMs	PRTRY					X
XT99	---	---	Direct debit rejected for other reasons (code currently not in use)	SCL	PRTRY					X

## 9 Character set

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

Pursuant to the SEPA rulebooks, PSPs 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). This applies above all to message elements containing the purpose of payment, name and address of the payer (creditor) and payee (debtor). Unless prevented by the schema parameters, the SEPA-Clearer therefore delivers data records featuring UTF-8 characters not contained in the Latin character set to the recipient in unchanged format.

### Checks by the SEPA-Clearer

(1) When files are submitted (IDFs), 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.

## 10 Notes on format/status

### 10.1 Explanatory notes on the format of XML file headers and daily reconciliation reports

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
<b>Status</b>	
M	Mandatory field
O	Optional field

### 10.2 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 comma and/or more than two 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.

### 10.3 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<sup>8</sup>

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">0000000000000001.01</IntrBkSttlmAmt>
```

Delivery by 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 by the SCL:

```
<IntrBkSttlmAmt Ccy="EUR">2.02</IntrBkSttlmAmt>
```

#### 10.4 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 EPC’s Implementation Guidelines make provisions for 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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<sup>8</sup> 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.

## 10.5 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 stipulated entries/declaration.

SCL delivery messages to PSPs are likewise sent without a prefix at “tag level”.

Sample message instance:

```
<SCLSDD:pacs.003.001.02 xmlns="urn:iso:std:iso:20022:tech:xsd:sdd:pacs.003.001.02">
  <GrpHdr>
    <MsgId>BBBBBBBB20080104-123456</MsgId>
```

## 11 Compression procedures

### 11.1 FileAct<sup>9</sup>

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

- FLAM<sup>10</sup> (which uses the ADC compression mode as it offers the highest compression factor)
- ZIP
- GZIP

### 11.2 EBICS<sup>11</sup>

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

## 12 General specifications of message elements

### Creditor identifier (AT-02/AT-18)

The SEPA direct debit mandate features a creditor identifier which clearly identifies the creditor without making any reference to an account. This information must be specified in the SEPA data record when collecting a SEPA direct debit.

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<sup>9</sup> See the procedural rules on communication via SWIFTNet FileAct for the Deutsche Bundesbank's Retail Payment System (RPS) and the RPS SEPA-Clearer (SCL).

<sup>10</sup> FLAM (Frankenstein-Limes-Access-Method) is a registered trademark of limes datentechnik gmbh, Friedrichsdorf, Germany.

<sup>11</sup> See the Deutsche Bundesbank's procedural rules on communication via EBICS with deposit-taking credit institutions and other account holders with a bank sort code.

Together with the mandate reference number assigned by the direct debit creditor, this creditor identifier is forwarded in the SEPA data record all the way along the chain of payment processes to the payer. This identification must remain unambiguous and consistent over time in order to allow the payer and the payer's PSP to check a mandate when direct debit collection occurs. In Germany, creditor identifiers are allocated by the Deutsche Bundesbank at [www.bundesbank.de](http://www.bundesbank.de).

The creditor identifier is structured as specified in the EPC Implementation Guidelines under AT-02. The creditor identifier is case and space insensitive.

#### 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. Spaces are prohibited, however. The default characters entered for the creditor business code are "ZZZ".
- Positions 8 to 35 contain the country-specific element.
- Note: the following preparatory steps are required in order to calculate the check digits:
  - o Preceding spaces are not taken into account.
  - o Positions 1 to 7 may not contain any spaces.

Hence, the following entries are prohibited and would result in the transactions being rejected using the error code XT53.

```
<Id> DE98Zz Z09999999999 </Id>
<Id> DE98Z zZ099999999999 </Id>
<Id> DE98 ZzZ0999999999999 </Id>
<Id> DE9 8ZzZ0999999999999 </Id>
<Id> DE 98ZzZ0999999999999 </Id>
<Id> D E98ZzZ0999999999999 </Id>
```

The following entry would be permissible, however.

```
<Id> DE98ZzZ 099999999999 </Id>
```

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).



### 13 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	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 codeword "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	<p>First character: "I", "O" or "X"</p> <p>I = Input (settlement of bulks submitted to the SCL)</p> <p>O = Output (settlement of bulks delivered from the SCL)</p> <p>X = Error (settlement of rejected transactions)</p> <p>Second character: A, B, C or D<sup>12</sup></p> <p>A = SCT service</p> <p>B = SDD service</p> <p>C = SCC service</p> <p>D = BCT service</p>

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

<sup>12</sup> If a current order refers to settlements from multiple services, only one character is given (depending on the order in which bulks that are to be settled are processed).

## 2 Settlement of submitted and delivered SDD bulks on the sub-account during the relevant SDD/SCC settlement cycles of a settlement procedure

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" (SEPA-Clearer)
AS action	2-character, alphabetical	<u>First character: "I", "O" or "X"</u> I = Input (settlement of bulks submitted to the SCL) O = Output (settlement of bulks delivered from the SCL) X = Error (settlement of rejected transactions)  <u>Second character: A, B, C or D</u> 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 group header or identification (<Id>) belonging to the assignment of the settled SDD bulk
Settlement date	6-character, numeric	DDMMYY
Instructing or instructed agent	11-character, alphanumeric	From the group header or assignment of the booked SDD bulk Submitted bulks: instructing agent or assigner Delivered bulks: instructed agent or assignee
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/BCT 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, these are merely internal references assigned by the SEPA-Clearer application when communicating with the TARGET2 platform. Hence, reconciliation with the underlying transactions is not possible.

## **14 Automated e-mail notification**

### **14.1 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.

#### **14.1.1 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”

#### **14.1.2 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”

## 14.2 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 debit bookings on the delivery side, ie for original direct debits (pacs.003) and R-transactions (pacs.002, pacs.004) to be delivered. 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.

“SCL Vorabinformation/Settlement notification [BIC]”

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

### Message

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

anbei senden wir Ihnen die Vorabinformation zu dem um ca. [...] Uhr anstehenden Buchungsgeschäft des SEPA-Clearers.

Please find attached advance information on the upcoming booking operations of the SEPA-Clearer at around [...] Central European Time.

Mit freundlichen Grüßen / Yours sincerely

DEUTSCHE BUNDESBANK”

The following pages show the structure of the attachment.

The file name of the attachment is structured as follows:

“SCL\_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
AAADEAAXXX	12345678901234567890123456789012345	12345678901234567	COR	003	111,11
AAADEAAXXX	12345678901234567890123456789012345	12345678901234567	B2B	002	111,11
AAADEAAXXX	12345678901234567890123456789012345	12345678901234567	SCC	004	111,11
					333,33
DEBIT SUBACC	DEMARKSAAAADAEAAXXXEMZD10123456789	TOTAL AMOUNT EUR			333,33
BBBDEAAXXX	12345678901234567890123456789012345	12345678901234567	COR	002	222,22
BBBDEAAXXX	12345678901234567890123456789012345	12345678901234567	B2B	004	222,22
BBBDEAAXXX	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	DEMARKSAAAADAEAAXXXEMZD201234567890	TOTAL AMOUNT EUR			1.999,98
BIC SETTLEMENT AGENT	ZAHLSTELLE AAADEAAXXX	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

## **XML-File-Header**

### Input Debit File (IDF) Header

#### **Use**

- File header for the submission of pacs.003-, pacs.002-, pacs.007-, pacs.004- and camt.056-bulks to the SEPA-Clearer.
- Parsing errors result in the file being rejected with the error code R10.
- The schema file BBkIDFBlkDirDeb specifies the IDF.

## Message structure

Status	Element/Attribut	Format	Content	Checks SCL
	<b>BBkIDFBikDirDeb</b>			
1..1	<b>Sndglnst</b> BBkIDFBikDirDeb +Sndglnst	<b>Name</b> <b>Typ</b> <b>Pattern</b> Sending Institution sw6:BCIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	Sender's 11-digit BIC (communication partner)	Communication partner's authorisation to submit verified against the BIC in the group header. error code: R11 Part of the duplication check error code: R13
1..1	<b>Rcvglnst</b> BBkIDFBikDirDeb +Rcvglnst	<b>Name</b> <b>Typ</b> Receiving Institution BBkIDF:RcvgBCIdentifier	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)	Check as to whether this element is allocated with the BIC of the SEPA-Clearer error code: R12
<b>Acceptable Codes</b>				
<b>MARKDEF0</b>				
<b>MARKDEFF</b>				
1..1	<b>FileRef</b> BBkIDFBikDirDeb +FileRef	<b>Name</b> <b>Typ</b> <b>Pattern</b> File Reference BBkIDF:Max16Text [0-9A-Z]{16,16}	Sender's reference, must be unique on operating day	Part of the duplication check error code: R13
1..1	<b>SrvclD</b> BBkIDFBikDirDeb +SrvclD	<b>Name</b> <b>Typ</b> Service Identifier BBkIDF:SrvclD	COR or B2B	Only COR or B2B can be used (schema validation)
<b>Acceptable Codes</b>				
<b>B2B</b>				
<b>CO1</b>				
1..1	<b>TstCode</b> BBkIDFBikDirDeb +TstCode	<b>Name</b> <b>Typ</b> Test Code BBkIDF:TestCodeType	Either "T" (test) or "P" (production), depending on the processing environment	error code: R14
<b>Acceptable Codes</b>				
<b>P</b>				
<b>T</b>				
1..1	<b>FType</b> BBkIDFBikDirDeb +FType	<b>Name</b> <b>Typ</b> File Type BBkIDF:FType	IDF	
<b>Acceptable Codes</b>				
<b>IDF</b>				

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	Content	Checks SCL
1..1	<b>FDtTm</b> BBkIDFBkDirDeb +FDtTm	<b>Name</b> <b>Typ</b> <b>Pattern</b>	File Date and Time sw3:ISODateTime [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}[T][0-9]{2,2}: [0-9]{2,2};[0-9]{2,2}[S]*	File creation date and time
1..1	<b>NumDDBIk</b> BBkIDFBkDirDeb +NumDDBIk	<b>Name</b> <b>Typ</b> <b>Pattern</b>	Total Number of pacs.003 Bulks BBkIDF:Max8NumericText [0-9]{1,8}	Total number of direct debit bulks in IDF  Number of bulks contained in the file is not consistent with the number given. error code: R18 Maximum of 999 bulks per file is permitted error code: S01
1..1	<b>NumPCRBk</b> BBkIDFBkDirDeb +NumPCRBk	<b>Name</b>  <b>Typ</b> <b>Pattern</b>	Total Number of camt.056 Payment Cancellation Request-Bulks BBkIDF:Max8NumericText [0-9]{1,8}	Total number of payment cancellation request bulks in IDF  Number of bulks contained in the file is not consistent with the number given. error code: R19 Maximum of 999 bulks per file is permitted error code: S01
1..1	<b>NumREJBk</b> BBkIDFBkDirDeb +NumREJBk	<b>Name</b>  <b>Typ</b> <b>Pattern</b>	Total Number of pacs.002 Rejects Bulks BBkIDF:Max8NumericText [0-9]{1,8}	Total number of reject (including refusal) bulks in IDF  Number of bulks contained in the file is not consistent with the number given. error code: R21 Maximum of 999 bulks per file is permitted error code: S01
1..1	<b>NumRVSBk</b> BBkIDFBkDirDeb +NumRVSBk	<b>Name</b>  <b>Typ</b>	Total Number of pacs.007 Reversals Bulks BBkIDF:Max8NumericText	Total number of reversal bulks in IDF.  Number of bulks contained in the file is not consistent with the number given. error code: R22 Maximum of 999 bulks per file is permitted error code: R22
1..1	<b>NumRFRBk</b> BBkIDFBkDirDeb +NumRFRBk	<b>Name</b>  <b>Typ</b> <b>Pattern</b>	Total Number of pacs.004 Returns/Refunds Bulks BBkIDF:Max8NumericText [0-9]{1,8}	Total number of return/refund bulks in IDF.  Number of bulks contained in the file is not consistent with the number given. error code: R20 Maximum of 999 bulks per file is permitted error code: S01

Bold = Element, *Italic* = Attribut, Gray = Group

## **XML-File-Header**

### Debit Validation File (DVF) Header

#### **Use**

- File header for file, bulk and individual transaction rejections of SDD files by the SEPA-Clearer.
  - Parsing errors result in a complete reject of the submitted IDF with the error code R10; this is entered into the element IDF error code (<IdfErrCd>) of the DVF header.
  - For individual transaction and bulk rejects, the pacs.002.001.03SCLSDD is added to the DVF header.
- The DVF header is used for both technical and functional errors.
- The schema file BBkIDFBIkDirDeb specifies the DVF.

## Message structure

Status	Element/Attribut	Format	Content	Checks SCL
	<b>BBkDVFBkDirDeb</b>			
	BBkDVFBkDirDeb			
1..1	<b>SndgInst</b> BBkDVFBkDirDeb +SndgInst	<b>Name</b> <b>Typ</b> Sending Institution BBkDVF:BIcIdentifierBBK	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)	
		<b>Acceptable Codes</b> <b>MARKDEF0</b> <b>MARKDEFF</b>		
1..1	<b>RcvgInst</b> BBkDVFBkDirDeb +RcvgInst	<b>Name</b> <b>Typ</b> <b>Pattern</b> Receiving Institution sw5:BIcIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	Recipient's 11-digit BIC (communication partner)	
1..1	<b>SrvclD</b> BBkDVFBkDirDeb +SrvclD	<b>Name</b> <b>Typ</b> Service Identifier BBkDVF:SrvclD	COR or B2B	
		<b>Acceptable Codes</b> <b>B2B</b> <b>COR</b>		
1..1	<b>TstCode</b> BBkDVFBkDirDeb +TstCode	<b>Name</b> <b>Typ</b> Test Code BBkDVF:TestCodeType	Either "T" (test) or "P" (production), depending on the processing environment	
		<b>Acceptable Codes</b> <b>P</b> <b>T</b>		
1..1	<b>FType</b> BBkDVFBkDirDeb +FType	<b>Name</b> <b>Typ</b> File Type BBkDVF:FTpType	DVF	
		<b>Acceptable Codes</b> <b>DVF</b>		
1..1	<b>FileRef</b> BBkDVFBkDirDeb +FileRef	<b>Name</b> <b>Typ</b> <b>Pattern</b> File Reference BBkDVF:Max16Text [0-9A-Z]{16,16}	SEPA-Clearer's reference	
1..1	<b>FileDtTm</b> BBkDVFBkDirDeb +FileDtTm	<b>Name</b> <b>Typ</b> File Date and Time sw5:ISODateTime	File creation date and time	

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	Content	Checks SCL
0..1	<b>OrigFRef</b> BBkDVFBkDirDeb +OrigFRef	<b>Name</b> <b>Typ</b> <b>Pattern</b> Original File Reference BBkDVF:Max16Text [0-9A-Z]{16,16}	Given only when ascertainable from original file	
1..1	<b>OrigFName</b> BBkDVFBkDirDeb +OrigFName	<b>Name</b> <b>Typ</b> <b>Length</b> Original File Name BBkDVF:Max32Text 1 .. 32	SWIFTNet FileAct: original IDF file name; without the constant "SCL_" EBICS: Internal by the SEPA-Clearer generated reference. Allows no conclusion about the submitted file.	
0..1	<b>OrigDtTm</b> BBkDVFBkDirDeb +OrigDtTm	<b>Name</b> <b>Typ</b> Original Date And Time sw5:ISODateTime	Only when ascertainable	
1..1	<b>IdfErrCd</b> BBkDVFBkDirDeb +IdfErrCd	<b>Name</b> <b>Typ</b> IDF Error Code BBkDVF:Text3	Reason for rejection/partial rejection of file	
1..1	<b>FileBusDt</b> BBkDVFBkDirDeb +FileBusDt	<b>Name</b> <b>Typ</b> File Business Date sw5:ISODate	Business day on which the file was created by the SEPA-Clearer	
1..1	<b>FileCycleNo</b> BBkDVFBkDirDeb +FileCycleNo	<b>Name</b> <b>Typ</b> <b>Pattern</b> File Cycle Number BBkDVF:Max2NumericText [0-9]{2,2}	Processing phase during which the file was created by the SEPA-Clearer	

## **XML-File-Header**

### Debit Notification File (DNF) Header

#### **Use**

- Delivery of pacs.003-, pacs.002- and camt.056-bulks to a SEPA-Clearer participant via the SEPA-Clearer prior to settlement.
- Each file contains exactly one bulk.
- The schema file BBkDNFBkDirDeb specifies the DNF.

## Message structure

Status	Element/Attribut	Format	Content	Checks SCL
	<b>BBkDNFBkDirDeb</b>			
	BBkDNFBkDirDeb			
1..1	<b>SndgInst</b> BBkDNFBkDirDeb +SndgInst	<b>Name</b> <b>Typ</b> Sending Institution BBkDNF:BIcIdentifierBBk	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)	
		<b>Acceptable Codes</b> MARKDEF0 MARKDEFF		
1..1	<b>RcvgInst</b> BBkDNFBkDirDeb +RcvgInst	<b>Name</b> <b>Typ</b> <b>Pattern</b> Receiving Institution sw3:BIcIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	Recipient's 11-digit BIC (communication partner)	
1..1	<b>SrvclD</b> BBkDNFBkDirDeb +SrvclD	<b>Name</b> <b>Typ</b> Service Identifier BBkDNF:SrvclD	COR or B2B	
		<b>Acceptable Codes</b> B2B COR		
1..1	<b>TstCode</b> BBkDNFBkDirDeb +TstCode	<b>Name</b> <b>Typ</b> Test Code BBkDNF:TestCodeType	Either "T" (test) or "P" (production), depending on the processing environment	
		<b>Acceptable Codes</b> P T		
1..1	<b>FType</b> BBkDNFBkDirDeb +FType	<b>Name</b> <b>Typ</b> File Type BBkDNF:FTpType	DNF	
		<b>Acceptable Codes</b> DNF		
1..1	<b>FileRef</b> BBkDNFBkDirDeb +FileRef	<b>Name</b> <b>Typ</b> <b>Pattern</b> File Reference BBkDNF:Max16Text [0-9A-Z]{16,16}	SEPA-Clearer's reference	
1..1	<b>FileBusDt</b> BBkDNFBkDirDeb +FileBusDt	<b>Name</b> <b>Typ</b> <b>Pattern</b> File Business Date sw2:ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	Business day on which the file was created by the SEPA-Clearer	

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	Content	Checks SCL
1..1	<b>RoutingInd</b> BBkDNFBkDirDeb +RoutingInd	<b>Name</b> Routing Indicator <b>Typ</b> BBkDNF:RoutingInd	ALL	
<b>Acceptable Codes</b>				
		<b>ALL</b> <b>DIR</b> <b>IND</b>		
1..1	<b>FileCycleNo</b> BBkDNFBkDirDeb +FileCycleNo	<b>Name</b> File Cycle Number <b>Typ</b> BBkDNF:Max2NumericText <b>Pattern</b> [0-9]{2,2}	Processing phase during which the file was created by the SEPA-Clearer	
1..1	<b>NumDDBIk</b> BBkDNFBkDirDeb +NumDDBIk	<b>Name</b> Number of pacs.003 <b>Typ</b> BBkDNF:Max8NumericText <b>Pattern</b> [0-9]{1,8}	Number of bulks of type pacs.003 received	
1..1	<b>NumPCRBk</b> BBkDNFBkDirDeb +NumPCRBk	<b>Name</b> Number of camt.056 <b>Typ</b> BBkDNF:Max8NumericText <b>Pattern</b> [0-9]{1,8}	Number of bulks of type camt.056 received	
1..1	<b>NumREJBk</b> BBkDNFBkDirDeb +NumREJBk	<b>Name</b> Number of pacs.002 <b>Typ</b> BBkDNF:Max8NumericText <b>Pattern</b> [0-9]{1,8}	Number of bulks of type pacs.002 received	

## **XML-File-Header**

### Settled Debit File (SDF) Header

#### **Use**

- Delivery of pacs.004- and pacs.007-bulks after booking to SEPA-Clearer participants via the SEPA-Clearer.
- Each file contains exactly one bulk.
- The schema file BBkSDFBlkDirDeb specifies the SDF.



**Message structure**

Status	Element/Attribut	Format	Content	Checks SCL
	<b>BBkSDFBlkDirDeb</b>			
	BBkSDFBlkDirDeb			
1..1	<b>Sndglnst</b> BBkSDFBlkDirDeb +Sndglnst	<b>Name</b> <b>Typ</b> Sending Institution BBkSDF:BIcIdentifierBBk	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)	
		<b>Acceptable Codes</b>		
		MARKDEF0 MARKDEFF		
1..1	<b>Rcvglnst</b> BBkSDFBlkDirDeb +Rcvglnst	<b>Name</b> <b>Typ</b> <b>Pattern</b> Receiving Institution sw7:BIcIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	Recipient's 11-digit BIC (communication partner)	
1..1	<b>SrvclD</b> BBkSDFBlkDirDeb +SrvclD	<b>Name</b> <b>Typ</b> Service Identifier BBkSDF:SrvclD	COR or B2B	
		<b>Acceptable Codes</b>		
		B2B COR		
1..1	<b>TstCode</b> BBkSDFBlkDirDeb +TstCode	<b>Name</b> <b>Typ</b> Test Code BBkSDF:TestCodeType	Either "T" (test) or "P" (production), depending on the processing environment	
		<b>Acceptable Codes</b>		
		P T		
1..1	<b>FType</b> BBkSDFBlkDirDeb +FType	<b>Name</b> <b>Typ</b> File Type BBkSDF:FTpType	SDF	
		<b>Acceptable Codes</b>		
		SDF		
1..1	<b>FileRef</b> BBkSDFBlkDirDeb +FileRef	<b>Name</b> <b>Typ</b> <b>Pattern</b> File Reference BBkSDF:Max16Text [0-9A-Z]{16,16}	SEPA-Clearer's reference	

Bold = Element, Italic = Attribut, Gray = Group

BBkSDFBlkDirDeb; SCL SDD

Status	Element/Attribut	Format	Content	Checks SCL
1..1	<b>RoutingInd</b> BBkSDFBkDirDeb +RoutingInd	<b>Name</b> Routing Indicator <b>Typ</b> BBkSDF:RoutingInd	ALL	
		<b>Acceptable Codes</b> ALL DIR IND		
1..1	<b>FileBusDt</b> BBkSDFBkDirDeb +FileBusDt	<b>Name</b> File Business Date <b>Typ</b> sw7:ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	Business day on which the file was created by the SEPA-Clearer	
1..1	<b>FileCycleNo</b> BBkSDFBkDirDeb +FileCycleNo	<b>Name</b> File Cycle Number <b>Typ</b> BBkSDF:Max2NumericText <b>Pattern</b> [0-9]{2,2}	Processing phase during which the file was created by the SEPA-Clearer	

## **XML-File-Header**

### Unsettled Debit File (UDF) Header

#### **Use**

- Information of the participant on the debit side of the SDD transactions from the SEPA-Clearer that could not be settled
  - Settlement errors result in the non-execution of SDD transactions
  - Transactions that could not be settled due to insufficient funds are attached to the UDF
  - Each UDF contains always exactly one bulk
- The schema file BBkUDFBikDirDeb specifies the UDF

## Message structure

Status	Element/Attribut	Format	Content	Checks SCL
	<b>BBkUDFBkDirDeb</b>			
	BBkUDFBkDirDeb			
1..1	<b>Sndglnst</b>			
	BBkUDFBkDirDeb +Sndglnst	<b>Name</b> <b>Typ</b>	Sending Institution BBkUDF:BIcIdentifierBBk	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)
		<b>Anwendbare Codes</b>		
		MARKDEF0 MARKDEFF		
1..1	<b>Rcvglnst</b>			
	BBkUDFBkDirDeb +Rcvglnst	<b>Name</b> <b>Typ</b> <b>Pattern</b>	Receiving Institution sw3:BIcIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	Recipient's 11-digit BIC (communication partner)
1..1	<b>SrvclD</b>			
	BBkUDFBkDirDeb +SrvclD	<b>Name</b> <b>Typ</b>	Service Identifier BBkUDF:SrvclD	COR or B2B
		<b>Anwendbare Codes</b>		
		B2B COR		
1..1	<b>TstCode</b>			
	BBkUDFBkDirDeb +TstCode	<b>Name</b> <b>Typ</b>	Test Code BBkUDF:TestCodeType	Either "T" (test) or "P" (production), depending on the processing environment
		<b>Anwendbare Codes</b>		
		P T		
1..1	<b>FType</b>			
	BBkUDFBkDirDeb +FType	<b>Name</b> <b>Typ</b>	File Type BBkUDF:FtpType	UDF
		<b>Anwendbare Codes</b>		
		UDF		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	Content	Checks SCL
1..1	<b>FileRef</b> BBkUDFBkDirDeb +FileRef	<b>Name</b> File Reference <b>Typ</b> BBkUDF:Max16Text <b>Pattern</b> [0-9A-Z]{16,16}	SEPA-Clearer's reference	
1..1	<b>RoutingInd</b> BBkUDFBkDirDeb +RoutingInd	<b>Name</b> Routing Indicator <b>Typ</b> BBkUDF:RoutingInd	ALL	
		<b>Anwendbare Codes</b> ALL DIR IND		
1..1	<b>FileBusDt</b> BBkUDFBkDirDeb +FileBusDt	<b>Name</b> File Business Date <b>Typ</b> sw3:ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	Business day on which the file was created by the SEPA-Clearer	
1..1	<b>FileCycleNo</b> BBkUDFBkDirDeb +FileCycleNo	<b>Name</b> File Cycle Number <b>Typ</b> BBkUDF:Max2NumericText <b>Pattern</b> [0-9]{2,2}	Processing phase during which the file was created by the SEPA-Clearer	

## **XML-File-Header**

### Result of Settlement File (RSF) Header

#### **Use**

- Individual transaction rejection of SDD payments to the submitter from the SEPA-Clearer
  - Settlement errors in the SEPA-Clearer or with other CSMs result in the rejection of SDD payments with the error code ED05, which is indicated in the field TxInfAndSts/StsRsnInf/Prtry in the attached pacs.002.001.03SCLSDD
  - Each RSF contains always exactly one bulk
  - The RSF is generated at the Interbank Settlement Date
- The schema file BBkRSFBkDirDeb specifies the RSF

Nachrichtenstruktur				
Status	Element/Attribut	Format	Content	Checks SCL
	<b>BBkRSFBkDirDeb</b>			
1..1	BBkRSFBkDirDeb <b>Sndglnst</b> BBkRSFBkDirDeb +Sndglnst	<b>Name</b> Sending Institution <b>Typ</b> BBkRSF:BIcIdentifierBBk	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)	
<b>Anwendbare Codes</b>				
MARKDEF0 MARKDEFF				
1..1	<b>Rcvglnst</b> BBkRSFBkDirDeb +Rcvglnst	<b>Name</b> Receiving Institution <b>Typ</b> sw5:BIcIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Recipient's 11-digit BIC (communication partner)	
1..1	<b>SrvclD</b> BBkRSFBkDirDeb +SrvclD	<b>Name</b> Service Identifier <b>Typ</b> BBkRSF:SrvclD	COR or B2B	
<b>Anwendbare Codes</b>				
B2B COR				
1..1	<b>TstCode</b> BBkRSFBkDirDeb +TstCode	<b>Name</b> Test Code <b>Typ</b> BBkRSF:TestCodeType	Either "T" (test) or "P" (production), depending on the processing environment	
<b>Anwendbare Codes</b>				
P T				
1..1	<b>FType</b> BBkRSFBkDirDeb +FType	<b>Name</b> File Type <b>Typ</b> BBkRSF:FTpType	RSF	
<b>Anwendbare Codes</b>				
RSF				

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



## **Memo**

### SEPA Direct Debit – Interbank Collection (DS-04)

## **Use of interbank collection (pacs.003.001.02)**

This message is used to transport the direct debit collection from the creditor bank to the debtor bank.

The message can be used for both bulk and single payment instructions.

## **ISO message structure**

A B2B customer direct debit message contains:

- a single group header
- one or more “direct debit transaction information” sequences, each containing a direct debit instruction as defined in DS-04.

## **Group header**

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

## Message structure

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
	<b>Document</b>	<b>Typ</b>	Document	
	Document			
1..1	<b>FIToFICstmrDrctDbt</b>	<b>Typ</b>	FIToFICustomerDirectDebitV02	
	Document +FIToFICstmrDrctDbt			
1..1	<b>GrpHdr</b>	<b>Name Typ</b>	Group Header SCLSDDGroupHeader3	Group Header contains processing informations which applies to the whole payment.
	Document +FIToFICstmrDrctDbt ++GrpHdr			
1..1	<b>MsgId</b>	<b>Name Typ Pattern</b>	Message Identification SCLSDDId7 ([A-Za-z0-9][+ \? / \- :\(\)\ \., ']){1,35}	Bulk reference number.  <MsgId> is part of duplication check at bulk level (unique reference over 15 calendar days). Error code: B14  The first 8 or 11 characters of <MsgId> must match the BIC of the instructing agent in IDF. The rest of the field can be freely defined. Error code: B98
	Document +FIToFICstmrDrctDbt ++GrpHdr +++MsgId			
1..1	<b>CreDtTm</b>	<b>Name Typ Pattern</b>	Creation Date Time ISODateTime [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}[T][0-9]{2,2}: [0-9]{2,2}:[0-9]{2,2}[\S]*	Bulk creation date and time.
	Document +FIToFICstmrDrctDbt ++GrpHdr +++CreDtTm			
1..1	<b>NbOfTx</b>	<b>Name Typ Pattern</b>	Number Of Transactions Max15NumericText [0-9]{1,15}	Total number of single transactions in the bulk  Must not exceed 100,000 (maximum parameter of data records in the bulk). Error code: B02
	Document +FIToFICstmrDrctDbt ++GrpHdr			

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
	+++NbOfTxs			Fehlercode: 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	<b>TtlIntrBkSttlmAmt</b> Document +FIToFICstmrDrctDbt ++GrpHdr +++TtlIntrBkSttlmAmt	<b>Name</b> Total Interbank Settlement Amount <b>Typ</b> SCLSDDCurrencyAndAmount_Total <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 9999999999999999. <b>Pattern</b> [0-9]{0,15}(\.([0-9]{0,2}))?{0,1}	Mandatory Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 9999999999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	Total number of single transactions in the bulk. Integer value of up to 15 characters is allowed. Maximum number of decimal places allowed is 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 Amount must be at least 0.01 and no more than 9999999999999999.99. (Schema validation)
required	<i>Attribute:</i> <b>Ccy</b>	<b>Typ</b> SCLSDDCurrencyCode <b>Use</b> required		
<b>Acceptable Codes</b>				
1..1	<b>IntrBkSttlmDt</b> Document +FIToFICstmrDrctDbt ++GrpHdr +++IntrBkSttlmDt	<b>Name</b> Interbank Settlement Date <b>Typ</b> ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	Mandatory (AT-26 Settlement Date of the Collection)	Settlement date of the collection. 1. The date may not be in the past. 2. The date must be at least one business day in the future. 3. The date may not be more than 14 calendar days in the future. 4. Must be a TARGET business day Error code: B15  <IntrBkSttlmDt> is part of the duplication check at bulk level (unique reference over 15 calendar days) and single record level.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>SttlmInf</b> Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf	<b>Name</b> Settlement Information <b>Typ</b> SCLSDDSettlementInformation2		
1..1	<b>SttlmMtd</b> Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf ++++SttlmMtd	<b>Name</b> SettlementMethod <b>Typ</b> SCLSDDSettlementMethod2Code		Information on the settlement mechanism. Only the code 'CLRG' is allowed. (Schema validation)
<b>Acceptable Codes</b>				
1..1	<b>ClrSys</b> Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf ++++ClrSys	<b>Name</b> Clearing System <b>Typ</b> SCLSDDClearingSystemIdentification1Choice		

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>Prtry</b> Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf ++++ClrSys +++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text_Prtry <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Code for the clearing system. For the SEPA-Clearer, only the value 'SCL' may be used. (Schema validation)
<b>Acceptable Codes</b>				
0..1	<b>InstgAgt</b> Document +FIToFICstmrDrctDbt ++GrpHdr +++InstgAgt	<b>Name</b> Instructing Agent <b>Typ</b> SCLSDDBranchAndFinancialInstitutionIdentification3	Usage Rule: Only BIC is allowed.	Only to be used for submissions to the SEPA-Clearer. Allocation of the BIC of the SCL participant which is linked with the TARGET2 sub-account assigned for settlement with the SEPA-Clearer. Part of duplication check at bulk level (daily unique reference).
1..1	<b>FinInstnId</b> Document +FIToFICstmrDrctDbt ++GrpHdr +++InstgAgt ++++FinInstnId	<b>Name</b> Financial Institution Identification <b>Typ</b> SCLSDDFinancialInstitutionIdentification5Choice		

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>BIC</b> Document +FIToFICstmrDrctDbt ++GrpHdr +++InstgAgt ++++FinInstnId +++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		BIC must be included in the Input Debit File (IDF) and authorised to submit files Fehlercode: B10
0..1	<b>InstdAgt</b> Document +FIToFICstmrDrctDbt ++GrpHdr +++InstdAgt	<b>Name</b> <b>Typ</b> Instructed Agent SCLSDDBranchAndFinancialInstitutionIdentification3	Usage Rule: Only BIC is allowed.	Only to be used for deliveries from the SEPA-Clearer. Allocation of the BIC of the SCL participant which is linked with the TARGET2 sub-account assigned for settlement with the SEPA-Clearer.
1..1	<b>FinInstnId</b> Document +FIToFICstmrDrctDbt ++GrpHdr +++InstdAgt ++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		
1..1	<b>BIC</b> Document +FIToFICstmrDrctDbt ++GrpHdr +++InstdAgt ++++FinInstnId +++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [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	<b>DrctDbtTxInf</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf	<b>Name</b> <b>Typ</b> Direct Debit Transaction Information SCLSDDDirectDebitTransactionInformation2		Maximum of 100,000 data records in the bulk

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>PmtId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtId	<b>Name</b> Payment Identification <b>Typ</b> SCLSDDPaymentIdentification2		
0..1	<b>InstrId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtId ++++InstrId	<b>Name</b> Instruction Identification <b>Typ</b> SCLSDdId7 <b>Pattern</b> ([A-Za-z0-9][+ \/? \/ - :\(\)\ \., '])(1,35)		Reference number of the instructing agent ('own ref'). End-to-end reference.
1..1	<b>EndToEndId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtId ++++EndToEndId	<b>Name</b> End to End Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	(AT-10 Creditor's reference of the Direct Debit Transaction)  Usage Rule: A customer reference that must be passed on in the end-to-end payment chain. In the event that no reference was given, NOTPROVIDED must be used.	Creditor's reference of the direct debit transaction.  If the end-to-end Id is not given, 'NOTPROVIDED' must be entered. There is no provision for a check using the SEPA-Clearer.
1..1	<b>TxId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtId ++++TxId	<b>Name</b> Transaction Identification <b>Typ</b> SCLSDdId7 <b>Pattern</b> ([A-Za-z0-9][+ \/? \/ - :\(\)\ \., '])(1,35)	(AT-43 Creditor's bank's reference of the collection)  Usage Rule: Must contain a reference that is meaningful to the Creditor's Bank and is unique over time.	Reference of the Creditor Bank..  Transaction Id is part of the duplication check at single record level.  Error code: AM05
1..1	<b>PmtPtnf</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtPtnf	<b>Name</b> Payment Type Information <b>Typ</b> SCLSDDPaymentTypeInformation4	Usage Rule: 'Payment Type Information' must be present in either 'Group Header' or in 'Direct Debit Transaction Information'.	

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>SvcLvl</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++SvcLvl	<b>Name</b> <b>Typ</b> Service Level SCLSDDServiceLevel3Choice	Mandatory	
1..1	<b>Cd</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++SvcLvl +++++Cd	<b>Name</b> <b>Typ</b> Code SCLSDDServiceLevel2Code	(AT-20 Identification code of the Scheme) (AT-20 Identification code of the B2B Scheme) Usage Rule: Only 'SEPA' is allowed.	In the SEPA-Clearer, only the code 'SEPA' is allowed. (Schema validation)
<b>Acceptable Codes</b>				
<b>SEPA</b>				
1..1	<b>LclInstrm</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++LclInstrm	<b>Name</b> <b>Typ</b> Local Instrument SCLSDDLclInstrm1Choice	Mandatory	
1..1	<b>Cd</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++LclInstrm +++++Cd	<b>Name</b> <b>Typ</b> <b>Length</b> Code ExternalLclInstrm1Code 1 .. 35	(AT-20 The identification code of the Scheme) Usage Rule: Only 'CORE' is allowed. Usage Rule: The mixing of different Local Instrument values is not allowed in the same message.  (AT-20 The identification code of the B2B scheme)	Only the codes 'CORE' or 'B2B' are allowed (Schema validation).  In a COR-file are only CORE and in a B2B-file are only B2B-Bulks allowed.  Mixed submission of B2B and CORE Direct Debits in one file is not allowed. Error code: XT43

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
			Usage Rule: Only 'B2B' is allowed. Usage Rule: The mixing of different Local Instrument values is not allowed in the same message.	
		<b>Acceptable Codes</b> <b>B2B</b> <b>CORE</b>		
1..1	<b>SeqTp</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++SeqTp	<b>Name</b> Sequence Type <b>Typ</b> SCLSDSequenceType1Code	Mandatory (AT-21 Transaction / Sequence Type) Usage Rule: If 'Amendment Indicator' is 'true', and 'Original Debtor Agent' is set to 'SMNDA', this message element indicates either 'FRST', 'RCUR', 'FNAL' or 'OOFF' (all four codes allowed, no restrictions).	Direct debit type FNAL: final FRST: first OOFF: one-off RCUR: recurring (Schema validation)
		<b>Acceptable Codes</b> <b>FNAL</b> <b>FRST</b> <b>OOFF</b> <b>RCUR</b>		
0..1	<b>CtgyPurp</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++CtgyPurp	<b>Name</b> Category Purpose <b>Typ</b> CategoryPurpose1Choice	(AT-59 Category purpose of the Collection) Usage Rule: Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' may be forwarded to the Debtor Bank.	No plausibility check if <Purpose> and <Category purpose> fields both contain entries, ie SCL ignores conflicting entries.

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>Cd</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++CtgyPurp +++++Cd	<b>Name</b> Code <b>Typ</b> ExternalCategoryPurpose1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Category purpose. <Cd> and <Prtry> (see below) cannot be used simultaneously.  Purpose of transaction. Field may be completed in accordance with the external codelist (ISO 20022). A maximum of four characters may be entered.  No entry is required for submissions to the SCL, whereas for deliveries from the SLC an entry may be made in the field. There is no validation by the SCL.
1..1	<b>Prtry</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++CtgyPurp +++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Category purpose. <Cd> (see above) and <Prtry> cannot be used simultaneously. No entry is required for submissions to the SCL, whereas for deliveries from the SLC an entry may be made in the field. There is no validation by the SCL.
1..1	<b>IntrBkSttlmAmt</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++IntrBkSttlmAmt	<b>Name</b> Interbank Settlement Amount <b>Typ</b> SCLSDDCurrencyAndAmount_Tx <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 999999999.99 <b>Pattern</b> [0-9]{0,15}(\.[0-9]{0,2}){0,1}	(AT-06 Amount of the Collection in Euro) Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	The amount of the relevant direct debit. The currency designation must be 'EUR'. (Schema validation)  A maximum of two decimal places may be used. (Schema validation)  Amount must not exceed permitted maximum amount (999999999.99) and must be greater than '0'. (Schema validation)

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
required	<i>Attribute:</i> <b>Ccy</b>	<b>Type</b> SCLSDDCurrencyCode <b>Use</b> required		
		<b>Acceptable Codes</b> <b>EUR</b>		
1..1	<b>ChrgBr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++ChrgBr	<b>Name</b> Charge Bearer <b>Type</b> SCLSDDChargeBearerType1Code	Usage Rule: Only 'SLEV' is allowed.	Only SLEV is allowed. (Schema validation)
		<b>Acceptable Codes</b> <b>SLEV</b>		
1..1	<b>ReqdColltnDt</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++ReqdColltnDt	<b>Name</b> Requested Collection Date <b>Type</b> ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	Mandatory (AT-11 Due Date of the Collection)	Due date of the collection.  Differentiation according to submission windows:  Submission until 15.00 (Core) or 13.00 (B2B): D-1 TARGET business day (not dependent on SepTp).  Submission after 15.00 (Core) or 13.00 (B2B): D-2 TARGET business days (not dependent on SepTp)  Date may not be more than D-14 calendar Days.Date must be equal to or only one business day less than the 'IntrBk SttlmDt'.  Error code: DT01  D = due date (for collection)  The day of submission to the SCL is included in the calculation of deadlines.

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>DrctDbtTx</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx	<b>Name</b> <b>Typ</b> Direct Debit Transaction SCLSDDDirectDebitTransaction1	Mandatory	
1..1	<b>MndtRltdInf</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf	<b>Name</b> <b>Typ</b> Mandate Related Information SCLSDDMandateRelatedInformation1	Mandatory	

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>MndtId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++MndtId	<b>Name</b> <b>Typ</b> <b>Pattern</b> Mandate Identification SCLSDdId8 ([A-Za-z0-9][+ \? / \- \( \) \. ' \\s]){1,35}	Mandatory (AT-01 Unique Mandate Reference)	Unique mandate reference. (schema validation)
1..1	<b>DtOfSgntr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++DtOfSgntr	<b>Name</b> <b>Typ</b> <b>Pattern</b> Date Of Signature ISODate [0-9]{4,4}-[0-9]{2,2}-[0-9]{2,2}	Mandatory (AT-25 Date of Signing of the Mandate)	Date mandate was signed.
0..1	<b>AmdmntInd</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInd	<b>Name</b> <b>Typ</b> Amendment Indicator TrueFalseIndicator		Amendment Indicator of the mandate. If completed with 'TRUE', at least one of the following fields must be completed. Error code: XT13 If completed with 'FALSE', none of the following fields may be completed. Error code: XT13 If the field is not completed, 'FALSE' is assumed to be the default setting.
0..1	<b>AmdmntInfDtls</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls	<b>Name</b> <b>Typ</b> Amendment Information Details SCLSDDAmdmntInformationDetails1	(AT-24 Reason for Amendment of the Mandate) Usage Rule: Mandatory if 'Amendment Indicator' is 'true'. The reason code from the Rulebook is indicated using one of the following message sub-elements:	

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
0..1	<b>OrgnlMndtId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlMndtId	<b>Name</b> Original Mandate Identification <b>Typ</b> SCLSDDI8 <b>Pattern</b> ([A-Za-z0-9][+ \? / - :\(\)\ \., '\s]){1,35}	(AT-19 Unique Mandate reference as given by the original Creditor who issued the Mandate)  Usage Rule: Mandatory if changes occur in 'Mandate Identification', otherwise not to be used.	Unique mandate reference as given by the creditor when the mandate was issued. Check depending on entry in <AmdmntInd>. Error code: XT13
0..1	<b>OrgnlCdtrSchmeld</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld	<b>Name</b> Original Creditor Scheme Identification <b>Typ</b> SCLSDDCdtrSchmeld1	(AT-18 Identifier of the Original Creditor who issues the Mandate) Usage Rule: Mandatory if changes occur in 'Creditor Scheme Identification', otherwise not to be used.	Identifier of the original creditor who issued the mandate.
0..1	<b>Nm</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld +++++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	(Original AT-03 Name of the Creditor) Usage Rule: If present, the new name must be specified under 'Creditor'. Usage Rule: 'Name' is limited to 70 characters in length	Name of creditor. Check depending on entry in <AmdmntInd>. Error code: XT13
0..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf	<b>Name</b> Identification <b>Typ</b> SCLSDDPriatelIdentification	(AT-18 Identifier of the Original Creditor who issued the Mandate)	

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
	+++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnlCctrSchmeld +++++++Id			
1..1	<b>PrvtId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnlCctrSchmeld +++++++Id +++++++PrvtId	<b>Name</b> <b>Typ</b>	Private Identification SCLSDDPrty1	Usage Rule: Private Identification is used to identify either an organisation or a private person.
1..1	<b>Othr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnlCctrSchmeld +++++++Id +++++++PrvtId +++++++Othr	<b>Name</b> <b>Typ</b>	Other SCLSDDId4	Usage Rule: Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. Usage Rule: 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.6.2. Usage Rule: 'Proprietary' under 'Scheme Name' must specify 'SEPA'.
1..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf	<b>Name</b> <b>Typ</b> <b>Pattern</b>	Identification SCLSDDId8 ([A-Za-z0-9][+ \? / \- :\(\)\ \., '\s]){1,35}	Unique mandate reference as given by the creditor when the mandate was issued. Check depending on entry in <AmdmntInd>. Error code: XT13

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
	+++++AmdmntInfDtls ++++++OrgnlCtrSchmeld ++++++Id ++++++PrvtId ++++++Othr ++++++Id			
1..1	<b>SchmeNm</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCtrSchmeld ++++++Id ++++++PrvtId ++++++Othr ++++++SchmeNm	<b>Name Typ</b>  Scheme Name FinancialIdentificationSchemeName2		
1..1	<b>Prtry</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCtrSchmeld ++++++Id ++++++PrvtId ++++++Othr ++++++SchmeNm ++++++Prtry	<b>Name Typ</b>  Proprietary SCLSDdId9		Only "SEPA" allowed.
		<b>Acceptable Codes</b> <b>SEPA</b>		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
0..1	<b>OrgnIDbtrAcct</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnIDbtrAcct	<b>Name</b> <b>Typ</b> Original Debtor Account SCLSDDCashAccount8	To use 'Identification' under 'Other' under 'Identification' with code 'SMNDA' to indicate Same Mandate with New Debtor Account. Or, in case of an account change within the same bank, IBAN is allowed.	
1..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnIDbtrAcct +++++++Id	<b>Name</b> <b>Typ</b> Identification SCLSDDAccountIdentification4Choice		
1..1	<b>IBAN</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnIDbtrAcct +++++++Id +++++++IBAN	<b>Name</b> <b>Typ</b> <b>Pattern</b> IBAN IBANIdentifier [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Check depending on entry in <AmdmntInd>. Error code: XT13

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>Othr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAcct +++++++Id +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDOrgnlDbtrAcctOther2		
1..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAcct +++++++Id +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max34Text_SMNDA <b>Length</b> 1 .. 34 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Only "SMNDA" is allowed (schema validation)
<b>Acceptable Codes</b>				
<b>SMNDA</b>				
0..1	<b>OrgnlDbtrAgt</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAgt	<b>Name</b> Original Debtor Agent <b>Typ</b> SCLSDDOrgnlDbtrAgt	Not to be used if element 'Original Debtor Account' is populated with 'SMNDA'	Check depending on entry in <AmdmntInd>. Error code: XT13  Not to be used if <OrgnlDbtrAcct>/<Id>/<Othr>/<Id> is populated with 'SMNDA' Error code: XT13

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>FinInstnId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnIDbtrAgt +++++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDOrgnIDbtrAgt1		
1..1	<b>BIC</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnIDbtrAgt +++++++FinInstnId +++++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3} {0,1}		
0..1	<b>ElctrncSgntr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++ElctrncSgntr	<b>Name</b> <b>Typ</b> <b>Length</b> Electronic Signature Max1025Text 1 .. 1025	(AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 The type of Mandate (paper or e-mandate)) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03)) Usage Rule: If the direct debit is based on an EPC electronic mandate, this data element must contain AT-60 which is the reference to the Mandate Acceptance Report made by the Debtor Bank. Usage Rule: This data element is not to be used if the mandate is a paper mandate.	Placeholder for electronic signature

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>CdtrSchmeld</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeld	<b>Name Typ</b> Creditor Scheme Identification SCLSDDCdtrSchmeld	Mandatory (AT-02 Identifier of the Creditor)	Creditor identifier
1..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeld +++++Id	<b>Name Typ</b> Identification SCLSDDPrivateIdentification2	Mandatory (AT-02 Identifier of the Creditor)	Check of the structure of <Id> described in the rulebook. Digits 3-4 (check digits) are calculated in compliance with the IBAN check digits (ISO13616). Error code: XT53
1..1	<b>PrvtId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeld +++++Id ++++++PrvtId	<b>Name Typ</b> Private Identification SCLSDDPrty2	Usage Rule: Private Identification is used to identify either an organisation or a private person.	

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>Othr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr	<b>Name</b> <b>Typ</b> Other SCLSDDid10	Usage Rule: Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. Usage Rule: Identification must be used with an identifier described in General Message Element Specifications, Chapter 1.6.2. Usage Rule: 'Proprietary' under 'Scheme Name' must specify 'SEPA'.	
1..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr +++++++Id	<b>Name</b> <b>Typ</b> <b>Pattern</b> Identification SCLSDDid8 ([A-Za-z0-9][+ \? / \-: \(\) \., '\ s]){1,35}		Checks according to the format rules of the EPC Implementation Guidelines (see "creditor identification number" under general specifications of message elements). Error code: XT53 The digits 1-7 must not contain any spaces. However leading spaces are not taken into account. Error code: XT53
1..1	<b>SchmeNm</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm	<b>Name</b> <b>Typ</b> Scheme Name FinancialIdentificationSchemeName2		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>Prtry</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> SCLSDDid9		Only 'SEPA' allowed
<b>Acceptable Codes</b>				
1..1	<b>Cdtr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr	<b>Name</b> Creditor <b>Typ</b> SCLSDDid2		
1..1	<b>Nm</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	Mandatory (AT-03 Name of the Creditor) Usage Rule: "Name" is limited to 70 characters in length.	Name of creditor.
0..1	<b>PstlAdr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr	<b>Name</b> Postal Address <b>Typ</b> SCLSDDPostalAddress1	(AT-05 Address of the Creditor) Usage Rule: 'Postal Address' is optional but is mandatory if provided by the Creditor.	Address of creditor.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
0..1	<b>Ctry</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr +++++Ctry	<b>Name</b> Country <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		Check of country code in accordance with ISO 3166.  Error code: XT73
0..2	<b>AdrLine</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr +++++AdrLine	<b>Name</b> Adress Line <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	Format Rule: If used, only two occurrences of 'Address Line' are allowed.	Maximum of two occurrences of 'address line' allowed. (Schema validation)
1..1	<b>CdtrAcct</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++CdtrAcct	<b>Name</b> Creditor Account <b>Typ</b> SCLSDDCashAccount7	Mandatory  (AT-04 Account Number of the Creditor) Usage Rule: Only IBAN is allowed.	IBAN of creditor.
1..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++CdtrAcct ++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDAccountIdentification3Choice		
1..1	<b>IBAN</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++CdtrAcct ++++Id +++++IBAN	<b>Name</b> IBAN <b>Typ</b> IBANIdentifier <b>Pattern</b> [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Ccheck in accordance with ISO 13616. Error code: XD19  Check as to whether the first two characters match a valid ISO code or SEPA country code. Error code XT73

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>CdtrAgt</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++CdtrAgt	<b>Name</b> <b>Typ</b> Creditor Agent SCLSDDBranchAndFinancialInstitutionIdentification3	(AT-12 BIC of the Creditor bank) Usage Rule: Only BIC is allowed.	BIC of the creditor agent.
1..1	<b>FinInstnId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++CdtrAgt ++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		
1..1	<b>BIC</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++CdtrAgt ++++FinInstnId +++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		Validity of BIC using SEPA BIC directory. Error code: XT27  General addressability check: BIC must be addressable within the SEPA-Clearer (The CSM identification in the scl-directory must be „MARKDEFF“ in production or „MARKDEF0“ in test) Fehlercode: PY01  Check only if the direct debit is forwarded from the SEPA-Clearer to STEP2: BIC must belong to a registered reachable BIC of the respective STEP2 SDD Service via the Deutsche Bundesbank. Error code: PY01  Check only if the direct debit is forwarded from the SEPA-Clearer to another CSM: Creditor agent must be authorised to submit direct debits. Error code: XT80

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
0..1	<b>UltmtCdtr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr	<b>Name</b> <b>Typ</b> Ultimate Creditor SCLSDDPartyIdentification10	Usage Rule: Mandatory if given by the Creditor in 'pain.008.001.02' and must be forwarded through the payment chain up to the Debtor.	Creditor agent BIC is part of the duplication check at single record level. Error code: AM05 Ultimate creditor
0..1	<b>Nm</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Nm	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b> Name Max70Text 1 .. 70 \\S+.* collapse	(AT-38 Name of the Creditor Reference Party) Usage Rule: "Name" is limited to 70 characters in length.	Name of ultimate creditor
0..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id	<b>Name</b> <b>Typ</b> Identification SCLSDDParty3Choice	(AT-39 Identification code of the Creditor Reference Party)	Identifiier of ultimate creditor
1..1	<b>OrgId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++OrgId	<b>Name</b> <b>Typ</b> Organisation Identification SCLSDDOrganisationIdentification4	Usage Rule: Either "BIC or BEI" or one occurrence of "Other" is allowed.	

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>BICOrBEI</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++Orgld ++++++BICOrBEI	<b>Name</b> BIC or BEI <b>Typ</b> SCLSDDAnyBICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
1..1	<b>Othr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++Orgld ++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDGenericOrganisationIdentification1		
1..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++Orgld ++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDOrganisationIdentificationSchemeName1Choice		

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
	+FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++Orgld ++++++Othr +++++++SchmeNm			
1..1	<b>Cd</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++Orgld ++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDExternalOrganisationIdentification1 <b>Code</b> Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++Orgld ++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
	++++Id +++++Orgld ++++++Othr +++++++Issr			
1..1	<b>PrvtId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId	<b>Name Typ</b> Private Identification SCLSDDPersonIdentification5	Usage Rule: Either "Date and Place of Birth" or one occurrence of "Other" is allowed.	
1..1	<b>DtAndPlcOfBirth</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth	<b>Name Typ</b> Date and Place of Birth DateAndPlaceOfBirth		
1..1	<b>BirthDt</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++BirthDt	<b>Name Typ Pattern</b> Birth Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		
0..1	<b>PrvcOfBirth</b> Document +FIToFICstmrDrctDbt	<b>Name Typ Length Pattern</b> Province of Birth Max35Text 1 .. 35 \\S+.*		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
	++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId ++++++DtAndPlcOfBirth ++++++PrvcOfBirth	WhiteSpace collapse		
1..1	<b>CityOfBirth</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId ++++++DtAndPlcOfBirth ++++++CityOfBirth	Name City of Birth Typ Max35Text Length 1 .. 35 Pattern \S+.* WhiteSpace collapse		
1..1	<b>CtryOfBirth</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId ++++++DtAndPlcOfBirth ++++++CtryOfBirth	Name Country of Birth Typ CountryCode Pattern [A-Z]{2,2}		
1..1	<b>Othr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId ++++++Othr	Name Other Typ SCLSDDGenericPersonIdentification1		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId ++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDPersonIdentificationSchemeName1 Choice		
1..1	<b>Cd</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDExternalPersonIdentification1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.*		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
	+++UltmtCdtr ++++Id +++++PrvtId ++++++Othr ++++++SchmeNm ++++++Prtry	WhiteSpace collapse		
0..1	<b>Issr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId ++++++Othr ++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>InstgAgt</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++InstgAgt	<b>Name</b> InstructingAgent <b>Typ</b> SCLSDDBranchAndFinancialInstitutionIdentification3	Usage Rule: Only BIC is allowed.	Original submitter of the bulk in which the direct debit was included. Only used in the debit notification file (DNF) in deliveries from the Bundesbank to the SCL participant. If payments are routed via STEP2, this element contains the BIC of the direct STEP2 participant. If routed within the SEPA-Clearer, this element contains the BIC of the SCL participant that has submitted the direct debit into the SEPA-Clearer.
1..1	<b>FinInstnId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++InstgAgt ++++FinInstnId	<b>Name</b> Financial Institution Identification <b>Typ</b> SCLSDDFinancialInstitutionIdentification5Choice		

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>BIC</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++InstgAgt ++++FinInstnId +++++BIC	<b>Name</b> BIC <b>Typ</b> BICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		Only allowed in the Delivery Notification File (DNF), not to be included in the Input Debit File (IDF) submitted to the SEPA-Clearer Error code: XT13
1..1	<b>Dbtr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr	<b>Name</b> Debtor <b>Typ</b> SCLSDDPartyIdentification9		
1..1	<b>Nm</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	Mandatory (AT-14 Name of the Debtor) Usage Rule: "Name" is limited to 70 characters in length. Usage Rule: In case of a mandate generated using data from a payment card at the point of sale which results in a direct debit to and from a payment account, and where the name of the Debtor is not available, the attribute "Name of the Debtor" must be filled in with "/CDGM" (note: Card Data Generated Mandate), followed by "/card number", "/sequence number" and "/expiry date of the card" (note: this means that the information parts are delimited by "/" or, if these data elements are not available, by any other data element(s) that would uniquely identify the Debtor to the Debtor Bank.	Name of debtor or an alternative information starting with the attribute "/CDGM" in case of mandate generated using data from a payment card at the point of sale which results in a direct debit

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
0..1	<b>PstlAdr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstlAdr	<b>Name</b> Postal Adress <b>Typ</b> SCLSDDPostalAddress1	(AT-09 Address of the Debtor)  Usage Rule: 'Postal Address' is optional but mandatory if present in DS-02.	Address of debtor.
0..1	<b>Ctry</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstlAdr +++++Ctry	<b>Name</b> Country <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		Check of country code in accordance with ISO3166. Error code: XT73
0..2	<b>AdrLine</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstlAdr +++++AdrLine	<b>Name</b> Address Line <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	Usage Rule: Only two occurrences are allowed.	Maximum of two occurrences of 'address line' allowed. (Schema validation).
0..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDParty3Choice	(AT-27 Debtor identification code)	Identifier of debtor.
1..1	<b>Orgld</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++Orgld	<b>Name</b> Organisation Identification <b>Typ</b> SCLSDDOrganisationIdentification4	Usage Rule: Either "BIC or BEI" or one occurrence of "Other" is allowed.	Either 'organisation identification' or 'private identification' is available (schema validation).  All ISO 20022 options are allowed

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>BICOrBEI</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++Orgld ++++++BICOrBEI	<b>Name</b> BIC or BEI <b>Typ</b> SCLSDDAnyBICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
1..1	<b>Othr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++Orgld ++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDGenericOrganisationIdentification1		
1..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++Orgld ++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDOrganisationIdentificationSchemeName1Choice		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
	+++Dbtr ++++Id +++++Orgld ++++++Othr +++++++SchmeNm			
1..1	<b>Cd</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++Orgld ++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDEExternalOrganisationIdentification1 <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++Orgld ++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++Orgld ++++++Othr +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>PrvtId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++PrvtId	<b>Name</b> <b>Typ</b> Private Identification SCLSDDPersonIdentification5	Usage Rule: Either "Date and Place of Birth" or one occurrence of "Other" is allowed.	Either 'organisation identification' or 'private identification' is available (schema validation).  All ISO 20022 options are allowed.
1..1	<b>DtAndPlcOfBirth</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth	<b>Name</b> <b>Typ</b> Date and Place of Birth DateAndPlaceOfBirth		
1..1	<b>BirthDt</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++BirthDt	<b>Name</b> <b>Typ</b> <b>Pattern</b> Birth Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		
0..1	<b>PrvcOfBirth</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b> Province of Birth Max35Text 1 .. 35 \\S+.* collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<p>++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++PrvcOfBirth</p> <p><b>CityOfBirth</b></p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth</p>	<p><b>Name</b> City of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse</p>		
1..1	<p><b>CtryOfBirth</b></p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth</p>	<p><b>Name</b> Country of Birth <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}</p>		
1..1	<p><b>Othr</b></p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++PrvtId +++++Othr</p>	<p><b>Name</b> Other <b>Typ</b> SCLSDDGenericPersonIdentification1</p>		
1..1	<b>Id</b>	<p><b>Name</b> Identification <b>Typ</b> Max35Text</p>		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
	Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++PrvtId ++++++Othr +++++++Id	Length 1 .. 35 Pattern \S+.* WhiteSpace collapse		
0..1	<b>SchmeNm</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm	Name Typ Scheme Name SCLSDDPersonIdentificationSchemeName1 Choice		
1..1	<b>Cd</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm +++++++Cd	Name Typ Length Pattern WhiteSpace Code SCLSDDExternalPersonIdentification1Code 1 .. 4 \S+.* collapse		
1..1	<b>Prtry</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr	Name Typ Length Pattern WhiteSpace Proprietary Max35Text 1 .. 35 \S+.* collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
	++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Prtry			
0..1	<b>Issr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++PrvtId +++++Othr +++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>DbtrAcct</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DbtrAcct	<b>Name</b> DebtorAccount <b>Typ</b> SCLSDDCashAccount7	(AT -07 Account number of the Debtor) Usage Rule: Only IBAN is allowed.	IBAN of the Debtor
1..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DbtrAcct ++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDAccountIdentification3Choice		
1..1	<b>IBAN</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DbtrAcct ++++Id	<b>Name</b> IBAN <b>Typ</b> IBANIdentifier <b>Pattern</b> [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Check in accordance with ISO 13616. Error code: XD19  Check of the first two characters that they correspond to a valid ISO or SEPA country code. Error code: XT73

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>DbtrAgt</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DbtrAgt	<b>Name</b> <b>Typ</b> Debtor Agent SCLSDDBranchAndFinancialInstitutionIdentification3	(AT-13 BIC of Debtor's Bank) Usage Rule: Only BIC is allowed.	BIC of debtor agent.
1..1	<b>FinInstnId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DbtrAgt ++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		
1..1	<b>BIC</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DbtrAgt ++++FinInstnId +++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		Validity of BIC using SEPA BIC directory. Error code: XT27  Check only if payment is forwarded from the SEPA-Clearer to STEP2: BIC must belong to a registered direct participant or reachable BIC of the STEP2 SDD Service Error code: PY01  Check only if the payment is forwarded from the SEPA-Clearer to another CSM: Debtor agent must be authorised to receive direct debits. Error code: XT79
0..1	<b>UltmtDbtr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr	<b>Name</b> <b>Typ</b> Ultimate Debtor SCLSDDPartyIdentification10	Usage Rule: Mandatory if given by the Creditor in 'pain.008.001.02' and must be forwarded through the payment chain up to the Debtor.	Compulsory if given by creditor in pain.008. Must then be forwarded through the payment chain to the debtor.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
0..1	<b>Nm</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	(AT-15 Name of the Debtor Reference Party) Usage Rule: "Name" is limited to 70 characters in length.	Name of ultimate debtor
0..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDParty3Choice	(AT-37 Identification code of the Debtor Reference Party)	Identifier of ultimate debtor
1..1	<b>OrgId</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++OrgId	<b>Name</b> Organisation Identification <b>Typ</b> SCLSDDOrganisationIdentification4	Usage Rule: Either "BIC or BEI" or one occurrence of "Other" is allowed.	
1..1	<b>BICorBEI</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++OrgId ++++++BICorBEI	<b>Name</b> BIC or BEI <b>Typ</b> SCLSDDAnyBICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<b>Othr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++Orgld ++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDGenericOrganisationIdentification1		
1..1	<b>Id</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++Orgld ++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++Orgld ++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDOrganisationIdentificationSchemeName1Choice		
1..1	<b>Cd</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id	<b>Name</b> Code <b>Typ</b> SCLSDDExternalOrganisationIdentification1 <b>Code</b> Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<p>+++++Orgld +++++Othr +++++++SchmeNm +++++++Cd</p> <p><b>Prtry</b></p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++Orgld +++++Othr +++++++SchmeNm +++++++Prtry</p>	<p><b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse</p>		
0..1	<p><b>Issr</b></p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++Orgld +++++Othr +++++++Issr</p>	<p><b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse</p>		
1..1	<p><b>PrvtId</b></p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId</p>	<p><b>Name</b> Private Identification <b>Typ</b> SCLSDDPersonIdentification5</p>	Usage Rule: Either "Date and Place of Birth" or one occurrence of "Other" is allowed.	
1..1	<b>DtAndPlcOfBirth</b>	<p><b>Name</b> Date and Place of Birth <b>Typ</b> DateAndPlaceOfBirth</p>		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
	Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId ++++++DtAndPlcOfBirth			
1..1	<b>BirthDt</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId ++++++DtAndPlcOfBirth +++++++BirthDt	<b>Name</b> Birth Date <b>Typ</b> ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		
0..1	<b>PrvcOfBirth</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId ++++++DtAndPlcOfBirth +++++++PrvcOfBirth	<b>Name</b> Province of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>CityOfBirth</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId	<b>Name</b> City of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
1..1	<p>+++++DtAndPlcOfBirth +++++CityOfBirth</p> <p><b>CtryOfBirth</b></p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth</p>	<p><b>Name</b> Country of Birth <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}</p>		
1..1	<p><b>Othr</b></p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId +++++Othr</p>	<p><b>Name</b> Other <b>Typ</b> SCLSDDGenericPersonIdentification1</p>		
1..1	<p><b>Id</b></p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId +++++Othr +++++Id</p>	<p><b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse</p>		
0..1	<p><b>SchmeNm</b></p> <p>Document +FIToFICstmrDrctDbt</p>	<p><b>Name</b> Scheme Name <b>Typ</b> SCLSDDPersonIdentificationSchemeName1 Choice</p>		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
	++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm			
1..1	<b>Cd</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDEExternalPersonIdentification1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
0..1	<p>+++++PrvtId +++++Othr +++++Issr</p> <p><b>Purp</b></p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Purp</p>	<p><b>Name</b> Purpose <b>Typ</b> SCLSDDPurpose1Choice</p>	(AT-58 Purpose of the Collection)	Purpose of the Collection No plausibility check if <Purpose> and <Category purpose> fields both contain entries, ie SCL ignores conflicting entries.
1..1	<p><b>Cd</b></p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Purp ++++Cd</p>	<p><b>Name</b> Code <b>Typ</b> ExternalPurpose1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse</p>		<p>Purpose of the Collection in accordance with the external code list (ISO 20022).</p> <p>Must not exceed 4 characters.</p> <p>No entry is required for submissions to the SCL, whereas for deliveries from the SLC an entry may be made in the field. There is no validation by the SCL.</p>
0..1	<p><b>RmtInf</b></p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf</p>	<p><b>Name</b> Remittance Information <b>Typ</b> SCLSDDRemittanceInformation1</p>	<p>(AT-22 Remittance information from the Creditor)</p> <p>Usage Rule: Either 'Structured' or 'Unstructured', may be present.</p>	Structured or unstructured remittance information from the creditor. (Schema validation)
1..1	<p><b>Ustrd</b></p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Ustrd</p>	<p><b>Name</b> Unstructured <b>Typ</b> Max140Text <b>Length</b> 1 .. 140 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse</p>	<p>Usage Rule: 'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. Format Rule: Only one occurrence of 'Unstructured' is allowed.</p>	
1..1	<p><b>Strd</b></p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf</p>	<p><b>Name</b> Structured <b>Typ</b> SCLSDDStructuredRemittanceInformation6</p>	<p>Format Rule: 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length.</p>	<p>Structured remittance information must not exceed 140 characters. Only information within the &lt;Strd&gt; element is counted. The elements including the contents within the tag &lt;Strd&gt; are also counted. Error code: XT33 All ISO 20022 field options are allowed.</p>

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
0..1	<b>+++RmtInf</b> <b>++++Strd</b> <b>CdtrRefInf</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Strd +++++CdtrRefInf	<b>Name</b> <b>Typ</b> Creditor Reference Information SCLSDDCreditorReferenceInformation2	Format Rule: Only one occurrence of 'Structured' is allowed. Usage Rule: When present, the Debtor Bank is not obliged to validate the reference information. Usage Rule: When used both "Type" and "Reference" must be present.	
1..1	<b>Tp</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Strd +++++CdtrRefInf ++++++Tp	<b>Name</b> <b>Typ</b> Type SCLSDDCreditorReferenceType2		
1..1	<b>CdOrPrtry</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Strd +++++CdtrRefInf ++++++Tp ++++++CdOrPrtry	<b>Name</b> <b>Typ</b> Code or Proprietary SCLSDDCreditorReferenceType1Choice		
1..1	<b>Cd</b>	<b>Name</b> Code	Usage Rule: Only "SCOR" is	

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC Referenzen (if available)	Contents and check SEPA-Clearer
	Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Strd +++++CdtrRefInf +++++Tp +++++CdOrPrtry +++++Cd	Typ SCLSDDDocumentType3Code	allowed.	
<b>Acceptable Codes</b>				
<b>SCOR</b>				
0..1	<b>Issr</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Strd +++++CdtrRefInf +++++Tp +++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Ref</b> Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Strd +++++CdtrRefInf +++++Ref	<b>Name</b> Reference <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	Usage Rule: If "Reference" contains a check digit, the receiving bank is not required to validate this. Usage Rule: If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transactions to the next party in the chain. Usage Rule: RF Creditor Reference may be used (ISO 11649)	Creditor's reference. If CdtrRefInf is used, "Tp" and "Ref" must be completed. Option of also specifying a structured creditor reference, structured according to ISO 11649 (RFnnaaaaaaaaaaaaaaaaaaaaa); maximum length of 25 characters. There is no validation by the SCL.

Bold = Element, Italic = Attribut, Gray = Group

## **Memo**

SEPA Direct Debit – Interbank Direct Debit Reject Dataset (DS-05)

## Use of the interbank direct debit reject dataset (pacs.002.001.03SCLSDD)

This message is a rejection message from the SEPA-Clearer in the event of an error to notify the SCL participant about rejected direct debits or return ("R") messages (at the validation stage).

The message caters for bulk and single reject instructions.

### Main difference between pacs.002SCL and 'Implementation Guideline'–compliant pacs.002 message:

1. Along with the relevant ISO and SEPA error codes, in the status reason/proprietary field, error codes specific to the SEPA-Clearer (SCL) (see separate list of error codes) are also returned by the SCL.
2. The group header does **not** contain instructing agent or instructed agent.
3. Within the original transaction reference, **no** exact copy is returned; only the following information is given.

<IntrBkSttlmAmt> the amount of the original transaction

<IntrBkSttlmDt> the original interbank settlement date

<CdtrAgt><FinInstnId><BIC> the original creditor agent

4. The 'number of transactions per status' for the payments rejected by the SEPA-Clearer is provided in the 'original group information and status' sequence (only negative acknowledgement).

### Group header

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

<b>Message structure</b>					
<b>Status</b>	<b>Element/Attribut</b>	<b>Format</b>		<b>EPC references (falls vorhanden)</b>	<b>Contents and checks SEPA-Clearer</b>
	<b>Document</b>	<b>Typ</b>	Document		
1..1	Document <b>FIToFIPmtStsRptSCL</b>	<b>Typ</b>	FIToFIPmtStsRptSCL		
1..1	Document +FIToFIPmtStsRptSCL <b>GrpHdr</b>	<b>Name Typ</b>	Group Header SCLSDDGroupHeader5		The group header contains general processing information which are needed for the processing of the whole message.
1..1	Document +FIToFIPmtStsRptSCL ++GrpHdr <b>MsgId</b>	<b>Name Typ Pattern</b>	Message Identification SCLSDDId7 ([A-Za-z0-9][+ \? / \- :\(\)\ \.\, ']){1,35}		SEPA-Clearer file reference.
1..1	Document +FIToFIPmtStsRptSCL ++GrpHdr +++MsgId <b>CreDtTm</b>	<b>Name Typ</b>	Creation Date Time ISODateTime		File creation date and time in the SEPA-Clearer.
0..1	Document +FIToFIPmtStsRptSCL ++GrpHdr +++MsgId +++CreDtTm <b>InstgAgt</b>	<b>Name Typ</b>	Instructing Agent SCLSDDBranchAndFinancialInstitutionIdentification3		
1..1	Document +FIToFIPmtStsRptSCL ++GrpHdr +++MsgId +++CreDtTm +++InstgAgt <b>FinInstnId</b>	<b>Name Typ</b>	Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (falls vorhanden)	Contents and checks SEPA-Clearer
1..1	+++InstgAgt ++++FinInstnId <b>BIC</b> Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstgAgt ++++FinInstnId +++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3} {0,1}		
0..1	<b>InstdAgt</b> Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstdAgt	<b>Name</b> <b>Typ</b> Instructed Agent SCLSDDBranchAndFinancialInstitutionIdentification3		
1..1	<b>FinInstnId</b> Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstdAgt ++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		
1..1	<b>BIC</b> Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstdAgt ++++FinInstnId +++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3} {0,1}		
1..1	<b>OrgnlGrpInfAndSts</b> Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts	<b>Name</b> <b>Typ</b> Original Group Information And Status SCLSDDOriginalGroupInformation1S2		Contains general information from the original group header which is relevant for all payments.

Status	Element/Attribut	Format	EPC references (falls vorhanden)	Contents and checks SEPA-Clearer
1..1	<b>OrgnlMsgld</b> Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++OrgnlMsgld	<b>Name</b> Original Message Identification <b>Typ</b> SCLSDDDId7 <b>Pattern</b> ([A-Za-z0-9][+ \? / - :\(\)\ \., ']){1,35}		<Msgld> of the original bulk..
1..1	<b>OrgnlMsgNmld</b> Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++OrgnlMsgNmld	<b>Name</b> Original Message Name Identification <b>Typ</b> Max35Text_Codes <b>Length</b> 1 .. 35		Message name of the rejected original bulk
		<b>Acceptable Codes</b> camt.056 pac.002 pac.003 pac.004 pac.007		
1..1	<b>OrgnlNbOfTx</b> Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++OrgnlNbOfTx	<b>Name</b> Original Number of Transactions <b>Typ</b> Max15NumericText <b>Pattern</b> [0-9]{1,15}		Total number of received single payments from the original bulk.
1..1	<b>OrgnlCtrlSum</b> Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++OrgnlCtrlSum	<b>Name</b> Original Control Sum <b>Typ</b> DecimalNumber <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Pattern</b> [0-9]{0,15}(\.([0-9]{0,2}))?(0,1}		Total amount from the original bulk in euro.
1..1	<b>GrpSts</b> Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++GrpSts	<b>Name</b> Group Status <b>Typ</b> SCLSDDDTransactionGroupStatus1Code		RJCT: displayed by SEPA-Clearer if the bulk is completely rejected.  PART: displayed by SEPA-Clearer if the bulk is partially rejected.

Status	Element/Attribut	Format	EPC references (falls vorhanden)	Contents and checks SEPA-Clearer
		<b>Acceptable Codes</b>		
		<b>PART</b>		
		<b>RJCT</b>		
1..1	<b>StsRsnInf</b> Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf	<b>Name</b> <b>Typ</b> Status Reason Information SCLSDDStatusReasonInformation1		
1..1	<b>Orgtr</b> Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Orgtr	<b>Name</b> <b>Typ</b> Originator SCLSDDId5		Initiator of the R-transaction.
1..1	<b>Id</b> Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Orgtr +++++Id	<b>Name</b> <b>Typ</b> Identification SCLSDDParty3Choice		
1..1	<b>OrgId</b> Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++OrgId	<b>Name</b> <b>Typ</b> Organisation Identification SCLSDDOrganisationIdentification2		
1..1	<b>BICrBEI</b>	<b>Name</b> BIC or BEI		SEPA-Clearer's BIC (production MARKDEFF; test MARKDEF0)



Status	Element/Attribut	Format	EPC references (falls vorhanden)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++Orgld +++++++BICOrBEI	<b>Typ</b> <b>Pattern</b> BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
1..1	<b>Rsn</b> Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Rsn	<b>Name</b> <b>Typ</b> Reason SCLSDDStatusReason1Choice		
1..1	<b>Cd</b> Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Rsn +++++Cd	<b>Name</b> <b>Typ</b> Code SCLSDDTransactionRejectReason4Code		Left blank by SCL
<b>Acceptable Codes</b>				
1..1	<b>Prtry</b> Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Rsn +++++Prtry	<b>Name</b> <b>Typ</b> <b>Length</b> Proprietary Max35Text 1 .. 35		Proprietary error code of the SEPA-Clearer according to the list of error code in the technical specifications
0..1	<b>NbOfTxPerSts</b>	<b>Name</b> <b>Typ</b> Number of Transactions Per Status SCLSDDNumberOfTransactionsPerStatus1		Information on transactions rejected by the SEPA-Clearer. (Only completed in the case of a partial rejection)

Status	Element/Attribut	Format	EPC references (falls vorhanden)	Contents and checks SEPA-Clearer
1..1	Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++NbOfTxPerSts <b>DtldNbOfTxS</b>	<b>Name</b> <b>Typ</b> <b>Pattern</b> Detailed Number Of Transactions Max15NumericText [0-9]{1,15}		Number of rejected transactions. Only completed if <GrpSts> contains the code 'PART'.
1..1	Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++NbOfTxPerSts ++++DtldNbOfTxS <b>DtldSts</b>	<b>Name</b> <b>Typ</b> Detailed Status SCLSDDDTransactionIndividualStatus1Code		Status of transactions. Only completed if <GrpSts> contains the code 'PART'. Here, only the code RJCT is possible.
<b>Acceptable Codes</b>				
		<b>ACCP</b> <b>ACSC</b> <b>RJCT</b>		
1..1	Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++NbOfTxPerSts ++++DtldCtrlSum <b>DtldCtrlSum</b>	<b>Name</b> <b>Typ</b> <b>FractionDigits</b> <b>TotalDigits</b> <b>Pattern</b> 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 <GrpSts> contains the code 'PART'.
0..n	Document +FIToFIPmtStsRptSCL ++TxInfAndSts <b>TxInfAndSts</b>	<b>Name</b> <b>Typ</b> Transaction Information And Status SCLSDDPaymentTransactionInformation1		Only completed in the case of a partial rejection.
1..1	<b>StsId</b>	<b>Name</b> <b>Typ</b> Status Identification SCLSDDI7		Reference number of the transaction issued by the SEPA-Clearer.

Status	Element/Attribut	Format	EPC references (falls vorhanden)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsId	<b>Pattern</b> ([A-Za-z0-9][+ \? / - :\(\)\ \., ']){1,35}		
0..1	<b>OrgnlInstrId</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlInstrId	<b>Name</b> Original Instruction Identification <b>Typ</b> SCLSDDId7 <b>Pattern</b> ([A-Za-z0-9][+ \? / - :\(\)\ \., ']){1,35}		The "original instruction ID" of the underlying direct debit. Is only given here if it already existed in the original direct debit.
1..1	<b>OrgnlEndToEndId</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlEndToEndId	<b>Name</b> Original End To End Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35		The creditor reference (End to End ID) of the original direct debit.
1..1	<b>OrgnlTxId</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxId	<b>Name</b> Original Transaction Identification <b>Typ</b> SCLSDDId7 <b>Pattern</b> ([A-Za-z0-9][+ \? / - :\(\)\ \., ']){1,35}		Reference of the payment service provider of the original direct debit.  For pac.003 = TxId For pac.002 = StsId For pac.004 = RtrId For camt.056 = CxId For pac.007 = RvsId
1..1	<b>TxSts</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++TxSts	<b>Name</b> Transaction Status <b>Typ</b> SCLSDDTransactionIndividualStatus1Code		Status of the individual transaction. Only the code "RJCT" is allowed.
		<b>Acceptable Codes</b> ACCP ACSC RJCT		
1..1	<b>StsRsnInf</b>	<b>Name</b> Status Reason Information		

Status	Element/Attribut	Format	EPC references (falls vorhanden)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf	<b>Typ</b> SCLSDDStatusReasonInformation2		
1..1	<b>Orgtr</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr	<b>Name</b> Originator <b>Typ</b> SCLSDDId5		Originator of the rejected transaction
1..1	<b>Id</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDParty3Choice		
1..1	<b>Orgld</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++Orgld	<b>Name</b> Organisation Identification <b>Typ</b> SCLSDDOrganisationIdentification2		
1..1	<b>BICrBEI</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr	<b>Name</b> BICrBEI <b>Typ</b> BICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		SEPA-Clearer's BIC (production MARKDEFF; test MARKDEF0)

Status	Element/Attribut	Format	EPC references (falls vorhanden)	Contents and checks SEPA-Clearer
1..1	+++++Id +++++Orgld +++++BICOrBEI <b>Rsn</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Rsn	<b>Name</b> <b>Typ</b> Reason SCLSDDStatusReason2Choice		
1..1	<b>Cd</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Rsn +++++Cd	<b>Name</b> <b>Typ</b> Code SCLSDDTransactionRejectReason3Code		Left blank by the SCL.
		<b>Acceptable Codes</b> AM01 AM02 AM05 DT01 ED05 MD01 MD02		
1..1	<b>Prtry</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Rsn +++++Prtry	<b>Name</b> <b>Typ</b> <b>Length</b> Proprietary Max35Text 1 .. 35		Error code of the SEPA-Clearer if the individual transaction is rejected; may be completed using codes defined in ISO 20022 as well as proprietary codes. Field is formatted as follows in the event of certain errors: [Code] [space] [erroneous XML tag]
0..1	<b>InstgAgt</b>	<b>Name</b> Instructing Agent		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (falls vorhanden)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstgAgt	<b>Typ</b> SCLSDDBranchAndFinancialInstitutionIdentification3		
1..1	<b>FinInstnId</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstgAgt ++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		
1..1	<b>BIC</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstgAgt ++++FinInstnId +++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) (0,1)		
0..1	<b>InstdAgt</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstdAgt	<b>Name</b> <b>Typ</b> Instructed Agent SCLSDDBranchAndFinancialInstitutionIdentification3		
1..1	<b>FinInstnId</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstdAgt ++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		
1..1	<b>BIC</b> Document	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3})		

Status	Element/Attribut	Format	EPC references (falls vorhanden)	Contents and checks SEPA-Clearer
	+FIToFIPmtStsRptSCL ++TxInfAndSts +++InstdAgt ++++FinInstnld +++++BIC	{0,1}		
0..1	<b>OrgnlTxRef</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef	<b>Name</b> Original Transaction Reference <b>Typ</b> SCLSDDOriginalTransactionReference1		Parts of the original message (if present): <IntrBkSttlmAmt>: the amount of the original message <IntrBkSttlmDt>: settlement date of the original message <CdrAgt>/<FinInstnld>/<BIC>: BIC of the creditor bank
1..1	<b>IntrBkSttlmAmt</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++IntrBkSttlmAmt	<b>Name</b> Interbank Settlement Amount <b>Typ</b> SCLSDDCurrencyAndAmount <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0 <b>Pattern</b> [0-9]{0,15}(\.[0-9]{0,2}){0,1}		Amount of the original message (depending on payment type): In pac.003 = Interbank Settlement Amount In pac.004 = Returned Interbank Settlement Amount. In pac.002 = not available In camt.056 = Original Interbank Settlement Amount In pac.007 = Reversed Interbank Settlement Amount
required	<i>Attribute: Ccy</i>	<b>Typ</b> SCLSDDCurrencyCode <b>Use</b> required		
<b>Acceptable Codes</b>				
1..1	<b>IntrBkSttlmDt</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++IntrBkSttlmDt	<b>Name</b> Interbank Settlement Date <b>Typ</b> ISODate		The interbank settlement date of the original message.
1..1	<b>DbtrAgt</b>	<b>Name</b> Debtor Agent		BIC of the debtor bank according to the original message

Status	Element/Attribut	Format	EPC references (falls vorhanden)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt	Typ SCLSDDBranchAndFinancialInstitutionIdentification3		
1..1	<b>FinInstnId</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt +++++FinInstnId	Name Typ SCLSDDFinancialInstitutionIdentification5Choice		
1..1	<b>BIC</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt +++++FinInstnId ++++++BIC	Name Typ Pattern BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3} {0,1}		
1..1	<b>CdtrAgt</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt	Name Typ SCLSDDBranchAndFinancialInstitutionIdentification3		BIC of the creditor agent according to the original message.
1..1	<b>FinInstnId</b> Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef	Name Typ SCLSDDFinancialInstitutionIdentification5Choice		



Status	Element/Attribut	Format	EPC references (falls vorhanden)	Contents and checks SEPA-Clearer
1..1	<b>++++CdtrAgt</b> <b>+++++FinInstnId</b> <b>BIC</b> Document <b>+FIToFIPmtStsRptSCL</b> <b>++TxInfAndSts</b> <b>+++OrgnlTxRef</b> <b>++++CdtrAgt</b> <b>+++++FinInstnId</b> <b>++++++BIC</b>	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		

## **Memo**

SEPA Direct Debit – Interbank Direct Debit Reject Dataset (DS-05)

## Use of Interbank Direct Debit Reject Dataset (pacs.002.001.03SDD):

The message is used to reject a direct debit between payment service providers.

The message caters for **single** reject instructions **only**. Bulk-level rejects are **not** supported by the SEPA-Clearer.

### Notes:

- Attribute R1 in DS-05 is implied by the 'message name', 'pacs.002.001', the <OrgnlMsgNmId>, 'pacs.003' and the <GrpSts>: 'PART'.
- Attribute R4 'settlement date for the reject, return or refund' is not applicable.
- Message elements under the 'original transaction reference' sequence are based on DS-04 attributes.

## ISO message structure

A message used to reject a direct debit instruction contains:

- a single group header
- a single original group information and status
- one or more 'transaction information and status' sequences each containing a direct debit rejection instruction, as defined in DS-05.

## Group header

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

Message structure				
Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	<b>Document</b>	Typ	Document	
1..1	Document <b>FIToFIPmtStsRpt</b>	Typ	FIToFIPaymentStatusReportV03	
1..1	Document +FIToFIPmtStsRpt <b>GrpHdr</b>	Name Typ	Group Header SCLSDDGroupHeader5	Contains general processing information which applies to whole payment payment.
1..1	Document +FIToFIPmtStsRpt ++GrpHdr <b>MsgId</b>	Name Typ Pattern	Message Identification SCLSDDId7 ([A-Za-z0-9][+ \? / - : \(\) \ \. , ']){1,35}	(AT-R5 Specific reference of the bank which initiated the Rejection)  Bulk reference number  MsgId is part of the duplication check at bulk level (unique reference over 15 calendar days). 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	Document +FIToFIPmtStsRpt ++GrpHdr +++CreDtTm <b>CreDtTm</b>	Name Typ Pattern	Creation Date Time ISODateTime [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}[T][0-9]{2,2}: [0-9]{2,2}:[0-9]{2,2}[\S]*	Bulk creation date and time.
0..1	Document +FIToFIPmtStsRpt ++GrpHdr +++InstgAgt <b>InstgAgt</b>	Name Typ	Instructing Agent SCLSDDBranchAndFinancialInstitutionIdentification3	Usage Rule: Only BIC is allowed.  Only to be used for submissions to the SEPA-Clearer (IDF). Allocation of the BIC of the SCL participant which is linked with the TARGET2 sub-account assigned for settlement with the SEPA-Clearer. Part of duplication check (unique daily reference)

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>FinInstnld</b> Document +FIToFIPmtStsRpt ++GrpHdr +++InstgAgt ++++FinInstnld	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Ch oice		
1..1	<b>BIC</b> Document +FIToFIPmtStsRpt ++GrpHdr +++InstgAgt ++++FinInstnld +++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [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). Error code: B10
0..1	<b>InstdAgt</b> Document +FIToFIPmtStsRpt ++GrpHdr +++InstdAgt	<b>Name</b> <b>Typ</b> Instructed Agent SCLSDDBranchAndFinancialInstitutionIdentif ication3	Usage Rule: Only BIC is allowed.	Only to be used for deliveries from the SEPA-Clearer. Allocation of the BIC of the SCL participant which is linked with the TARGET2 sub-account assigned for settlement with the SEPA-Clearer.
1..1	<b>FinInstnld</b> Document +FIToFIPmtStsRpt ++GrpHdr +++InstdAgt ++++FinInstnld	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Ch oice		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>BIC</b> Document +FIToFIPmtStsRpt ++GrpHdr +++InstdAgt ++++FinInstnId +++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [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..1	<b>OrgnlGrplnfAndSts</b> Document +FIToFIPmtStsRpt ++OrgnlGrplnfAndSts	<b>Name</b> <b>Typ</b> Original Group Information SCLSDDOriginalGroupInformation1		Note: Rejection of an entire bulk is not supported by the SEPA-Clearer
1..1	<b>OrgnlMsgld</b> Document +FIToFIPmtStsRpt ++OrgnlGrplnfAndSts +++OrgnlMsgld	<b>Name</b> <b>Typ</b> <b>Pattern</b> Original Message Identification SCLSDDId7 ([A-Za-z0-9][+ ? / \- :\ ( \) \.\ , ']){1,35}		Reference number (<Msgld>) of original bulk
1..1	<b>OrgnlMsgNmld</b> Document +FIToFIPmtStsRpt ++OrgnlGrplnfAndSts +++OrgnlMsgNmld	<b>Name</b> <b>Typ</b> <b>Pattern</b> Original Message Name Identification SCLSDDOrgnlMsgNmld pacs\003[A-Za-z0-9\.\.]{0,27} PACS\003[A-Za-z0-9\.\.]{0,27}		Original bulk name May be completed with 'pacs.003' or 'PACS.003'. (Schema validation)
1..1	<b>GrpSts</b> Document +FIToFIPmtStsRpt ++OrgnlGrplnfAndSts +++GrpSts	<b>Name</b> <b>Typ</b> GroupStatus SCLSDDTransactionGroupStatus1Code	(AT-R1 Type of R Message) Usage Rule: Only 'RJCT' and 'PART' are allowed.	Only the status 'PART' is permitted. (Schema validation)

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
<b>Acceptable Codes</b>				
<b>PART</b>				
1..n	<b>TxInfAndSts</b> Document +FIToFIPmtStsRpt ++TxInfAndSts	<b>Name</b> Transaction Information And Status <b>Typ</b> SCLSDDPaymentTransactionInformation1		At least one transaction must be given as rejection at bulk level is not supported. (Schema validation)  Maximum of 100,000 data records allowed. Error code: B02
1..1	<b>StsId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsId	<b>Name</b> Status Identification <b>Typ</b> SCLSDDId7 <b>Pattern</b> ([A-Za-z0-9][+ \? / - :\(\)\ \., ']){1,35}	Mandatory (AT-R5 Specific reference of the bank that initiated the reject)	Reference number of the credit institution that initiated the reject.  Status ID is part of the duplication check at single record level Error code: AM05
0..1	<b>OrgnlInstrId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlInstrId	<b>Name</b> Original Instruction Identification <b>Typ</b> SCLSDDId7 <b>Pattern</b> ([A-Za-z0-9][+ \? / - :\(\)\ \., ']){1,35}	Usage Rule: Mandatory if provided in the original instruction	Original "Original Instruction ID" of the original bulk. Is only given if was already part of the original debit.
1..1	<b>OrgnlEndToEndId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlEndToEndId	<b>Name</b> Original End To End Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	Mandatory (AT-10 Creditor's reference of the Collection)	Creditor's original reference. End-to-End-ID of the original payment
1..1	<b>OrgnlTxId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxId	<b>Name</b> Original Transaction Identification <b>Typ</b> SCLSDDId7 <b>Pattern</b> ([A-Za-z0-9][+ \? / - :\(\)\ \., ']){1,35}	Mandatory (AT-43 Creditor Bank's reference of the Collection) Usage Rule: Must contain a reference that is unique over time.	Original reference of the creditor bank Transaction ID of the original payment.  The original transaction (pac.003) must have been processed in the SEPA-Clearer. Error code: XT75  Where applicable, error code XT75 or XT74 if payment is forwarded via STEP2/another CSM.
1..1	<b>TxSts</b>	<b>Name</b> Transaction Status	(AT-R1 Type of R message)	Status of the R-transaction Only the value 'RJCT' = reject is permitted. (Schema validation)

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtStsRpt ++TxInfAndSts +++TxSts	<b>Typ</b> SCLSDDTransactionIndividualStatus1Code	Usage Rule: Only 'RJCT' is allowed.	
<b>Acceptable Codes</b>				
		<b>RJCT</b>		
1..1	<b>StsRsnInf</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf	<b>Name</b> Status Reason Information <b>Typ</b> SCLSDDStatusReasonInformation1	Usage Rule: Only one occurrence is allowed. Usage Rule: 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.	In the SEPA-Clearer, status reason information is only permitted in 'transaction information and status'. (Schema validation)
1..1	<b>Orgtr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf ++++Orgtr	<b>Name</b> Originator <b>Typ</b> SCLSDDId5	Mandatory (AT-R2 Identification of the type of party that initiated the reject) Usage Rule: Limited to BIC to identify the bank or, CSM originating the status or to 'Name' to indicate the Debtor or CSM when it has no BIC. Usage Rule: 'Name' is limited to 70 characters in length.	Initiator of the R-transaction.  Limited to BIC, in order to identify the credit institution or CSM, or to a name to indicate the debtor or CSM (if the CSM cannot be identified using a BIC)
1..1	<b>Nm</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Customer who initiated the pac.002  Serves to indicate a refusal (= customer refusal). May be valid only if code under StsRsn is MS02 Error code: XT13  BIC and name cannot be entered simultaneously. (Schema validation)
1..1	<b>Id</b>	<b>Name</b> Identification		BIC and name cannot be entered simultaneously. (Schema validation)



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id	<b>Typ</b> SCLSDDParty3Choice		
1..1	<b>OrgId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++OrgId	<b>Name</b> <b>Typ</b> Organisation Identification SCLSDDOrganisationIdentification2		
1..1	<b>BICrBEI</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++OrgId +++++++BICrBEI	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC or BEI BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
1..1	<b>Rsn</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf ++++Rsn	<b>Name</b> <b>Typ</b> Reason SCLSDDStatusReason1Choice	Mandatory (AT-R3 Reason Code for Non-Acceptance)	Only the code or proprietary name may be given. (Schema validation)
1..1	<b>Cd</b> Document	<b>Name</b> <b>Typ</b> Code SCLSDDTransactionRejectReason3Code	See Message Element Specifications below.	Reason for rejection/cause of non-acceptance.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf ++++Rsn +++++Cd			Only the permitted reason codes for refusals/rejects may be entered here. (Schema validation)  The code 'AC13' is only allowed to be used in the SEPA B2B Direct Debit Scheme. Error code: XT33
		<b>Acceptable Codes</b> AC01 AC04 AC06 AC13 AG01 AG02 AM04 AM05 BE05 CNOR DNOR FF01 MD01 MD02 MD07 MS02 MS03 RC01 RR01 RR02 RR03 RR04 SL01		
0..1	<b>ChrgsInf</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++ChrgsInf	<b>Name</b> Typ	Charges Information SCLSDDChargesInformation1	Usage Rule: Only one occurrence is allowed.

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Amt</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++ChrgsInf ++++Amt	<b>Name</b> Amount <b>Typ</b> SCLSDDCurrencyAndAmount_Tx <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 999999999.99 <b>Pattern</b> [0-9]{0,15}(\.[0-9]{0,2}){0,1}	(AT-R8 Amount of the Interchange Fee) Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	The currency symbol must be 'EUR'. (Schema validation)  A maximum of two decimal places may be used. (Schema validation)  Amount must not exceed permitted maximum amount (999999999.99) and must be greater than '0'. (Schema validation)
required	<i>Attribute:</i> <b>Ccy</b>	<b>Typ</b> SCLSDDCurrencyCode <b>Use</b> required		
<b>Acceptable Codes</b>				
1..1	<b>Pty</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++ChrgsInf ++++Pty	<b>Name</b> Party <b>Typ</b> SCLSDDBranchAndFinancialInstitutionIdentification3		
1..1	<b>FinInstnId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++ChrgsInf ++++Pty +++++FinInstnId	<b>Name</b> Financial Institution Identification <b>Typ</b> SCLSDDFinancialInstitutionIdentification5Character	(AT-13 BIC of the Debtor Bank) Usage Rule: Only BIC is allowed.	
1..1	<b>BIC</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++ChrgsInf ++++Pty +++++FinInstnId ++++++BIC	<b>Name</b> BIC <b>Typ</b> BICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>InstgAgt</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++InstgAgt	<b>Name Typ</b> Instructing Agent SCLSDDBranchAndFinancialInstitutionIdentification3	Usage Rule: Only BIC is allowed.	Original submitter of the bulk which contain the reject .  Only to be completed in the Debit Notification File (DNF), not in a Input Debit File (IDF) of the participant. Error code: XT13
1..1	<b>FinInstnId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++InstgAgt ++++FinInstnId	<b>Name Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		
1..1	<b>BIC</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++InstgAgt ++++FinInstnId +++++BIC	<b>Name Typ Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3} {0,1}		Only permitted in DNF. Error code: XT13
1..1	<b>OrgnlTxRef</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef	<b>Name Typ</b> Original Transaction Reference SCLSDDOriginalTransactionReference1	Mandatory (An exact copy of all attributes of the received DS-04 which is being rejected) Usage Rule: The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.	Copy of original message..

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>IntrBkSttlmAmt</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++IntrBkSttlmAmt	<b>Name</b> Interbank Settlement Amount <b>Typ</b> SCLSDDCurrencyAndAmount_Tx <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 999999999.99 <b>Pattern</b> [0-9]{0,15}(\.[0-9]{0,2}){0,1}	(AT-06 Amount of the Collection in euro)	The amount of the original direct debit.  The currency symbol must be 'EUR'. (Schema validation)  A maximum of two decimal places may be used due to currency symbol 'EUR'. (Schema validation)  Amount must not exceed permitted maximum amount (999999999.99) and must be greater than '0'. (Schema validation)  Note: In the absence of a total amount field at bulk level which could be used for settlement, the total amount to be booked will be calculated by the SCL exclusively on the basis of the sum of the amounts of the transactions included in the bulk (<IntrBkSttlmAmt>). Allocated amounts in the Charges Information fields (<ChrgsInf><Amt>) are <u>not</u> taken into account for the settlement.
required	<i>Attribute:</i> <b>Ccy</b>	<b>Typ</b> SCLSDDCurrencyCode <b>Use</b> required		
<b>Acceptable Codes</b>				
1..1	<b>IntrBkSttlmDt</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++IntrBkSttlmDt	<b>Name</b> Interbank Settlement Date <b>Typ</b> ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	(AT-26 Settlement date of the Collection)	Settlement date of the original direct debit.  Interbank settlement date must at least a TARGET-day and correspond to the current SEPA business day or be in the future up to 14 calendar days. If the date of at least one transaction is the same as the SEPA-Clearer business day and later than 10.00 (= cut-off time for SEPA Core direct debits) or 11.00 (= cut-off time for SEPA B2B direct debits) r is in the past, the entire bulk will be rejected. Error code: B15

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
				<p>Failing an &lt;IntrBkSettlmDt&gt; at the GrpHdr level, the &lt;IntrBkSettlmDt&gt; of all bulk transactions related to &lt;OrgnlMsgld&gt; must be identical. If this is case, the &lt;IntrBkSettlmDt&gt; of the first transaction is used as the date of entry. If no &lt;IntrBkSettlmDt&gt; identity exists, a bulk rejection will occur. Error code: B97</p> <p>&lt;IntrBkSttlmDt&gt; date of the first transaction is included in the duplication check.</p> <p>In the case of deliveries from the SEPA-Clearer, all individual transactions contain an identical &lt;IntrBkSttlmDt&gt;.</p> <p>Original transaction (pacs.003) must have been processed in the SEPA-Clearer. Error code: XT75</p>
1..1	<p><b>ReqdColltnDt</b></p> <p>Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++ReqdColltnDt</p>	<p><b>Name</b> <b>Typ</b> <b>Pattern</b></p> <p>Requested Collection Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}</p>	(AT-11 Due date of the Collection)	Due date of collection of the original direct debit.

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>CdtrSchmeld</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrSchmeld	<b>Name</b> <b>Typ</b> Creditor Scheme Identification SCLSDDCdtrSchmeld	(AT-02 Identifier of the Creditor)	Identifier of creditor from the original message.
1..1	<b>Id</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrSchmeld +++++Id	<b>Name</b> <b>Typ</b> Identification SCLSDDPrivateldentification2		
1..1	<b>Prvtld</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++Prvtld	<b>Name</b> <b>Typ</b> Private Identification SCLSDDPrty2		
1..1	<b>Othr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++Prvtld +++++++Othr	<b>Name</b> <b>Typ</b> Other SCLSDDId10		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Id</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr +++++++Id	<b>Name</b> <b>Typ</b> <b>Pattern</b> Identification SCLSDDId8 ([A-Za-z0-9][+ \? / - :\(\)\ \., ' \s]){1,35}		Identifier of creditor from the original message.
1..1	<b>SchmeNm</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm	<b>Name</b> <b>Typ</b> Scheme Name FinancialIdentificationSchemeName2		
1..1	<b>Prtry</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> <b>Typ</b> Proprietary SCLSDDId9		



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
		<b>Acceptable Codes</b>		
		<b>SEPA</b>		
0..1	<b>SttlmInf</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++SttlmInf	<b>Name</b> Settlement Information <b>Typ</b> SCLSDDSettlementInformation3		
1..1	<b>SttlmMtd</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++SttlmInf +++++SttlmMtd	<b>Name</b> Settlement Method <b>Typ</b> SCLSDDSettlementMethod1Code		Information about the settlement mechanism. Only the code "CLRG" is allowed. (Schema validation)
		<b>Acceptable Codes</b>		
		<b>CLRG</b>		
0..1	<b>ClrSys</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++SttlmInf +++++ClrSys	<b>Name</b> Clearing System <b>Typ</b> SCLSDDClearingSystemIdentification1Choice		
1..1	<b>Prtry</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++SttlmInf +++++ClrSys +++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text_Prtry <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Code for the clearing system. For the SEPA-Clearer, only the code "SCL" is to be used. (Schema validation)

Bold = Element, *Italic* = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
<b>Acceptable Codes</b>				
<b>SCL</b>				
1..1	<b>PmtTplnf</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++PmtTplnf	<b>Name</b> Payment Type Information <b>Typ</b> SCLSDDPaymentTypeInformation6	(AT-20 Identification code of the Scheme) (AT-20 Identification code of the B2B Scheme) (AT-21 Transaction / Sequence Type) (AT-59 Category purpose of the Collection)	
1..1	<b>SvcLvl</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++PmtTplnf +++++SvcLvl	<b>Name</b> Service Level <b>Typ</b> SCLSDDSERVICELEVEL2CHOICE		
1..1	<b>Cd</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++PmtTplnf +++++SvcLvl ++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDSERVICELEVEL1CODE		In the SEPA-Clearer, only the code 'SEPA' is allowed. (Schema validation)
<b>Acceptable Codes</b>				
<b>SEPA</b>				
1..1	<b>LclInstrm</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++PmtTplnf +++++LclInstrm	<b>Name</b> Local Instrument <b>Typ</b> SCLSDDLocalInstrument1Choice		Indication as to whether B2B or CORE direct debit

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Cd</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++PmtTplnf +++++LclInstrm ++++++Cd	<b>Name</b> Code <b>Typ</b> ExternalLocalInstrument1Code <b>Length</b> 1 .. 35		May only contain the codes "CORE", "COR1" or "B2B".(Schema validation)  In a COR-File only CORE- and/or COR1-Bulks are permitted. In a B2B-File only B2B-Bulks are permitted. Error code: XT43  Mixed submission of B2B, CORE and COR1 direct debits in a single file is not permitted. Error code: XT43  Original transaction (pacs.003) must have been processed in the SEPA-Clearer. Error code: XT75
		<b>Acceptable Codes</b> B2B COR1 CORE		
1..1	<b>SeqTp</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++PmtTplnf +++++SeqTp	<b>Name</b> Sequence Type <b>Typ</b> SCLSDDSequenceType1Code		Direct debit type: FNAL: final FRST: first OOFF: one-off RCUR: recurring (Schema validation)
		<b>Acceptable Codes</b> FNAL FRST OOFF RCUR		
0..1	<b>CtgyPurp</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++PmtTplnf +++++CtgyPurp	<b>Name</b> Category Purpose <b>Typ</b> CategoryPurpose1Choice		No additional technical checks are necessary over and above the schema

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Cd</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++PmtTplnf +++++CtgyPurp ++++++Cd	<b>Name</b> Code <b>Typ</b> ExternalCategoryPurpose1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++PmtTplnf +++++CtgyPurp ++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>MndtRltdInf</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf	<b>Name</b> Mandate Related Information <b>Typ</b> SCLSDDMandateRelatedInformation1	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 The type of	Unique mandate reference. Placeholder for electronic signature, where available.

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
			Mandate (paper or e-Mandate) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03))	Identifier of original creditor who issued the mandate. Unique mandate reference, as specified by original creditor who issued the mandate. Reason for changing mandate. Date when mandate was signed.
1..1	<b>MndtId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++MndtId	<b>Name</b> <b>Typ</b> <b>Pattern</b> Mandate Identification SCLSDdId8 ([A-Za-z0-9][+ \? / - :\(\)\ \., '\ s]){1,35}		Unique mandate reference.
1..1	<b>DtOfSgntr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++DtOfSgntr	<b>Name</b> <b>Typ</b> <b>Pattern</b> Date Of Signature ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		Date when mandate was signed.
0..1	<b>AmdmntInd</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInd	<b>Name</b> <b>Typ</b> Amendment Indicator TrueFalseIndicator		
0..1	<b>AmdmntInfDtls</b>	<b>Name</b> Amendment Information Details		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls	<b>Typ</b> SCLSDDAmendmentInformationDetails1		
0..1	<b>OrgnlMndtId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlMndtId	<b>Name</b> <b>Typ</b> <b>Pattern</b> Original Mandate Identification SCLSDDId8 ([A-Za-z0-9][+ \? / - :\(\)\ \., '\s]){1,35}		Unique mandate reference as specified by the original creditor who issued the mandate..
0..1	<b>OrgnlCdtrSchmeld</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld	<b>Name</b> <b>Typ</b> Original Creditor Scheme Identification SCLSDDCdtrSchmeld1		
0..1	<b>Nm</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld +++++++Nm	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b> Name Max70Text 1 .. 70 \\S+.* collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>id</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld +++++++Id	<b>Name</b> <b>Typ</b> Identification SCLSDDPrivatIdentification		
1..1	<b>PrvtId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld +++++++Id +++++++PrvtId	<b>Name</b> <b>Typ</b> Private Identification SCLSDDPrty1		
1..1	<b>Othr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld +++++++Id +++++++PrvtId +++++++Othr	<b>Name</b> <b>Typ</b> Other SCLSDDId4		
1..1	<b>Id</b> Document	<b>Name</b> <b>Typ</b> Identification SCLSDDId8		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnlCctrSchmeld +++++++Id +++++++PrvtId +++++++Othr +++++++Id	<b>Pattern</b> (([A-Za-z0-9][+ \? / - :\(\)\ \.,' \s]){1,35})		
1..1	<b>SchmeNm</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnlCctrSchmeld +++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm	<b>Name Typ</b> Scheme Name FinancialIdentificationSchemeName2		
1..1	<b>Prtry</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnlCctrSchmeld +++++++Id +++++++PrvtId +++++++Othr	<b>Name Typ</b> Proprietary SCLSDDId9		Only the code 'SEPA' is allowed. (Schema validation)



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++++++SchmeNm +++++++Prtry			
<b>Acceptable Codes</b>				
<b>SEPA</b>				
0..1	<b>OrgnlDbtrAcct</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls +++++OrgnlDbtrAcct	<b>Name</b> Original Debtor Account <b>Typ</b> SCLSDDCashAccount8		
1..1	<b>Id</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls +++++OrgnlDbtrAcct +++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDAccountIdentification4Choice		
1..1	<b>IBAN</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls +++++OrgnlDbtrAcct +++++Id +++++IBAN	<b>Name</b> IBAN <b>Typ</b> IBANIdentifier <b>Pattern</b> [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Othr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAcct +++++++Id +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDOrgnlDbtrAcctOther2		
1..1	<b>Id</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAcct +++++++Id +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max34Text <b>Length</b> 1 .. 34 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>OrgnlDbtrAgt</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAgt	<b>Name</b> Original Debtor Agent <b>Typ</b> SCLSDDOrgnlDbtrAgt		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>FinInstnId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnlDbtrAgt +++++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDOrgnlDbtrAgt1		
1..1	<b>BIC</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnlDbtrAgt +++++++FinInstnId +++++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
1..1	<b>Othr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnlDbtrAgt +++++++FinInstnId +++++++Othr	<b>Name</b> <b>Typ</b> Other SCLSDDOrgnlDbtrAgtOther2		
1..1	<b>Id</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b> Identification Max35Text_SMNDA 1 .. 35 \\S+.* collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++++AmdmntInfDtIs +++++OrgnlDbtrAgt +++++FinInstnId +++++Othr +++++Id			
0..1	<b>ElctrcSgntr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf +++++ElctrcSgntr	<b>Name</b> Electronic Signature <b>Typ</b> Max1025Text <b>Length</b> 1 .. 1025 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>RmtInf</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++RmtInf	<b>Name</b> Remittance Information <b>Typ</b> SCLSDDRemittanceInformation1	(AT-22 Remittance information)	Structured or unstructured remittance information. (Schema validation)
1..1	<b>Ustrd</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++RmtInf +++++Ustrd	<b>Name</b> Unstructured <b>Typ</b> Max140Text <b>Length</b> 1 .. 140 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Strd</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++RmtInf +++++Strd	<b>Name</b> Structured <b>Typ</b> SCLSDDStructuredRemittanceInformation6		Structured remittance information must not exceed 140 characters. Only information within the <Strd> element is counted. The elements including the contents within the tag <Strd> are also counted. Error code: XT33  All ISO 20022 field options are allowed

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>CdtrRefInf</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf	<b>Name</b> <b>Typ</b> Creditor Reference Information SCLSDDCreditorReferenceInformation2		
1..1	<b>Tp</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp	<b>Name</b> <b>Typ</b> Type SCLSDDCreditorReferenceType2		
1..1	<b>CdOrPrtry</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp +++++++CdOrPrtry	<b>Name</b> <b>Typ</b> Code or Proprietary SCLSDDCreditorReferenceType1Choice		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Cd</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp +++++++CdOrPrtry +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDDocumentType3Code		
<b>Acceptable Codes</b>				
0..1	<b>issr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Ref</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Ref	<b>Name</b> Reference <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, *Italic* = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>UltmtDbtr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr	<b>Name</b> Ultimate Debtor <b>Typ</b> SCLSDDPartyIdentification10	(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)	
0..1	<b>Nm</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Name of ultimate debtor
0..1	<b>PstlAdr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++PstlAdr	<b>Name</b> Postal Address <b>Typ</b> SCLSDDPostalAddress1		
0..1	<b>Ctry</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++PstlAdr +++++Ctry	<b>Name</b> Country <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		
0..2	<b>AdrLine</b> Document	<b>Name</b> Address Line <b>Typ</b> Max70Text <b>Length</b> 1 .. 70		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++PstlAdr ++++++AdrLine	<b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Id</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDParty4Choice		Identifier of ultimate debtor
1..1	<b>Orgld</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Orgld	<b>Name</b> Organisation Identification <b>Typ</b> SCLSDDOrganisationIdentification4		
1..1	<b>BICrBEI</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++BICrBEI	<b>Name</b> BIC or BEI <b>Typ</b> SCLSDDAnyBICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
1..1	<b>Othr</b>	<b>Name</b> Other <b>Typ</b> SCLSDDGenericOrganisationIdentification1		

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr			
1..1	<b>Id</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDOrganisationIdentificationSchemeName1Choice		
1..1	<b>Cd</b> Document +FIToFIPmtStsRpt ++TxInfAndSts	<b>Name</b> Code <b>Typ</b> SCLSDDExternalOrganisationIdentification1 <b>Length</b> Code 1 .. 4 <b>Pattern</b> \S+.*		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Cd	WhiteSpace collapse		
1..1	<b>Prtry</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prvtld</b> Document +FIToFIPmtStsRpt ++TxInfAndSts	<b>Name</b> Private Identification <b>Typ</b> SCLSDDPersonIdentification5		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<p>+++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId</p> <p><b>DtAndPlcOfBirth</b></p> <p>Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth</p>	<p><b>Name</b> Date and Place of Birth <b>Typ</b> DateAndPlaceOfBirth</p>		
1..1	<p><b>BirthDt</b></p> <p>Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++BirthDt</p>	<p><b>Name</b> Birth Date <b>Typ</b> ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}</p>		
0..1	<p><b>PrvcOfBirth</b></p> <p>Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++PrvcOfBirth</p>	<p><b>Name</b> Province of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse</p>		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>CityOfBirth</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++CityOfBirth	<b>Name</b> City of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>CtryOfBirth</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++CtryOfBirth	<b>Name</b> Country of Birth <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		
1..1	<b>Othr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDGenericPersonIdentification1		
1..1	<b>Id</b>	<b>Name</b> Identification <b>Typ</b> Max35Text		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++Id	<b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDPersonIdentificationSchemeName1 Choice		
1..1	<b>Cd</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDExternalPersonIdentification1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>CtryOfRes</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtDbtr +++++CtryOfRes	<b>Name</b> Country of Residence <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		
1..1	<b>Dbtr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr	<b>Name</b> Debtor <b>Typ</b> SCLSDDPartyIdentification9	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)	Debtor name. Debtor address. Debtor identifier.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Nm</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Name of debtor or additional informations according to the original message
0..1	<b>PstlAdr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++PstlAdr	<b>Name</b> Postal Address <b>Typ</b> SCLSDDPostalAddress1		Address of debtor.
0..1	<b>Ctry</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++PstlAdr ++++++Ctry	<b>Name</b> Country <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		
0..2	<b>AdrLine</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++PstlAdr ++++++AdrLine	<b>Name</b> Address Line <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Id</b>	<b>Name</b> Identification <b>Typ</b> SCLSDDParty4Choice		Identifier of debtor.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id			Either 'Organisation Identification' or 'Private Identification' must be selected (Schema validation)
1..1	<b>Orgld</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld	<b>Name</b> <b>Typ</b> Organisation Identification SCLSDDOrganisationIdentification4		All ISO 20022 field options are allowed.
1..1	<b>BICorBEI</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++BICorBEI	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC or BEI SCLSDDAnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
1..1	<b>Othr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr	<b>Name</b> <b>Typ</b> Other SCLSDDGenericOrganisationIdentification1		

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>id</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDOrganisationIdentificationSchemeName1Choice		
1..1	<b>Cd</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDExternalOrganisationIdentification1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b>	<b>Name</b> Proprietary		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prvtld</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id +++++++Prvtld	<b>Name</b> Private Identification <b>Typ</b> SCLSDDPersonIdentification5		'Identification Type' under 'Other Identification' may only contain the code 'SEPA'. (Schema validation)  All ISO 20022 field options are allowed.
1..1	<b>DtAndPlcOfBirth</b> Document +FIToFIPmtStsRpt ++TxInfAndSts	<b>Name</b> Date and Place of Birth <b>Typ</b> DateAndPlaceOfBirth		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++OrgnlTxRef ++++Dbtr +++++Id +++++PrvtId +++++DtAndPlcOfBirth			
1..1	<b>BirthDt</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++BirthDt	<b>Name</b> Birth Date <b>Typ</b> ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		
0..1	<b>PrvcOfBirth</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++PrvcOfBirth	<b>Name</b> Province of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>CityOfBirth</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth	<b>Name</b> City of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>CtryOfBirth</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++CtryOfBirth	<b>Name</b> Country of Birth <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		
1..1	<b>Othr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDGenericPersonIdentification1		
1..1	<b>Id</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>SchmeNm</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDPersonIdentificationSchemeName1 Choice		
1..1	<b>Cd</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDEExternalPersonIdentification1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>issr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>DbtrAcct</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++DbtrAcct	<b>Name</b> Debtor Account <b>Typ</b> SCLSDDCashAccount7	(AT-07 Account number (IBAN) of the Debtor)	
1..1	<b>Id</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++DbtrAcct +++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDAccountIdentification3Choice		
1..1	<b>IBAN</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++DbtrAcct +++++Id +++++++IBAN	<b>Name</b> IBAN <b>Typ</b> IBANIdentifier <b>Pattern</b> [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Account number of debtor.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>DbtrAgt</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt	<b>Name Typ</b> Debtor Agent SCLSDDBranchAndFinancialInstitutionIdentification3	(AT-13 BIC of the Debtor Bank)	BIC of the debtor agent
1..1	<b>FinInstnId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt +++++FinInstnId	<b>Name Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		
1..1	<b>BIC</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt +++++FinInstnId +++++BIC	<b>Name Typ Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		BIC of the debtor agent. Debtor agent BIC is included in the duplication check at single record level. Error code: AM05
1..1	<b>CdtrAgt</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt	<b>Name Typ</b> Creditor Agent SCLSDDBranchAndFinancialInstitutionIdentification3	(AT-12 BIC of the Creditor Bank)	BIC of the creditor agent.
1..1	<b>FinInstnId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId	<b>Name Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>BIC</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt +++++FinInstnld ++++++BIC	<b>Name</b> BIC <b>Typ</b> BICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		Validity check of BIC using SCL-Directory. Error code: XT27  Where applicable, error code XT74, if payment is forwarded via the other CSMs.  Original transaction (pacs.003) must have been processed in the SEPA-Clearer. Error code: XT75
1..1	<b>Cdtr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Cdtr	<b>Name</b> Creditor <b>Typ</b> SCLSDDid2	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)	
1..1	<b>Nm</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Cdtr +++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Name of creditor.
0..1	<b>PstlAdr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Cdtr +++++PstlAdr	<b>Name</b> Postal Address <b>Typ</b> SCLSDDPPostalAddress1		Address of creditor



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>Ctry</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Cdtr +++++PstlAdr ++++++Ctry	<b>Name</b> Country <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		
0..2	<b>AdrLine</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Cdtr +++++PstlAdr ++++++AdrLine	<b>Name</b> Address Line <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>CdtrAcct</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrAcct	<b>Name</b> Creditor Account <b>Typ</b> SCLSDDCashAccount7	(AT-04 Account number (IBAN) of the Creditor)	Account number of creditor.
1..1	<b>Id</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrAcct +++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDAccountIdentification3Choice		
1..1	<b>IBAN</b> Document	<b>Name</b> IBAN <b>Typ</b> IBANIdentifier <b>Pattern</b> [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		IBAN of the creditor.

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrAcct +++++Id ++++++IBAN			
0..1	<b>UltmtCdtr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr	<b>Name</b> <b>Typ</b> Ultimate Creditor SCLSDDPartyIdentification10	(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)	
0..1	<b>Nm</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Nm	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b> Name Max70Text 1 .. 70 \\S+.* collapse		Name of ultimate creditor
0..1	<b>PstlAdr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++PstlAdr	<b>Name</b> <b>Typ</b> Postal Address SCLSDDPPostalAddress1		
0..1	<b>Ctry</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++PstlAdr ++++++Ctry	<b>Name</b> <b>Typ</b> <b>Pattern</b> Country CountryCode [A-Z]{2,2}		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..2	<b>AdrLine</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++PstlAdr ++++++AdrLine	<b>Name</b> Address Line <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Id</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDDParty4Choice		Identifier of ultimate creditor
1..1	<b>OrgId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++OrgId	<b>Name</b> Organisation Identification <b>Typ</b> SCLSDDOrganisationIdentification4		
1..1	<b>BICrBEI</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++OrgId +++++++OrgId ++++++BICrBEI	<b>Name</b> BIC or BEI <b>Typ</b> SCLSDDAnyBICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Othr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr	<b>Name</b> <b>Typ</b> Other SCLSDDGenericOrganisationIdentification1		
1..1	<b>Id</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr +++++++Id	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b> Identification Max35Text 1 .. 35 \\S+.* collapse		
0..1	<b>SchmeNm</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm	<b>Name</b> <b>Typ</b> Scheme Name SCLSDDOrganisationIdentificationSchemeName1Choice		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Cd</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDExternalOrganisationIdentification1 <b>Code</b> Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>PrvtId</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId	<b>Name</b> <b>Typ</b> Private Identification SCLSDDPersonIdentification5		
1..1	<b>DtAndPlcOfBirth</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth	<b>Name</b> <b>Typ</b> Date and Place of Birth DateAndPlaceOfBirth		
1..1	<b>BirthDt</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++BirthDt	<b>Name</b> <b>Typ</b> <b>Pattern</b> Birth Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		
0..1	<b>PrvcOfBirth</b> Document +FIToFIPmtStsRpt	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> Province of Birth Max35Text 1 .. 35 \\S+.*		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId ++++++DtAndPlcOfBirth ++++++PrvcOfBirth	WhiteSpace collapse		
1..1	<b>CityOfBirth</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId ++++++DtAndPlcOfBirth ++++++CityOfBirth	Name City of Birth Typ Max35Text Length 1 .. 35 Pattern \S+.* WhiteSpace collapse		
1..1	<b>CtryOfBirth</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId ++++++DtAndPlcOfBirth ++++++CtryOfBirth	Name Country of Birth Typ CountryCode Pattern [A-Z]{2,2}		
1..1	<b>Othr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef	Name Other Typ SCLSDDGenericPersonIdentification1		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<p>++++UltmtCdtr +++++Id +++++++PrvtId +++++++Othr</p> <p><b>id</b></p> <p>Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id +++++++PrvtId +++++++Othr +++++++Id</p>	<p><b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse</p>		
0..1	<p><b>SchmeNm</b></p> <p>Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm</p>	<p><b>Name</b> Scheme Name <b>Typ</b> SCLSDDPersonIdentificationSchemeName1 Choice</p>		
1..1	<p><b>Cd</b></p> <p>Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd</p>	<p><b>Name</b> Code <b>Typ</b> SCLSDDExternalPersonIdentification1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse</p>		

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Prtry</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++Othr +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>CtryOfRes</b> Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr +++++CtryOfRes	<b>Name</b> Country of Residence <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		

**Memo**

SEPA Direct Debit – Payment Cancellation Request

## Use of “Payment Cancellation Request” (camt.056.001.01)

This message is used to cancel individual direct debits (SDD-CORE and SDD-B2B) prior to settlement. The message is transported from the creditor bank to the debtor bank. It is not described by the EPC but is supported for reasons of interoperability with other CSMs. It is not possible to cancel an entire bulk payment.

As the cancellation can only be effected prior to settlement, it is always booking-relevant. The debtor bank is debited the equivalent value of the cancelled original direct debit on the <Interbank Settlement Date>, however the amount is refunded promptly on the same day. Correspondingly, the submitter of the original direct debit receives the debited cancellation amount to compensate for the submitted original bulk (gross settlement principle in both instances).

In contrast to the SCT service, owing to the fact that the payment is cancelled before settlement, there is no pacs.004.001.02 or camt.029.001.03 as a positive or negative response to camt.056.001.01 in the SDD service.

The SEPA-Clearer carries out a duplication check but does not make a cross reference check. For example, no check is made as to whether the original payment was settled on the given date in the SEPA-Clearer or whether a cancellation request has already been submitted.

The message is a component of the input debit file (IDF) on the submitter side and a component of the debit notification file (DNF) on the delivery side.

## ISO message structure

A payment cancellation request contains:

- a single “assignment” (equivalent the group header in pacs-messages)
- control data
- an “underlying” element, consisting of one or more “transaction information sequences”, each of which contains the transaction data relating to a single underlying direct debit (pacs.003.001.02).

## Assignment

The “assignment” contains information required to process the entire message.

## Message structure

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	<b>Document</b>	<b>Typ</b>	Document	
1..1	Document <b>FIToFIPmtCxlReq</b>	<b>Name</b> <b>Typ</b>	Payment Cancellation Request FIToFIPaymentCancellationRequestV01	
1..1	Document +FIToFIPmtCxlReq <b>Assgnmt</b>	<b>Name</b> <b>Typ</b>	Assignment SCLSDDCaseAssignment2	The assignment contains informations for the processing of the whole message.
1..1	Document +FIToFIPmtCxlReq ++Assgnmt <b>Id</b>	<b>Name</b> <b>Typ</b> <b>Pattern</b>	Identification SCLSDDId7 ([A-Za-z0-9][+ \? / - :\(\)\ \., ']){1,35}	Reference number of the bulk.  <Id> is part of duplication check on bulk level (unique daily reference). Error code: B14  The first 8 or 11 characters of Id must match the BIC of Assigner in IDF. The rest of the field can be freely defined. Error code: B98
1..1	Document +FIToFIPmtCxlReq ++Assgnmt +++Assgnr <b>Assgnr</b>	<b>Name</b> <b>Typ</b>	Assigner SCLSDDParty7Choice	IDF: To be completed with the BIC of the submitter for transmission to the SCL. DNF: To be completed with "MARKDEFF" for delivery from the SCL.
1..1	Document +FIToFIPmtCxlReq ++Assgnmt +++Assgnr ++++Agt <b>Agt</b>	<b>Name</b> <b>Typ</b>	Agent SCLSDDBranchAndFinancialInstitutionIdentification4	

Bold = Element, *Italic* = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>FinInstnId</b> Document +FIToFIPmtCxlReq ++Assgnmt +++Assgnr ++++Agt +++++FinInstnId	<b>Name Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification7		
1..1	<b>BIC</b> Document +FIToFIPmtCxlReq ++Assgnmt +++Assgnr ++++Agt +++++FinInstnId ++++++BIC	<b>Name Typ Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3}) {0,1}		Submission: BIC must be completed correctly and eligible for transmission. Error code: B12
1..1	<b>Assgne</b> Document +FIToFIPmtCxlReq ++Assgnmt +++Assgne	<b>Name Typ</b> Assignee SCLSDDParty7Choice		IDF: To be completed with "MARKDEFF" for submission to the SCL.  DNF: To be completed with the BIC of the settlement agent for delivery from the SCL.
1..1	<b>Agt</b> Document +FIToFIPmtCxlReq ++Assgnmt +++Assgne ++++Agt	<b>Name Typ</b> Agent SCLSDDBranchAndFinancialInstitutionIdentification4		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>FinInstnId</b> Document +FIToFIPmtCxlReq ++Assgnmt +++Assgne ++++Agt +++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification7		
1..1	<b>BIC</b> Document +FIToFIPmtCxlReq ++Assgnmt +++Assgne ++++Agt +++++FinInstnId ++++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		IDF: For submission in the SCL to be completed with „MARKDEFF“. Error code: B12
1..1	<b>CreDtTm</b> Document +FIToFIPmtCxlReq ++Assgnmt +++CreDtTm	<b>Name</b> <b>Typ</b> <b>Pattern</b> Creation Date Time ISODateTime [0-9]{4,4}-[0-9]{2,2}-[0-9]{2,2}[T][0-9]{2,2}: [0-9]{2,2};[0-9]{2,2}[\S]*		
1..1	<b>CtrlData</b> Document +FIToFIPmtCxlReq ++CtrlData	<b>Name</b> <b>Typ</b> Control Data ControlData1		
1..1	<b>NbOfTx</b> Document +FIToFIPmtCxlReq ++CtrlData +++NbOfTx	<b>Name</b> <b>Typ</b> <b>Pattern</b> Number Of Transactions Max15NumericText [0-9]{1,15}		Total number of single transactions in the bulk. Must not exceed 100,000 (maximum parameter of data records in the file). Error code: B02 Total number of data records must be equal to the actual number of individual data records in the file. Error code: B03

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Undrlyg</b> Document +FIToFIPmtCxlReq ++Undrlyg	<b>Name</b> <b>Typ</b> Underlying SCLSDDUnderlyingTransaction2		
1..n	<b>TxInf</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf	<b>Name</b> <b>Typ</b> Transaction Information SCLSDDPaymentTransactionInformation31		Mandatory
1..1	<b>CxIld</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxIld	<b>Name</b> <b>Typ</b> <b>Pattern</b> Cancellation Identification SCLSDDId7 ([A-Za-z0-9][+ \? / - :\(\)\ \., ']){1,35}		Reference of the credit institution requesting the cancellation. Cancellation Id is an element of the duplication check at single record level. Error code: AM05
1..1	<b>OrgnlGrplnf</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlGrplnf	<b>Name</b> <b>Typ</b> Original Group Information SCLSDDOriginalGroupInformation3		
1..1	<b>OrgnlMsgld</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlGrplnf +++++OrgnlMsgld	<b>Name</b> <b>Typ</b> <b>Pattern</b> Original Message Identification SCLSDDId7 ([A-Za-z0-9][+ \? / - :\(\)\ \., ']){1,35}		Message Id of original payment

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>OrgnlMsgNmId</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlGrplnf +++++OrgnlMsgNmId	<b>Name</b> Original Message Name Identification <b>Typ</b> SCLSDDOrgnlMsgNmId <b>Pattern</b> pacs\..003[A-Za-z0-9\.\-]{0,27} PACS\..003[A-Za-z0-9\.\-]{0,27}		Message typ of original payment To be completed with "pacs.003" or "PACS.003", where necessary further characters in accordance with schema validation permitted.
0..1	<b>OrgnlInstrId</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlInstrId	<b>Name</b> Original Instruction Identification <b>Typ</b> SCLSDDId7 <b>Pattern</b> ([A-Za-z0-9][+ \? / - : \( \) \., ']){1,35}		Instruction Id of original payment
1..1	<b>OrgnlEndToEndId</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlEndToEndId	<b>Name</b> Original End To End Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		End to End Id of original payment
1..1	<b>OrgnlTxId</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxId	<b>Name</b> Original Transaction Identification <b>Typ</b> SCLSDDId7 <b>Pattern</b> ([A-Za-z0-9][+ \? / - : \( \) \., ']){1,35}		Transaction Id of original payment  The original transaction (pacs.003) must have been processed in the SEPA-Clearer. Error code: XT75
1..1	<b>OrgnlIntrBkSttlmAmt</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlIntrBkSttlmAmt	<b>Name</b> Original Interbank Settlement Amount <b>Typ</b> SCLSDDCurrencyAndAmount_2 <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 999999999.99 <b>Pattern</b> [0-9]{0,15}(\. \.)([0-9]{0,2}){0,1}		Original payment amount In the absence of a total at the bulk level, the amount to be debited will be calculated from the total of all individual amounts (Original Interbank Settlement Amount).
required	<i>Attribute:</i> <b>Ccy</b>	<b>Typ</b> SCLSDDCurrencyCode <b>Use</b> required		
		<b>Acceptable Codes</b> EUR		

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>OrgnlIntrBkSttlmDt</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlIntrBkSttlmDt	<b>Name</b> Original Interbank Settlement Date <b>Typ</b> ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		<p>Interbank settlement date of original payment.</p> <p>Must match date of the original transaction.</p> <p>If applicable, rejection via other CSMs using error code: XT74</p> <p>&lt;IntrBkSttlmDt&gt; must be at least a TARGET-day and correspond to the current SEPA business day or be up to 14 calendar days in the future. If the date of at least one transaction is the same as the SEPA-Clearer business day and after 10.00 (= cut-off time for SEPA Core Direct Debits) or 11.00 (= cut-off time for SEPA B2B Direct Debits) or is in the past, the entire bulk will be rejected. Error code: B15</p> <p>A cancellation is only permitted prior to settlement. The submission must take place, at the latest until 10.00 (= cut-off time for SEPA Core Direct Debits) or 11.00 (= cut-off time for SEPA B2B Direct Debits) on the settlement day which corresponds to the &lt;OrgblIntrBkSttlmDt&gt; (= &lt;IntrBkSttlmDt&gt; of the underlying pacs.003). Error code: B15</p> <p>In the absence of a settlement date in &lt;GrpHdr&gt;, the &lt;OrgnlIntrBkSttlmDt&gt; of all transactions in the bulk must be identical. If this is case, the &lt;OrgnlIntrBkSttlmDt&gt; of the first transaction is used as the settlement date. If no &lt;OrgnlIntrBkSttlmDt&gt; identity exists, a bulk rejection will occur. Error code: B97</p>

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
				<p>Note: In deliveries from the SCL all individual transactions of the bulk contain also an identical &lt;OrgnlIntrBkSttlmDt&gt;.</p> <p>The current SCL &lt;IntrBkSttlmDt&gt; is assumed for the duplication check.</p> <p>The original transaction (pacs.003) must have been processed in the SEPA-Clearer. Error code: XT75</p>
0..1	<b>Assgnr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++Assgnr	<b>Name Typ</b> Assigner SCLSDDBranchAndFinancialInstitutionIdentification4		IDF: must not be completed for submission. DNF: is completed upon delivery from the SCL.
1..1	<b>FinInstnId</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++Assgnr +++++FinInstnId	<b>Name Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification7		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>BIC</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++Assgnr +++++FinInstnld ++++++BIC	<b>Name</b> BIC <b>Typ</b> BICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		IDF: must not be completed for transmission. Error code: XT13  DNF: for delivery from the SCL, to be completed with the BIC of the submitter of the bulk which contain the cancellation.
1..1	<b>CxIRsnInf</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxIRsnInf	<b>Name</b> Cancellation Reason Information <b>Typ</b> SCLSDDCancellationReasonInformation3		Information on the reason for cancellation
1..1	<b>Orgtr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxIRsnInf +++++Orgtr	<b>Name</b> Originator <b>Typ</b> SCLSDdId5		BIC or name of the institution requesting the cancellation
1..1	<b>Nm</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxIRsnInf +++++Orgtr ++++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Name of the institution requesting the cancellation

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Id</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxlRsnInf +++++Orgtr ++++++Id	<b>Name Typ</b> Identification SCLSDDParty6Choice2		BIC of the institution requesting the cancellation
1..1	<b>OrgId</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxlRsnInf +++++Orgtr ++++++Id +++++++OrgId	<b>Name Typ</b> Organisation Identification SCLSDDOrganisationIdentification4		
1..1	<b>BICOrBEI</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxlRsnInf +++++Orgtr ++++++Id +++++++OrgId +++++++BICOrBEI	<b>Name Typ Pattern</b> BIC Or BEI AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
1..1	<b>Rsn</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxlRsnInf +++++Rsn	<b>Name Typ</b> Reason CancellationReason2Choice		Reason for cancellation.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Cd</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++CxlRsnInf +++++Rsn ++++++Cd	<b>Name</b> Code <b>Typ</b> CancellationReason4Code		Cancellation reason code (schema validation)
<b>Acceptable Codes</b>				
		<b>AGNT</b> <b>CURR</b> <b>CUST</b> <b>CUTA</b> <b>DUPL</b> <b>UPAY</b>		
1..1	<b>Prtry</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++CxlRsnInf +++++Rsn ++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Recall reasons "TECH" and "FRAD" can be entered here (no ISO codes). No technical or schema validation.
1..1	<b>OrgnlTxRef</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef	<b>Name</b> Original Transaction Reference <b>Typ</b> extension (SCLSDDOriginalTransactionReference13)		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>ReqdColltnDt</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++ReqdColltnDt	<b>Name</b> <b>Typ</b> <b>Pattern</b> Requested Collection Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		
1..1	<b>CdtrSchmeld</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++CdtrSchmeld	<b>Name</b> <b>Typ</b> Creditor Scheme Identification SCLSDDCdtrSchmeld		
1..1	<b>Id</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++CdtrSchmeld +++++Id	<b>Name</b> <b>Typ</b> Identification SCLSDDPrivateldentification2		
1..1	<b>PrvtId</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++CdtrSchmeld +++++Id +++++PrvtId	<b>Name</b> <b>Typ</b> Private Identification SCLSDDPrty2		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Othr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++CdtrSchmeld ++++++Id +++++++Prvtld ++++++++Othr	<b>Name</b> <b>Typ</b> Other SCLSDDId10		
1..1	<b>Id</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++CdtrSchmeld ++++++Id +++++++Prvtld ++++++++Othr +++++++++Id	<b>Name</b> <b>Typ</b> <b>Pattern</b> Identification SCLSDDId8 ([A-Za-z0-9][+ \? / - :\(\)\ \.\ '\ s]){1,35}		
1..1	<b>SchmeNm</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++CdtrSchmeld ++++++Id +++++++Prvtld ++++++++Othr +++++++++SchmeNm	<b>Name</b> <b>Typ</b> Scheme Name FinancialIdentificationSchemeName2		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Prtry</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++CdtrSchmeld ++++++ld +++++++Prvtld +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> <b>Typ</b> Proprietary SCLSDDid9		Only "SEPA" is allowed (Schema validation).
<b>Acceptable Codes</b>				
1..1	<b>SttlmInf</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++SttlmInf	<b>Name</b> <b>Typ</b> Settlement Information SCLSDSettlementInformation13		
1..1	<b>SttlmMtd</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++SttlmInf +++++SttlmMtd	<b>Name</b> <b>Typ</b> Settlement Method SettlementMethod1Code		Only "CLRG" is allowed (Schema validation).
<b>Acceptable Codes</b>				
<b>CLRG</b>				



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>ClrSys</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++SttlmInf ++++++ClrSys	<b>Name</b> Clearing System <b>Typ</b> SCLSDDClearingSystemIdentification1Choice		
1..1	<b>Prtry</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++SttlmInf ++++++ClrSys +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> SCLSCTMax35Text_SCL <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Entry according to original payment
<b>Acceptable Codes</b>				
1..1	<b>PmtTplnf</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++PmtTplnf	<b>Name</b> Payment Type Information <b>Typ</b> SCLSDDPaymentTypeInfo22		
1..1	<b>SvcLvl</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++PmtTplnf ++++++SvcLvl	<b>Name</b> Service Level <b>Typ</b> SCLSDDSERVICELEVEL8Choice		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Cd</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++PmtTplnf ++++++Svclvl +++++++Cd	<b>Name</b> <b>Typ</b> Code SCLSDDExternalServiceLevel1Code		Only "SEPA" is allowed (Schema validation)
<b>Acceptable Codes</b>				
1..1	<b>LclInstrm</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++PmtTplnf ++++++LclInstrm	<b>Name</b> <b>Typ</b> Local Instrument SCLSDDLocalInstrument2Choice		Indication as to whether B2B or CORE Direct Debit
1..1	<b>Cd</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++PmtTplnf ++++++LclInstrm +++++++Cd	<b>Name</b> <b>Typ</b> <b>Length</b> Code ExternalLocalInstrument1Code 1 .. 35		Entry according to original payment. Only 'CORE', COR1' or 'B2B' are allowed. (Schema validation)  In a COR-File are only CORE- and/or COR1-Bulks are allowed. In a B2B-Bulk are only B2B-Bulks allowed. Mixed submission of B2B, CORE and COR1 Direct Debits in a single bulk is not permissible. Error code: XT43  The original transaction (pacs.003) must have been processed in the SEPA-Clearer. Error code: XT75

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
		<b>Acceptable Codes</b>		
		B2B COR1 CORE		
1..1	<b>SeqTp</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++PmtTplnf ++++++SeqTp	<b>Name</b> Sequence Type <b>Typ</b> SequenceType1Code		Entry according to original payment. (Schema validation)
		<b>Acceptable Codes</b>		
		FNAL FRST OOFF RCUR		
0..1	<b>CtgyPurp</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++PmtTplnf ++++++CtgyPurp	<b>Name</b> Category Purpose <b>Typ</b> SCLSDDCategoryPurpose1Choice		
1..1	<b>Cd</b> Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++PmtTplnf ++++++CtgyPurp +++++++Cd	<b>Name</b> Code <b>Typ</b> ExternalCategoryPurpose1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Entry according to original payment.

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Prtry</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++PmtTplnf ++++++CtgyPurp +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Entry according to original payment.
1..1	<b>MndtRltdInf</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++MndtRltdInf	<b>Name</b> Mandate Related Information <b>Typ</b> SCLSDDMandateRelatedInformation1		
1..1	<b>MndtId</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++MndtRltdInf ++++++MndtId	<b>Name</b> Mandate Identification <b>Typ</b> SCLSDDid8 <b>Pattern</b> ([A-Za-z0-9][+ \? / - : \( \) \., ' \s]){1,35}		Entry according to original payment.
1..1	<b>DtOfSgntr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++MndtRltdInf ++++++DtOfSgntr	<b>Name</b> Date of Signature <b>Typ</b> ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		Entry according to original payment.

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>AmdmntInd</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInd	<b>Name</b> <b>Typ</b> Amendment Indicator TrueFalseIndicator		Entry according to original payment.
0..1	<b>AmdmntInfDtls</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls	<b>Name</b> <b>Typ</b> Amendment Information Details SCLSDDAmdmentInformationDetails1		
0..1	<b>OrgnlMndtld</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlMndtld	<b>Name</b> <b>Typ</b> <b>Pattern</b> Original Mandate Identification SCLSDdId8 ([A-Za-z0-9][+ ? / - : \( \) \.\ ' s]){1,35}		Entry according to original payment.
0..1	<b>OrgnlCdtrSchmeld</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlCdtrSchmeld	<b>Name</b> <b>Typ</b> Original Creditor Scheme Identification SCLSDdCdtrSchmeld1		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>Nm</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlCdtrSchmeld +++++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Entry according to original payment.
0..1	<b>Id</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlCdtrSchmeld +++++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDPrivateIdentification		
1..1	<b>PrvtId</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlCdtrSchmeld +++++++Id +++++++PrvtId	<b>Name</b> Private Identification <b>Typ</b> SCLSDDPrty1		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Othr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlCdtrSchmeld +++++++Id +++++++PrvtId +++++++Othr	<b>Name</b> <b>Typ</b> Other SCLSDDId4		
1..1	<b>Id</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlCdtrSchmeld +++++++Id +++++++PrvtId +++++++Othr +++++++Id	<b>Name</b> <b>Typ</b> <b>Pattern</b> Identification SCLSDDId8 ([A-Za-z0-9][+ \? / \- \: \( \) \.\ ' \\s]){1,35}		Entry according to original payment.
1..1	<b>SchmeNm</b> Document	<b>Name</b> <b>Typ</b> Scheme Name FinancialIdentificationSchemeName2		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtIs +++++++OrgnlCdtrSchmeld ++++++++Id +++++++++PrvtId +++++++++Othr ++++++++++SchmeNm			
1..1	<b>Prtry</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtIs +++++++OrgnlCdtrSchmeld ++++++++Id +++++++++PrvtId +++++++++Othr ++++++++++SchmeNm ++++++++++Prtry	<b>Name Typ</b>	Proprietary SCLSDDId9	Entry according to original payment. (Schema validation)
<b>Acceptable Codes</b>				
			<b>SEPA</b>	
0..1	<b>OrgnlDbtrAcct</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtIs +++++++OrgnlDbtrAcct	<b>Name Typ</b>	Original Debtor Account SCLSDDCashAccount8	

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Id</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlDbtrAcct +++++++Id	<b>Name</b> <b>Typ</b> Identification SCLSDDAccountIdentification5Choice		
1..1	<b>IBAN</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlDbtrAcct +++++++Id +++++++IBAN	<b>Name</b> <b>Typ</b> <b>Pattern</b> IBAN IBANIdentifier [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
1..1	<b>Othr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlDbtrAcct +++++++Id +++++++Othr	<b>Name</b> <b>Typ</b> Other SCLSDDOrgnlDbtrAcctOther2		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>id</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnIDbtrAcct +++++++Id +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max34Text <b>Length</b> 1 .. 34 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>OrgnIDbtrAgt</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnIDbtrAgt	<b>Name</b> Original Debtor Agent <b>Typ</b> SCLSDDOrgnIDbtrAgt		
1..1	<b>FinInstnId</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnIDbtrAgt +++++++FinInstnId	<b>Name</b> Financial Institution Identification <b>Typ</b> SCLSDDOrgnIDbtrAgt1		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>BIC</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlDbtrAgt +++++++FinInstnld +++++++BIC	<b>Name</b> BIC <b>Typ</b> BICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3} {0,1}		
1..1	<b>Othr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlDbtrAgt +++++++FinInstnld +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDOrgnlDbtrAgtOther2		
1..1	<b>Id</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlDbtrAgt +++++++FinInstnld +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text_SMNDA <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>ElectrcSgntr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++MndtRltdInf ++++++ElectrcSgntr	<b>Name</b> Electronic Signature <b>Typ</b> Max1025Text <b>Length</b> 1 .. 1025 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Entry according to original payment.
0..1	<b>RmtInf</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++RmtInf	<b>Name</b> Remittance Information <b>Typ</b> SCLSDDRemittanceInformation5		Purpose of payment
1..1	<b>Ustrd</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++RmtInf ++++++Ustrd	<b>Name</b> Unstructured <b>Typ</b> Max140Text <b>Length</b> 1 .. 140 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Unstructured payment information Entry according to original payment.
1..1	<b>Strd</b> Document +FIToFIPmtCxlReq ++Undrlyg	<b>Name</b> Structured <b>Typ</b> SCLSDDSstructuredRemittanceInformation7		Structured payment information

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<p>+++TxInf ++++OrgnITxRef +++++RmtInf +++++Strd</p> <p><b>CdtrRefInf</b></p> <p>Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++RmtInf +++++Strd +++++CdtrRefInf</p>	Typ	CreditorReferenceInformation2	
0..1	<p><b>Tp</b></p> <p>Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++RmtInf +++++Strd +++++CdtrRefInf +++++Tp</p>	Typ	CreditorReferenceType2	
1..1	<p><b>CdOrPrtry</b></p> <p>Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++RmtInf +++++Strd +++++CdtrRefInf</p>	Typ	CreditorReferenceType1Choice	

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<p>++++++Tp ++++++CdOrPrtry</p> <p><b>Cd</b></p> <p>Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef ++++Rmtlnf ++++Strd ++++CdtrReflnf ++++Tp ++++CdOrPrtry ++++Cd</p>	<p>Typ DocumentType3Code</p>		
<b>Acceptable Codes</b>				
0..1	<p><b>Issr</b></p> <p>Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef ++++Rmtlnf ++++Strd ++++CdtrReflnf ++++Tp ++++Issr</p>	<p>Typ Max35Text Length 1 .. 35 Pattern \S+.* WhiteSpace collapse</p>		
0..1	<p><b>Ref</b></p> <p>Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf</p>	<p>Typ Max35Text Length 1 .. 35 Pattern \S+.* WhiteSpace collapse</p>		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	++++OrgnITxRef +++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Ref			
0..1	<b>UltmtDbtr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtDbtr	<b>Name</b> <b>Typ</b>	Ultimate Debtor SCLSDDPartyIdentification32	Ultimate debtor All sub-elements from the original payment are supported.
0..1	<b>Nm</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtDbtr +++++Nm	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b>	Name Max70Text 1 .. 70 \S+.* collapse	
0..1	<b>Id</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtDbtr +++++Id	<b>Name</b> <b>Typ</b>	Identification SCLSDDParty6Choice	
1..1	<b>OrgId</b> Document +FIToFIPmtCxlReq	<b>Name</b> <b>Typ</b>	Organisation Identification SCLSDDOrganisationIdentification41	

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtDbtr ++++++Id +++++++Orgld			
1..1	<b>BICOrBEI</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtDbtr ++++++Id +++++++Orgld +++++++BICOrBEI	<b>Name</b> BIC Or BEI <b>Typ</b> AnyBICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
1..1	<b>Othr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtDbtr ++++++Id +++++++Orgld +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDGenericOrganisationIdentification1		
1..1	<b>Id</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++++UltmtDbtr +++++Id +++++OrgId +++++Othr +++++Id			
0..1	<b>SchmeNm</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++UltmtDbtr +++++Id +++++OrgId +++++Othr +++++SchmeNm	<b>Name</b> <b>Typ</b>	Scheme Name SCLSDDOrganisationIdentificationSchemeName1Choice	
1..1	<b>Cd</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++UltmtDbtr +++++Id +++++OrgId +++++Othr +++++SchmeNm +++++Cd	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b>	Code SCLSDDExternalOrganisationIdentification1 Code 1 .. 4 \S+.* collapse	
1..1	<b>Prtry</b> Document +FIToFIPmtCxlReq ++Undrlyg	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b>	Proprietary Max35Text 1 .. 35 \S+.* collapse	

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++TxInf ++++OrgnITxRef +++++UltmtDbtr +++++Id +++++Orgld +++++Othr +++++SchmeNm +++++Prtry			
0..1	<b>Issr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtDbtr +++++Id +++++Orgld +++++Othr +++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prvtld</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtDbtr +++++Id +++++Prvtld	<b>Name</b> Private Identification <b>Typ</b> SCLSDDPersonIdentification5		
1..1	<b>DtAndPicOfBirth</b> Document +FIToFIPmtCxlReq ++Undrlyg	<b>Name</b> Date And Place Of Birth <b>Typ</b> DateAndPlaceOfBirth		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++TxInf ++++OrgnITxRef +++++UltmtDbtr ++++++Id ++++++PrvtId ++++++DtAndPlcOfBirth			
1..1	<b>BirthDt</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtDbtr ++++++Id ++++++PrvtId ++++++DtAndPlcOfBirth ++++++BirthDt	<b>Name</b> Birth Date <b>Typ</b> ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		
0..1	<b>PrvcOfBirth</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtDbtr ++++++Id ++++++PrvtId ++++++DtAndPlcOfBirth ++++++PrvcOfBirth	<b>Name</b> Province Of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>CityOfBirth</b> Document +FIToFIPmtCxlReq ++Undrlyg	<b>Name</b> City Of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++TxInf ++++OrgnITxRef +++++UltmtDbtr +++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth			
1..1	<b>CtryOfBirth</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtDbtr +++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth	<b>Name</b> Country Of Birth <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		
1..1	<b>Othr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtDbtr +++++Id +++++PrvtId +++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDGenericPersonIdentification1		
1..1	<b>Id</b> Document +FIToFIPmtCxlReq ++Undrlyg	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++TxInf ++++OrgnITxRef +++++UltmtDbtr +++++Id +++++PrvtId +++++Othr +++++Id			
0..1	<b>SchmeNm</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtDbtr +++++Id +++++PrvtId +++++Othr +++++SchmeNm	<b>Name</b> <b>Typ</b>	Scheme Name SCLSDDPersonIdentificationSchemeName1 Choice	
1..1	<b>Cd</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtDbtr +++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Cd	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b>	Code SCLSDDExternalPersonIdentification1Code 1 .. 4 \\S+.* collapse	
1..1	<b>Prtry</b> Document	<b>Name</b> <b>Typ</b> <b>Length</b>	Proprietary Max35Text 1 .. 35	

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	<b>+FIToFIPmtCxlReq</b> <b>++Undrlyg</b> <b>+++TxInf</b> <b>++++OrgnITxRef</b> <b>+++++UltmtDbtr</b> <b>++++++Id</b> <b>+++++++Prvtld</b> <b>+++++++Othr</b> <b>++++++++SchmeNm</b> <b>+++++++++Prtry</b>	<b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document <b>+FIToFIPmtCxlReq</b> <b>++Undrlyg</b> <b>+++TxInf</b> <b>++++OrgnITxRef</b> <b>+++++UltmtDbtr</b> <b>++++++Id</b> <b>+++++++Prvtld</b> <b>+++++++Othr</b> <b>+++++++++Issr</b>	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Dbtr</b> Document <b>+FIToFIPmtCxlReq</b> <b>++Undrlyg</b> <b>+++TxInf</b> <b>++++OrgnITxRef</b> <b>+++++Dbtr</b>	<b>Name</b> Debtor <b>Typ</b> SCLSDDPartyIdentification35		Debtor. All sub-elements from the original payment are supported.
1..1	<b>Nm</b> Document <b>+FIToFIPmtCxlReq</b> <b>++Undrlyg</b>	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Debtor Name or additional informations according tehe original payment.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>PstlAdr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr ++++++PstlAdr	<b>Name</b> <b>Typ</b> Postal Address SCLSDDPostalAddress1		Address of debtor
0..1	<b>Ctry</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr ++++++PstlAdr ++++++Ctry	<b>Name</b> <b>Typ</b> <b>Pattern</b> Country CountryCode [A-Z]{2,2}		
0..2	<b>AdrLine</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr ++++++PstlAdr ++++++AdrLine	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b> Address Line Max70Text 1 .. 70 \S+.* collapse		
0..1	<b>Id</b>	<b>Name</b> <b>Typ</b> Identification SCLSDDParty6Choice		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr ++++++Id			
1..1	<b>Orgld</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr ++++++Id ++++++Orgld	<b>Name</b> <b>Typ</b>	Organisation Identification SCLSDDOrganisationIdentification41	
1..1	<b>BICOrBEI</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr ++++++Id ++++++Orgld ++++++BICOrBEI	<b>Name</b> <b>Typ</b> <b>Pattern</b>	BIC Or BEI AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	
1..1	<b>Othr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef	<b>Name</b> <b>Typ</b>	Other SCLSDDGenericOrganisationIdentification1	

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<p>+++++Dbtr +++++Id +++++OrgId +++++Othr</p> <p><b>Id</b></p> <p>Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++Dbtr +++++Id +++++OrgId +++++Othr +++++Id</p>	<p><b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse</p>		
0..1	<p><b>SchmeNm</b></p> <p>Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++Dbtr +++++Id +++++OrgId +++++Othr +++++SchmeNm</p>	<p><b>Name</b> Scheme Name <b>Typ</b> SCLSDDOrganisationIdentificationSchemeName1Choice</p>		
1..1	<p><b>Cd</b></p> <p>Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef</p>	<p><b>Name</b> Code <b>Typ</b> SCLSDDExternalOrganisationIdentification1 <b>Code</b> <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse</p>		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++++Dbtr +++++Id +++++Orgld +++++Othr +++++SchmeNm +++++Cd			
1..1	<b>Prtry</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr +++++Id +++++Orgld +++++Othr +++++SchmeNm +++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr +++++Id +++++Orgld +++++Othr +++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prvtld</b> Document +FIToFIPmtCxlReq	<b>Name</b> Private Identification <b>Typ</b> SCLSDDPersonIdentification5		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr ++++++Id ++++++Prvtld			
1..1	<b>DtAndPlcOfBirth</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr ++++++Id ++++++Prvtld ++++++DtAndPlcOfBirth	<b>Name</b> <b>Typ</b> Date And Place Of Birth DateAndPlaceOfBirth		
1..1	<b>BirthDt</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr ++++++Id ++++++Prvtld ++++++DtAndPlcOfBirth ++++++BirthDt	<b>Name</b> <b>Typ</b> <b>Pattern</b> Birth Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		
0..1	<b>PrvcOfBirth</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b> Province Of Birth Max35Text 1 .. 35 \S+.* collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	++++OrgnITxRef +++++Dbtr ++++++Id ++++++PrvtId ++++++DtAndPlcOfBirth ++++++PrvcOfBirth			
1..1	<b>CityOfBirth</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr ++++++Id ++++++PrvtId ++++++DtAndPlcOfBirth ++++++CityOfBirth	<b>Name</b> City Of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>CtryOfBirth</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr ++++++Id ++++++PrvtId ++++++DtAndPlcOfBirth ++++++CtryOfBirth	<b>Name</b> Country Of Birth <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		
1..1	<b>Othr</b> Document +FIToFIPmtCxlReq ++Undrlyg	<b>Name</b> Other <b>Typ</b> SCLSDDGenericPersonIdentification1		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++TxInf ++++OrgnITxRef +++++Dbtr +++++Id +++++PrvtId +++++Othr			
1..1	<b>Id</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr +++++Id +++++PrvtId +++++Othr +++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr +++++Id +++++PrvtId +++++Othr +++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDPersonIdentificationSchemeName1 Choice		
1..1	<b>Cd</b> Document +FIToFIPmtCxlReq ++Undrlyg	<b>Name</b> Code <b>Typ</b> SCLSDDExternalPersonIdentification1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++TxInf ++++OrgnITxRef +++++Dbtr +++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Cd			
1..1	<b>Prtry</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr +++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Dbtr +++++Id +++++PrvtId +++++Othr +++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>DbtrAcct</b>	<b>Name</b> Debtor Account <b>Typ</b> SCLSDDCashAccount16		Account of debtor.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++DbtrAcct			
1..1	<b>id</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++DbtrAcct +++++id	<b>Name Typ</b> Identification SCLSDDAccountIdentification4Choice		
1..1	<b>IBAN</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++DbtrAcct +++++id +++++IBAN	<b>Name Typ Pattern</b> IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Entry according to original payment
1..1	<b>DbtrAgt</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++DbtrAgt	<b>Name Typ</b> Debtor Agent SCLSDDBranchAndFinancialInstitutionIdentification4		Credit institution of debtor
1..1	<b>FinInstnld</b>	<b>Name Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification7		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++DbtrAgt ++++++FinInstnId			
1..1	<b>BIC</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++DbtrAgt ++++++FinInstnId ++++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b>	BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	Entry according to original payment. Validity of BIC using SEPA BIC Directory. Error code: XT27
1..1	<b>CdtrAgt</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++CdtrAgt	<b>Name</b> <b>Typ</b>	Creditor Agent SCLSDDBranchAndFinancialInstitutionIdentification4	Credit institution of creditor
1..1	<b>FinInstnId</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++CdtrAgt ++++++FinInstnId	<b>Name</b> <b>Typ</b>	Financial Institution Identification SCLSDDFinancialInstitutionIdentification7	
1..1	<b>BIC</b>	<b>Name</b>	BIC	Entry according to original payment



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++CdtrAgt ++++++FinInstnId +++++++BIC	<b>Typ</b> <b>Pattern</b> BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		The original creditor agent BIC is part of the duplication check at single record level. Error code: AM05  Validity of BIC using SCL-Directory. Error code: XT27  The original transaction (pacs.003) must have been processed in the SEPA-Clearer. Error code: XT75
1..1	<b>Cdtr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Cdtr	<b>Name</b> <b>Typ</b> Creditor SCLSDDPartyIdentification34		Creditor. All sub-elements from the original payment are supported.
1..1	<b>Nm</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Cdtr ++++++Nm	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b> Name Max70Text 1 .. 70 \S+.* collapse		
0..1	<b>PstlAdr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++Cdtr ++++++PstlAdr	<b>Name</b> <b>Typ</b> Postal Address SCLSDDPPostalAddress1		Address of debtor
0..1		<b>Name</b> Country		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	<b>Ctry</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++Cdtr ++++++PstlAdr +++++++Ctry	<b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		
0..2	<b>AdrLine</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++Cdtr ++++++PstlAdr +++++++AdrLine	<b>Name</b> Address Line <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>CdtrAcct</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++CdtrAcct	<b>Name</b> Creditor Account <b>Typ</b> SCLSDDCashAccount16		Account of debtor.
1..1	<b>Id</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++CdtrAcct	<b>Name</b> Identification <b>Typ</b> SCLSDDAccountIdentification4Choice		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<p><b>+++++Id</b></p> <p><b>IBAN</b></p> <p>Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++CdtrAcct +++++Id +++++IBAN</p>	<p><b>Name</b> IBAN <b>Typ</b> IBAN2007Identifier <b>Pattern</b> [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p>		Entry according to original payment
0..1	<p><b>UltmtCdtr</b></p> <p>Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtCdtr</p>	<p><b>Name</b> Ultimate Creditor <b>Typ</b> SCLSDDPartyIdentification32</p>		Ultimate Creditor. All sub-elements from the original payment are supported.
0..1	<p><b>Nm</b></p> <p>Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtCdtr +++++Nm</p>	<p><b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse</p>		
0..1	<p><b>Id</b></p> <p>Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef</p>	<p><b>Name</b> Identification <b>Typ</b> SCLSDDParty6Choice</p>		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	+++++UltmtCdtr +++++Id <b>OrgId</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtCdtr +++++Id +++++OrgId	<b>Name</b> <b>Typ</b> Organisation Identification SCLSDDOrganisationIdentification41		
1..1	<b>BICOrBEI</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtCdtr +++++Id +++++OrgId +++++BICOrBEI	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC Or BEI AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
1..1	<b>Othr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtCdtr +++++Id +++++OrgId +++++Othr	<b>Name</b> <b>Typ</b> Other SCLSDDGenericOrganisationIdentification1		
1..1	<b>Id</b>	<b>Name</b> Identification		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtCdtr ++++++ld +++++++Orgld ++++++++Othr +++++++++ld	<b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtCdtr ++++++ld +++++++Orgld ++++++++Othr +++++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDOrganisationIdentificationSchemeName1Choice		
1..1	<b>Cd</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtCdtr ++++++ld +++++++Orgld ++++++++Othr +++++++++SchmeNm	<b>Name</b> Code <b>Typ</b> SCLSDDExternalOrganisationIdentification1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<p><b>Prtry</b></p> <p>Document                      +FIToFIPmtCxlReq                      ++Undrlyg                      +++Txlnf                      ++++OrgnlTxRef                      +++++UltmtCdtr                      ++++++Id                      ++++++Orgld                      ++++++Othr                      ++++++SchmeNm                      ++++++Prtry</p>	<p><b>Name</b> Proprietary  <b>Typ</b> Max35Text  <b>Length</b> 1 .. 35  <b>Pattern</b> \S+.*  <b>WhiteSpace</b> collapse</p>		
0..1	<p><b>Issr</b></p> <p>Document                      +FIToFIPmtCxlReq                      ++Undrlyg                      +++Txlnf                      ++++OrgnlTxRef                      +++++UltmtCdtr                      ++++++Id                      ++++++Orgld                      ++++++Othr                      ++++++Issr</p>	<p><b>Name</b> Issuer  <b>Typ</b> Max35Text  <b>Length</b> 1 .. 35  <b>Pattern</b> \S+.*  <b>WhiteSpace</b> collapse</p>		
1..1	<p><b>Prvtld</b></p> <p>Document                      +FIToFIPmtCxlReq                      ++Undrlyg                      +++Txlnf                      ++++OrgnlTxRef                      +++++UltmtCdtr                      ++++++Id</p>	<p><b>Name</b> Private Identification  <b>Typ</b> SCLSDDPersonIdentification5</p>		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<p>+++++Prvtld</p> <p><b>DtAndPlcOfBirth</b></p> <p>Document</p> <p>+FIToFIPmtCxlReq</p> <p>++Undrlyg</p> <p>+++TxInf</p> <p>++++OrgnlTxRef</p> <p>+++++UltmtCdtr</p> <p>+++++Id</p> <p>+++++Prvtld</p> <p>+++++DtAndPlcOfBirth</p>	<p><b>Name</b> Date And Place Of Birth</p> <p><b>Typ</b> DateAndPlaceOfBirth</p>		
1..1	<p><b>BirthDt</b></p> <p>Document</p> <p>+FIToFIPmtCxlReq</p> <p>++Undrlyg</p> <p>+++TxInf</p> <p>++++OrgnlTxRef</p> <p>+++++UltmtCdtr</p> <p>+++++Id</p> <p>+++++Prvtld</p> <p>+++++DtAndPlcOfBirth</p> <p>+++++BirthDt</p>	<p><b>Name</b> Birth Date</p> <p><b>Typ</b> ISODate</p> <p><b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}</p>		
0..1	<p><b>PrvcOfBirth</b></p> <p>Document</p> <p>+FIToFIPmtCxlReq</p> <p>++Undrlyg</p> <p>+++TxInf</p> <p>++++OrgnlTxRef</p> <p>+++++UltmtCdtr</p> <p>+++++Id</p> <p>+++++Prvtld</p> <p>+++++DtAndPlcOfBirth</p>	<p><b>Name</b> Province Of Birth</p> <p><b>Typ</b> Max35Text</p> <p><b>Length</b> 1 .. 35</p> <p><b>Pattern</b> \S+.*</p> <p><b>WhiteSpace</b> collapse</p>		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<p>+++++++PrvcOfBirth</p> <p><b>CityOfBirth</b></p> <p>Document</p> <p>+FIToFIPmtCxlReq</p> <p>++Undrlyg</p> <p>+++Txlnf</p> <p>++++OrgnlTxRef</p> <p>+++++UltmtCdtr</p> <p>+++++Id</p> <p>+++++Prvtld</p> <p>+++++DtAndPlcOfBirth</p> <p>+++++CityOfBirth</p>	<p><b>Name</b> City Of Birth</p> <p><b>Typ</b> Max35Text</p> <p><b>Length</b> 1 .. 35</p> <p><b>Pattern</b> \S+.*</p> <p><b>WhiteSpace</b> collapse</p>		
1..1	<p><b>CtryOfBirth</b></p> <p>Document</p> <p>+FIToFIPmtCxlReq</p> <p>++Undrlyg</p> <p>+++Txlnf</p> <p>++++OrgnlTxRef</p> <p>+++++UltmtCdtr</p> <p>+++++Id</p> <p>+++++Prvtld</p> <p>+++++DtAndPlcOfBirth</p> <p>+++++CtryOfBirth</p>	<p><b>Name</b> Country Of Birth</p> <p><b>Typ</b> CountryCode</p> <p><b>Pattern</b> [A-Z]{2,2}</p>		
1..1	<p><b>Othr</b></p> <p>Document</p> <p>+FIToFIPmtCxlReq</p> <p>++Undrlyg</p> <p>+++Txlnf</p> <p>++++OrgnlTxRef</p> <p>+++++UltmtCdtr</p> <p>+++++Id</p> <p>+++++Prvtld</p>	<p><b>Name</b> Other</p> <p><b>Typ</b> SCLSDDGenericPersonIdentification1</p>		

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<p>++++++Othr</p> <p><b>Id</b></p> <p>Document</p> <p>+FIToFIPmtCxlReq</p> <p>++Undrlyg</p> <p>+++Txlnf</p> <p>++++OrgnlTxRef</p> <p>+++++UltmtCdtr</p> <p>++++++Id</p> <p>++++++Prvtld</p> <p>++++++Othr</p> <p>++++++Id</p>	<p><b>Name</b> Identification</p> <p><b>Typ</b> Max35Text</p> <p><b>Length</b> 1 .. 35</p> <p><b>Pattern</b> \S+.*</p> <p><b>WhiteSpace</b> collapse</p>		
0..1	<p><b>SchmeNm</b></p> <p>Document</p> <p>+FIToFIPmtCxlReq</p> <p>++Undrlyg</p> <p>+++Txlnf</p> <p>++++OrgnlTxRef</p> <p>+++++UltmtCdtr</p> <p>++++++Id</p> <p>++++++Prvtld</p> <p>++++++Othr</p> <p>++++++SchmeNm</p>	<p><b>Name</b> Scheme Name</p> <p><b>Typ</b> SCLSDDPersonIdentificationSchemeName1 Choice</p>		
1..1	<p><b>Cd</b></p> <p>Document</p> <p>+FIToFIPmtCxlReq</p> <p>++Undrlyg</p> <p>+++Txlnf</p> <p>++++OrgnlTxRef</p> <p>+++++UltmtCdtr</p> <p>++++++Id</p> <p>++++++Prvtld</p>	<p><b>Name</b> Code</p> <p><b>Typ</b> SCLSDDExternalPersonIdentification1Code</p> <p><b>Length</b> 1 .. 4</p> <p><b>Pattern</b> \S+.*</p> <p><b>WhiteSpace</b> collapse</p>		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++++++Othr +++++++SchmeNm +++++++Cd			
1..1	<b>Prtry</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtCdtr +++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnITxRef +++++UltmtCdtr +++++Id +++++PrvtId +++++Othr +++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

## **Memo**

SEPA Direct Debit – Interbank Return Direct Debit Return/Refund of a Collection (DS-05)

## Use of Interbank Return Direct Debit Return/Refund of a Collection (pacs.004.001.02)

This message is used to transport the direct debit R-transaction between payment service providers. It is possible to deduce whether we are dealing with a refund or a return by referring to the entry in the ReturnOriginator field. If the entry in the ReturnOriginator is a “name” we are dealing with a refund; if a “BIC” is specified then we are dealing with a return.

The message caters for single R-transactions **only**.

Notes:

- Attribute R1 is implied by the 'message name', 'pacs.004.001', and the original message name identification, 'pacs.003.001'.
- Message elements under ‘original transaction reference’ sequence are based on DS-04 attributes.

## ISO message structure

A R-transaction contains:

- a single group header
- one or more ‘transaction information’ sequences, each of which contains a direct debit R-transaction as defined in DS-05.

## Group header

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

## Message structure

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	<b>Document</b>	<b>Typ</b> Document		
1..1	Document <b>PmtRtr</b>	<b>Typ</b> PaymentReturnV02		
1..1	Document +PmtRtr <b>GrpHdr</b>	<b>Name Typ</b> Group Header SCLSDDDGroupHeader6		The group header contains general processing information which applies to the whole payment.
1..1	Document +PmtRtr ++GrpHdr <b>MsgId</b>	<b>Name Typ Pattern</b> Message Identification SCLSDDD7 ([A-Za-z0-9][+ \? / - : \( \) \., ']){1,35}		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	Document +PmtRtr ++GrpHdr +++CreDtTm <b>CreDtTm</b>	<b>Name Typ Pattern</b> Creation Date Time ISODatetime [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}[T][0-9]{2,2}: [0-9]{2,2}:[0-9]{2,2}[S]*		Bulk creation date and time.
1..1	Document +PmtRtr ++GrpHdr +++NbOfTx <b>NbOfTx</b>	<b>Name Typ Pattern</b> Number Of Transactions Max15NumericText [0-9]{1,15}		Total number of single 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, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>TtIRtrdIntrBkSttlmAmt</b> Document +PmtRtr ++GrpHdr +++TtIRtrdIntrBkSttlmAmt	<b>Name</b> Total Returned Interbank Settlement Amount <b>Type</b> SCLSDDCurrencyAndAmount_Total <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 99999999999999.99 <b>Pattern</b> [0-9]{0,15}(\. [0-9]{0,2}){0,1}	Mandatory Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 99999999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	Total number of single transactions in the bulk. Integer value of up to 15 characters allowed. Maximum number of decimal places allowed remains two. (Schema validation) Currency designation is always 'EUR'.(Schema validation) The total amount given must equal the sum of the single transactions in the bulk Error code: B05 Amount must be at least 0.01 but no more than 99999999999999.99 (Schema validation)
required	<i>Attribute:</i> <b>Ccy</b>	<b>Type</b> SCLSDDCurrencyCode <b>Use</b> required <b>Acceptable Codes</b> EUR		
1..1	<b>IntrBkSttlmDt</b> Document +PmtRtr ++GrpHdr +++IntrBkSttlmDt	<b>Name</b> Interbank Settlement Date <b>Type</b> ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	Mandatory (AT-R4 Settlement Date for Return)	Settlement date for return. For submission not later than 10.00 (Core) respectively 11.00 (B2B) the current operating day of the SEPA-Clearer must be given. For submissions after 15.00 (Core) respectively 13.00 (B2B) the next operating day of the SEPA-Clearer must be given. Error code: B15 "IntrBkSttlmDt" is part of the duplication check at bulk and single transaction level.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>SttlmInf</b> Document +PmtRtr ++GrpHdr +++SttlmInf	<b>Name</b> <b>Typ</b> Settlement Information SCLSDDSettlementInformation1		
1..1	<b>SttlmMtd</b> Document +PmtRtr ++GrpHdr +++SttlmInf ++++SttlmMtd	<b>Name</b> <b>Typ</b> Settlement Method SCLSDDSettlementMethod1Code	Usage Rule: Only CLRG, INGA and INDA are allowed.	Information on the settlement mechanism.  Only the code 'CLRG' is allowed. (Schema validation)
<b>Acceptable Codes</b>				
1..1	<b>ClrSys</b> Document +PmtRtr ++GrpHdr +++SttlmInf ++++ClrSys	<b>Name</b> <b>Typ</b> Clearing System SCLSDDClearingSystemIdentification1Choice		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Prtry</b> Document +PmtRtr ++GrpHdr +++Stlmlnf ++++ClrSys +++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text_Prtry <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Code for the clearing system. For the SEPA-Clearer, only the entry 'SCL' is allowed. (Schema validation)
<b>Acceptable Codes</b>				
0..1	<b>InstgAgt</b> Document +PmtRtr ++GrpHdr +++InstgAgt	<b>Name</b> Instructing Agent <b>Typ</b> SCLSDDBranchAndFinancialInstitutionIdentification3	Usage Rule: Only BIC is allowed.	Only to be used for submissions to the SEPA-Clearer. Allocation of the BIC of the SCL participant which is linked with the TARGET2 sub-account assigned for settlement with the SEPA-Clearer.  Part of duplication check at bulk level. Error code: AM05
1..1	<b>FinInstnId</b> Document +PmtRtr ++GrpHdr +++InstgAgt ++++FinInstnId	<b>Name</b> Financial Institution Identification <b>Typ</b> SCLSDDFinancialInstitutionIdentification5Choice		
1..1	<b>BIC</b> Document +PmtRtr ++GrpHdr +++InstgAgt ++++FinInstnId +++++BIC	<b>Name</b> BIC <b>Typ</b> BICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3}{0,1}		BIC must be contained in Input Debit File (IDF).  Error code: B10



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>InstdAgt</b> Document +PmtRtr ++GrpHdr +++InstdAgt	<b>Name Typ</b> Instructed Agent SCLSDDBranchAndFinancialInstitutionIdentification3	Usage Rule: Only BIC is allowed.	Only to be used for deliveries from the SEPA-Clearer. Allocation of the BIC of the SCL participant which is linked with the TARGET2 sub-account assigned for settlement with the SEPA-Clearer.
1..1	<b>FinInstnId</b> Document +PmtRtr ++GrpHdr +++InstdAgt ++++FinInstnId	<b>Typ</b> SCLSDDFinancialInstitutionIdentification5Choice		
1..1	<b>BIC</b> Document +PmtRtr ++GrpHdr +++InstdAgt ++++FinInstnId +++++BIC	<b>Name Typ Pattern</b> Instructed Agent BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		BIC may only present in the Settled Debit File(SDF). Fehlercode: B11
1..n	<b>TxInf</b> Document +PmtRtr ++TxInf	<b>Name Typ</b> Transaction Information SCLSDDPaymentTransactionInformation2	Mandatory	Maximum of 100,000 data records in the bulk.
1..1	<b>RtrId</b> Document +PmtRtr ++TxInf +++RtrId	<b>Name Typ Pattern</b> Return Identification SCLSDDId7 ([A-Za-z0-9][+ \? / \- :\ ( )\ \., ']){1,35}	Mandatory (AT-R5 Specific Reference of the Bank Initiating the Return/Refund)	Reference number of the transaction given by the bank initiating the return.  Return Id is part of the duplication check at single record level. Error code: AM05

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>OrgnlGrpInf</b> Document +PmtRtr ++TxInf +++OrgnlGrpInf	<b>Name</b> <b>Typ</b> Original Group Information SCLSDDDOriginalGroupInformation3	Usage Rule: Element 'Original Group Information' must be present either in 2.2.3 'Original Group Information' or in 2.2.4 'Transaction Information'.	Information from the original bulk in which the original message was enclosed.
1..1	<b>OrgnlMsgId</b> Document +PmtRtr ++TxInf +++OrgnlGrpInf ++++OrgnlMsgId	<b>Name</b> <b>Typ</b> <b>Pattern</b> Original Message Identification SCLSDDDId7 ([A-Za-z0-9][+ \? / - :\(\)\ \., ']){1,35}		Reference (<MsgId>) of original pacs.003 bulk. In the case of deliveries from the SCL which result from submissions from another CSM, the entry 'UNMATCHED' is allowed where necessary
1..1	<b>OrgnlMsgNmId</b> Document +PmtRtr ++TxInf +++OrgnlGrpInf ++++OrgnlMsgNmId	<b>Name</b> <b>Typ</b> <b>Pattern</b> Original Message Name Identification SCLSDDDOrgnlMsgNmId pacs\003[A-Za-z0-9\.] {0,27} PACS\003[A-Za-z0-9\.] {0,27}		Name of the rejected original message. Usage rule: may be completed with "pacs.003" or "PACS.003", where necessary with additional further characters in accordance with schema validation.
0..1	<b>OrgnlInstrId</b> Document +PmtRtr ++TxInf +++OrgnlInstrId	<b>Name</b> <b>Typ</b> <b>Pattern</b> Original Instruction Identification SCLSDDDId7 ([A-Za-z0-9][+ \? / - :\(\)\ \., ']){1,35}	Usage Rule: Mandatory if provided in the original instruction.	The 'original instruction ID' of the underlying pacs.003. Is only given here if it already existed in the original direct debit.
1..1	<b>OrgnlEndToEndId</b> Document +PmtRtr ++TxInf +++OrgnlEndToEndId	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b> Original End To End Identification Max35Text 1 .. 35 \\S+.* collapse	Mandatory (AT-10 Creditor's reference to the collection)	The original creditor reference, End to End Id of the original direct debit.

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>OrgnlTxld</b> Document +PmtRtr ++TxInf +++OrgnlTxld	<b>Name</b> Original Transaction Identification <b>Type</b> SCLSDDid7 <b>Pattern</b> ([A-Za-z0-9][+ \? / - :\(\ \)\. \, ']){1,35}	Mandatory (AT-43 Creditor bank's reference of the Collection) Usage Rule: Must contain a reference that is meaningful to the Creditor's Bank and is unique over time.	Original reference of the creditor bank. Transaction Id (Txld) of the original message.  Where applicable error code XT74 or XT75, if payment is forwarded to another CSM..
1..1	<b>OrgnlIntrBkSttlmAmt</b> Document +PmtRtr ++TxInf +++OrgnlIntrBkSttlmAmt	<b>Name</b> Original Interbank Settlement Amount <b>Type</b> SCLSDDCurrencyAndAmount_Tx <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 999999999.99 <b>Pattern</b> [0-9]{0,15}(\. [0-9]{0,2}})(0,1}	Mandatory (AT-06 Amount of the Collection in euro) Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	Original amount of original direct debit.  Only 'EUR' is permitted as the currency designation. (Schema validation)  A maximum of two decimal places is permitted (Schema validation)  Amount must be at least 0.01 and must not exceed 999999999.99. (Schema validation)
required	<i>Attribute:</i> <b>Ccy</b>	<b>Type</b> SCLSDDCurrencyCode <b>Use</b> required		
<b>Acceptable Codes</b>				
		<b>EUR</b>		
1..1	<b>RtrdIntrBkSttlmAmt</b> Document +PmtRtr ++TxInf +++RtrdIntrBkSttlmAmt	<b>Name</b> Returned Interbank Settlement Amount <b>Type</b> SCLSDDCurrencyAndAmount_Tx <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 999999999.99 <b>Pattern</b> [0-9]{0,15}(\. [0-9]{0,2}})(0,1}	Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits. Usage Rule: Element is equal to the sum of 'Original Interbank Settlement Amount', 'Compensation Amount' and 'Amount' in 'Charges Information'.	Return amount of the direct debit.  Only 'EUR' is permitted as the currency designation. (Schema validation)  A maximum of two decimal places is permitted. (Schema validation)  Amount must be at least 0.01 and must not exceed 999999999.99. (Schema validation)

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
required	<i>Attribute:</i> <b>Ccy</b>	<b>Typ</b> SCLSDDCurrencyCode <b>Use</b> required		Can be used for CORE-/COR1- und B2B-Direct Debits. Only the correctness of the sum (OrgnlIntrBkSttlm Amt> + <CompstnAmt> = <RtrdIntr BkSttlmAmt>) is checked if <CompstnAmt> and/or <ChrgsInf> is/are completed. Error code: XT78
<b>Acceptable Codes</b>				
0..1	<b>RtrdInstdAmt</b> Document +PmtRtr ++TxInf +++RtrdInstdAmt	<b>Name</b> Returned Instructed Amount <b>Typ</b> SCLSDDCurrencyAndAmount_Tx <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 999999999.99 <b>Pattern</b> [0-9]{0,15}(\.[0-9]{0,2}){0,1}	Usage Rule: Only allowed in the case an Interchange Fee is included, i.e., 'Amount' under 'Charges Information' is used. Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	If the element block "Charges Information" is used, the element "Returned Instructed Amount" must also be completed in compliance with an ISO requirement. Error code: XT13  Should this be completed, although "Amount" in "Charges Information" is not completed: error code: XT13  Amount must be at least 0.01 and must not exceed 999999999.99. (Schema validation)  Only 'EUR' is permitted as the currency designation. (Schema validation)

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
required	<i>Attribute:</i> <b>Ccy</b>	Typ Use SCLSDDCurrencyCode required		
<b>Acceptable Codes</b>				
<b>EUR</b>				
0..1	<b>CompstnAmt</b>  Document +PmtRtr ++TxInf +++CompstnAmt	<b>Name</b> Compensation Amount <b>Typ</b> SCLSDDCurrencyAndAmount_Tx <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 999999999.99 <b>Pattern</b> [0-9]{0,15}(\. [0-9]{0,2}){0,1}	(AT-R6 Refund compensation recovered by the Debtor bank from the Creditor bank) Usage Rule: 'Compensation Amount' only applies to refunds, which is indicated by the presence of 'Name' in 'Return Originator'. Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	Optional refund compensation recovered by the Debtor bank from the Creditor bank. Can be used only in Core Direct Debit; no validation by the SCL.  Compensation Amount' only applies to refunds, which is indicated by the presence of <RtrRsnInf><Orgtr><Nm> Error code: XT78  Only 'EUR' is permitted as the currency designation. (Schema validation)  A maximum of two decimal places is permitted (Schema validation)  Amount must be at least 0.01 and must not exceed 999999999.99. (Schema validation)
required	<i>Attribute:</i> <b>Ccy</b>	Typ Use SCLSDDCurrencyCode required		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
<b>Acceptable Codes</b>				
<b>EUR</b>				
0..1	<b>ChrgBr</b> Document +PmtRtr ++TxInf +++ChrgBr	<b>Name</b> Charge Bearer <b>Typ</b> SCLSDDChargeBearerType1Code	Usage Rule: Only 'SLEV' is allowed.	Charge bearer symbol. Only the code "SLEV" is allowed (Schema validation).
<b>Acceptable Codes</b>				
<b>SLEV</b>				
0..1	<b>ChrgsInf</b> Document +PmtRtr ++TxInf +++ChrgsInf	<b>Name</b> Charges Information <b>Typ</b> SCLSDDChargesInformation1	Usage Rule: Only one occurrence is allowed.	If the element block "Charges Information" is used, the element "Returned Instructed Amount" must also be completed in compliance with an ISO requirement. Error code: XT13
1..1	<b>Amt</b> Document +PmtRtr ++TxInf +++ChrgsInf ++++Amt	<b>Name</b> Amount <b>Typ</b> SCLSDDCurrencyAndAmount_2 <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 999999999.99 <b>Pattern</b> [0-9]{0,15}(\. [0-9]{0,2}){0,1}	(AT-R8 Amount of the Interchange Fee ) Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	Currency designation is always 'EUR'. (Schema validation)  A maximum of two decimal places is permitted (Schema validation)  Amount must be at least 0.01 but no more than 99999999999999.99 (Schema validation)
required	<i>Attribute:</i> <b>Ccy</b>	<b>Typ</b> SCLSDDCurrencyCode <b>Use</b> required		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
<b>Acceptable Codes</b>				
<b>EUR</b>				
1..1	<b>Pty</b> Document +PmtRtr ++TxInf +++ChrgsInf ++++Pty	<b>Name</b> <b>Typ</b> Party SCLSDDBranchAndFinancialInstitutionIdentification3		
1..1	<b>FinInstnId</b> Document +PmtRtr ++TxInf +++ChrgsInf ++++Pty +++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice	(AT-13 BIC of the Debtor Bank)	
1..1	<b>BIC</b> Document +PmtRtr ++TxInf +++ChrgsInf ++++Pty +++++FinInstnId ++++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
0..1	<b>InstgAgt</b> Document +PmtRtr ++TxInf +++InstgAgt	<b>Name</b> <b>Typ</b> Instructing Agent SCLSDDBranchAndFinancialInstitutionIdentification3	Usage Rule: Only BIC is allowed.	Original submitter in the SCL of the bulk in which the R-transaction was enclosed.

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>FinInstnId</b> Document +PmtRtr ++TxInf +++InstgAgt ++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		
1..1	<b>BIC</b> Document +PmtRtr ++TxInf +++InstgAgt ++++FinInstnId +++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		Only permitted in the Settled Debit File (SDF), may not be contained in the Input Debit File (IDF) (submitted by SCL participant). Error code: XT13
1..1	<b>RtrRsnInf</b> Document +PmtRtr ++TxInf +++RtrRsnInf	<b>Name</b> <b>Typ</b> Return Reason Information SCLSDDReturnReasonInformation1	Mandatory Usage Rule: Only one occurrence is allowed.	
1..1	<b>Orgtr</b> Document +PmtRtr ++TxInf +++RtrRsnInf ++++Orgtr	<b>Name</b> <b>Typ</b> Originator SCLDDId5	Mandatory (AT-R2 Identification of the type of party initiating the r-message) Usage Rule: Limited to BIC to identify the bank originating the return or to 'Name' to identify the Debtor in the case of refunds. Usage Rule: 'Name' is limited to 70 characters in length.	Initiator of the R-transaction  Only the BIC or the name (solely for non-financial institutions) may be given. (Schema validation)  If 'Name' is completed we are dealing with a refund. If 'BIC' is completed we are dealing with a return.  Under the B2B scheme it is only permitted to enter the "BIC" (ie a return). Error code: AG02
1..1	<b>Nm</b> Document +PmtRtr ++TxInf +++RtrRsnInf ++++Orgtr +++++Nm	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b> Name Max70Text 1 .. 70 \\S+.* collapse		Under the B2B scheme, it is not permitted to enter the name of the return originator. Error code: AG02

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++RtrRsnInf ++++Orgtr +++++Id	<b>Name</b> <b>Typ</b> Identification SCLSDDParty3Choice		
1..1	<b>OrgId</b> Document +PmtRtr ++TxInf +++RtrRsnInf ++++Orgtr +++++Id ++++++OrgId	<b>Name</b> <b>Typ</b> Organisation Identification SCLSDDOrganisationIdentification2		
1..1	<b>BICOrBEI</b> Document +PmtRtr ++TxInf +++RtrRsnInf ++++Orgtr +++++Id ++++++OrgId +++++++BICOrBEI	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC or BEI BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3} {0,1}		
1..1	<b>Rsn</b> Document +PmtRtr ++TxInf +++RtrRsnInf ++++Rsn	<b>Name</b> <b>Typ</b> Reason SCLSDDReturnReason1Choice	Mandatory (AT-R3 Reason Code for Non-Acceptance)	Reason for return/refund.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Cd</b> Document +PmtRtr ++TxInf +++RtrRsnInf ++++Rsn +++++Cd	<b>Name</b> <b>Type</b> Code SCLSDDTransactionRejectReason2Code	See Message Element Specifications below.	All acceptable return/refund codes according to the EPC's IGs (schema validation).  For refund payments, only the codes 'MD01' and 'MD06' are allowed. Error code: XT76  The Code 'AC13' is only allowed to be used in the SEPA B2B Direct Debit Scheme. Error code: XT33  The code MD06 can not be used in the B2B-Service Error code: XT13
		<b>Acceptable Codes</b> AC01 AC04 AC06 AC13 AG01 AG02 AM04 AM05 BE05 MD01 MD06 MD07 MS02 MS03 RC01 RR01 RR02 RR03 RR04 SL01		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>OrgnlTxRef</b> Document +PmtRtr ++TxInf +++OrgnlTxRef	<b>Name</b> <b>Typ</b> Original Transaction Reference SCLSDDOrgnlTransactionReference1	Mandatory (An exact copy of all attributes of the received DS-04 which is being returned)  Usage Rule: The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction as defined within the following elements.	Informations of returned original message.
1..1	<b>IntrBkSttlmDt</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++IntrBkSttlmDt	<b>Name</b> <b>Typ</b> <b>Pattern</b> Interbank Settlement Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	(AT-26 Settlement Date of the Collection)	Settlement date of the original direct debit. Where applicable, error code XT74, if payment is forwarded via another CSM. The date of the original direct debit must be the same or before the date of <IntrBkSttlmDt> in <GrpHdr>. Error code: DT01
1..1	<b>ReqdColltnDt</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++ReqdColltnDt	<b>Name</b> <b>Typ</b> <b>Pattern</b> Requested Collection Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	(AT-11 Due date of the Collection)	Due date of the collection of the original direct debit.
1..1	<b>CdtrSchmeld</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrSchmeld	<b>Name</b> <b>Typ</b> Creditor Scheme Identification SCLSDDCdtrSchmeld	(AT-02 Identifier of the Creditor)	Identifier of the creditor from the original message..

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrSchmeld +++++Id	<b>Name</b> <b>Typ</b> Identification SCLSDDPrivatIdentification2		
1..1	<b>PrvtId</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++PrvtId	<b>Name</b> <b>Typ</b> Private Identification SCLSDDPrty2		
1..1	<b>Othr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr	<b>Name</b> <b>Typ</b> Other SCLSDDId10		
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr +++++++Id	<b>Name</b> <b>Typ</b> <b>Pattern</b> Identification SCLSDDId8 ([A-Za-z0-9][+ \? / - : \( \) \., ' \s]){1,35}		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>SchmeNm</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm	<b>Name</b> <b>Typ</b> Scheme Name FinancialIdentificationSchemeName2		
1..1	<b>Prtry</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> <b>Typ</b> Proprietary SCLSDDId9		
<b>Acceptable Codes</b>				
0..1	<b>SttlmInf</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++SttlmInf	<b>Name</b> <b>Typ</b> Settlement Information SCLSDDSettlementInformation3		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>SttlmMtd</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++SttlmInf +++++SttlmMtd	<b>Name</b> Settlement Method <b>Typ</b> SCLSDDSettlementMethod1Code		Information on the settlement mechanism.  Only the code "CLRG" is allowed. (Schema validation)
<b>Acceptable Codes</b>				
0..1	<b>ClrSys</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++SttlmInf +++++ClrSys	<b>Name</b> Clearing System <b>Typ</b> SCLSDDClearingSystemIdentification1Choice		
1..1	<b>Prtry</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++SttlmInf +++++ClrSys +++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text_Prtry <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Code for the clearing system. For the SEPA-Clearer, only the code "SCL" is allowed. (Schema validation)
<b>Acceptable Codes</b>				
1..1	<b>PmtTpInf</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++PmtTpInf	<b>Name</b> Payment Type Information <b>Typ</b> SCLSDDPaymentTypeInformation6	(AT-20 Identification code of the Scheme) (AT-21 Transaction / Sequence Type) (AT-59 Category purpose of the Collection)	

Bold = Element, *Italic* = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>SvcLvl</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++PmtTplnf +++++SvcLvl	<b>Name</b> Service Level <b>Typ</b> SCLSDDServiceLevel2Choice		
1..1	<b>Cd</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++PmtTplnf +++++SvcLvl +++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDServiceLevel1Code		Constant 'SEPA' (Schema validation)
<b>Acceptable Codes SEPA</b>				
1..1	<b>LclInstrm</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++PmtTplnf +++++LclInstrm	<b>Name</b> Local Instrument <b>Typ</b> SCLSDDLclInstrm1Choice		
1..1	<b>Cd</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++PmtTplnf +++++LclInstrm +++++Cd	<b>Name</b> Code <b>Typ</b> ExternalLclInstrm1Code <b>Length</b> 1 .. 35		Entry according to original payment. Only the codes 'CORE', 'COR1' or 'B2B' may be entered. (Schema validation) In a COR-File are only CORE- and/or COR1-Bulks allowed. In a B2B-File are only B2B-Bulks allowed.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
		<b>Acceptable Codes</b> B2B COR1 CORE		
1..1	<b>SeqTp</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++PmtTpInf +++++SeqTp	<b>Name</b> Sequence Type <b>Typ</b> SCLSDDSequenceType1Code		Direct debit sequence type (Schema validation)
		<b>Acceptable Codes</b> FNAL FRST OOFF RCUR		
0..1	<b>CtgyPurp</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++PmtTpInf +++++CtgyPurp	<b>Name</b> Category Purpose <b>Typ</b> CategoryPurpose1Choice		Purpose of the transaction
1..1	<b>Cd</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++PmtTpInf +++++CtgyPurp +++++Cd	<b>Name</b> Code <b>Typ</b> ExternalCategoryPurpose1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Prtry</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++PmtTplnf +++++CtgyPurp ++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>MndtRltdInf</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf	<b>Name</b> Mandate Related Information <b>Typ</b> SCLSDDMandateRelatedInformation1	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 The type of Mandate (paper or e-mandate). (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03))	Unique mandate reference. Placeholder for electronic signature, if available. Identifier of original creditor who issued the mandate. Unique mandate reference as given by the original creditor when the mandate was issued. Reason for changing mandate. Date when mandate was signed..
1..1	<b>MndtId</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++MndtId	<b>Name</b> Mandate Identification <b>Typ</b> SCLSDDid8 <b>Pattern</b> ([A-Za-z0-9][+ \/? / - : \(\) \) . ' \\s]){1,35}	(AT-01 Unique Mandate reference)	Unique mandate reference

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>DtOfSgntr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++DtOfSgntr	<b>Name</b> <b>Typ</b> <b>Pattern</b> Date Of Signature ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	(AT-25 Signing date of the Mandate)	Date when mandate was signed
0..1	<b>AmdmntInd</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInd	<b>Name</b> <b>Typ</b> Amendment Indicator TrueFalseIndicator		Change indicator of the mandate from the original message, if available. Must be "true" or "false". (Schema validation)
0..1	<b>AmdmntInfDtls</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls	<b>Name</b> <b>Typ</b> Amendment Information Details SCLSDDAmendmentInformationDetails1		
0..1	<b>OrgnlMndtld</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlMndtld	<b>Name</b> <b>Typ</b> <b>Pattern</b> Original Mandate Identification SCLSDDId8 ([A-Za-z0-9][+ \? / - : \( \) \., '\ s]){1,35}	(AT-19 Unique mandate reference as given by the original creditor who issued the mandate) Usage Rule: Mandatory if changes occur in "Mandate Identification", otherwise not to be used.	Unique mandate reference as given by the original creditor when the mandate was issued.
0..1	<b>OrgnlCdtrSchmeld</b> Document	<b>Name</b> <b>Typ</b> Original Creditor Scheme Identification SCLSDDCdrSchmeld1	(AT-18 Identifier of the original Creditor who issued the Mandate) Usage Rule: Mandatory if changes	Identifier of the original creditor who issued the mandate.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld		occur in "Creditor Scheme Identification", otherwise not to be used.	
0..1	<b>Nm</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld +++++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	(Original AT-03 Name of the Creditor) Usage Rule: If present, the new name must be specified under Creditor. Usage Rule: "Name" is limited to 70 characters in length.	Name of original creditor
0..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld +++++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDDPrivateIdentification	(AT-18 Identifier of the Original Creditor who issued the Mandate)	
1..1	<b>PrvtId</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld +++++++Id +++++++PrvtId	<b>Name</b> Private Identification <b>Typ</b> SCLSDDDPrty1	Usage Rule: Private Identification is used to identify either an organisation or a private person.	

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Othr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld +++++++ld +++++++Prvtld +++++++Othr	<b>Name Typ</b> Other SCLSDDId4	Usage Rule: Only one occurrence of "Other" is allowed and no other sub-elements are allowed. Usage Rule: "Identification" must be used with an identifier described in General Message Element Specifications Chapter 1.6.2. Usage Rule: "Scheme Name" under "Other" must specify "SEPA" under "Proprietary".	
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld +++++++ld +++++++Prvtld +++++++Othr +++++++ld	<b>Name Typ Pattern</b> Identification SCLSDDId8 ([A-Za-z0-9][+ \? / - :\(\)\ \., '\ s]){1,35}		Identifier of the original creditor who issued the mandate.
1..1	<b>SchmeNm</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld +++++++ld +++++++Prvtld +++++++Othr +++++++SchmeNm	<b>Name Typ</b> Scheme Name FinancialIdentificationSchemeName2		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Prtry</b> Document +PmtRtr ++TxInf +++OrgnITxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnICdtrSchmeld +++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> <b>Typ</b> Proprietary SCLSDDid9		Only "SEPA" is allowed. (Schema validation)
<b>Acceptable Codes</b>				
0..1	<b>OrgnIDbtrAcct</b> Document +PmtRtr ++TxInf +++OrgnITxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnIDbtrAcct	<b>Name</b> <b>Typ</b> Original Debtor Account SCLSDDCashAccount8		
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnITxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnIDbtrAcct +++++++Id	<b>Name</b> <b>Typ</b> Identifikation SCLSDDAccountIdentification4Choice		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>IBAN</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAcct +++++++Id +++++++IBAN	<b>Name</b> IBAN <b>Typ</b> IBANIdentifier <b>Pattern</b> [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
1..1	<b>Othr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAcct +++++++Id +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDOrgnlDbtrAcctOther2		
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAcct +++++++Id +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max34Text <b>Length</b> 1 .. 34 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>OrgnIDbtrAgt</b> Document +PmtRtr ++TxInf +++OrgnTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnIDbtrAgt	<b>Name</b> <b>Typ</b> Original Debtor Agent SCLSDDOrgnIDbtrAgt		
1..1	<b>FinInstnId</b> Document +PmtRtr ++TxInf +++OrgnTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnIDbtrAgt +++++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDOrgnIDbtrAgt1		
1..1	<b>BIC</b> Document +PmtRtr ++TxInf +++OrgnTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnIDbtrAgt +++++++FinInstnId +++++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Othr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAgt +++++++FinInstnId +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDOrgnlDbtrAgtOther2		
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAgt +++++++FinInstnId +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text_SMNDA <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>ElectrcSgntr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++ElectrcSgntr	<b>Name</b> Electronic Signature <b>Typ</b> Max1025Text <b>Length</b> 1 .. 1025 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	(AT-16 Placeholder for the electronic signature) (AT-17 The type of the mandate (paper or e-mandate)) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03)) Usage Rule: If the direct debit is based on an EPC electronic mandate, this data element must contain AT-60 which is the reference to the Mandate Acceptance Report Made by the Debtor Bank. Usage Rule: This data element is not to be used if the mandate is a paper mandate.	Placeholder for electronic signature

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>RmtInf</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++RmtInf	<b>Name</b> <b>Typ</b> Remittance Information SCLSDDRemittanceInformation1	(AT-22 Remittance Information)	Structured or unstructured remittance information. (Schema validation)
1..1	<b>Ustrd</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++RmtInf +++++Ustrd	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b> Unstructured Max140Text 1 .. 140 \\S+.* collapse	Usage Rule: 'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. Usage Rule: Only one occurrence of 'Unstructured' is allowed.	
1..1	<b>Strd</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++RmtInf +++++Strd	<b>Name</b> <b>Typ</b> Structured SCLSDDStructuredRemittanceInformation6	Format Rule: 'Structured' can be used, provided the tags and data do not exceed 140 characters in length. Usage Rule: Only one occurrence of 'Structured' is allowed.	Structured remittance information must not exceed 140 characters. Only information within the <Strd> and </Strd> elements is counted. All tags and their contents located in this area are counted. Error code: XT33  All ISO 20022 field options are allowed.
0..1	<b>CdtrRefInf</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf	<b>Name</b> <b>Typ</b> Creditor Reference Information SCLSDDCreditorReferenceInformation2		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Tp</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp	<b>Name</b> <b>Typ</b> Type SCLSDDCreditorReferenceType2		
1..1	<b>CdOrPrtry</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp +++++++CdOrPrtry	<b>Name</b> <b>Typ</b> Code or Proprietary SCLSDDCreditorReferenceType1Choice		
1..1	<b>Cd</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp +++++++CdOrPrtry +++++++Cd	<b>Name</b> <b>Typ</b> Code SCLSDDDdocumentType3Code		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
		<b>Acceptable Codes</b>		
	<b>SCOR</b>			
0..1	<b>Issr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Ref</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Ref	<b>Name</b> Reference <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>UltmtDbtr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr	<b>Name</b> Ultimate Debtor <b>Typ</b> SCLSDDPartyIdentification10	(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)	Ultimate creditor
0..1	<b>Nm</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Name of the ultimate creditor

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id	<b>Name</b> <b>Typ</b> Identification SCLSDDParty4Choice		Identifier of the ultimate creditor
1..1	<b>OrgId</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++OrgId	<b>Name</b> <b>Typ</b> Organisation Identification SCLSDDOrganisationIdentification4		
1..1	<b>BICOrBEI</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++OrgId +++++++BICOrBEI	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC or BEI SCLSDDAnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3} {0,1}		
1..1	<b>Othr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++OrgId +++++++Othr	<b>Name</b> <b>Typ</b> Other SCLSDDGenericOrganisationIdentification1		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDOrganisationIdentificationSchemeName1Choice		
1..1	<b>Cd</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDExternalOrganisationIdentification1 Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Prtry</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prvtld</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Prvtld	<b>Name</b> Private Identification <b>Typ</b> SCLSDDPersonIdentification5		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>DtAndPlcOfBirth</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth	<b>Name</b> Date and Place of Birth <b>Typ</b> DateAndPlaceOfBirth		
1..1	<b>BirthDt</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++BirthDt	<b>Name</b> Birth Date <b>Typ</b> ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		
0..1	<b>PrvcOfBirth</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++PrvcOfBirth	<b>Name</b> Province of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>CityOfBirth</b> Document +PmtRtr	<b>Name</b> City of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId ++++++DtAndPlcOfBirth ++++++CityOfBirth	Pattern \S+.* WhiteSpace collapse		
1..1	<b>CtryOfBirth</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId ++++++DtAndPlcOfBirth ++++++CtryOfBirth	Name Country of Birth Typ CountryCode Pattern [A-Z]{2,2}		
1..1	<b>Othr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId ++++++Othr	Name Other Typ SCLSDGenericPersonIdentification1		
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId ++++++Othr ++++++Id	Name Identification Typ Max35Text Length 1 .. 35 Pattern \S+.* WhiteSpace collapse		

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>SchmeNm</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDPersonIdentificationSchemeName1 Choice		
1..1	<b>Cd</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDExternalPersonIdentification1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>Issr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Dbtr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr	<b>Name</b> Debtor <b>Typ</b> SCLSDDPartyIdentification9	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor Identification)	Debtor
1..1	<b>Nm</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	Mandatory (AT- 14 Name of the Originator) Usage Rule: "Name" is limited to 70 charcters in length.	Name of debtor or additional informations accordig the original payment
0..1	<b>PstlAdr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++PstlAdr	<b>Name</b> Postal Address <b>Typ</b> SCLSDDPPostalAddress1	(AT-09 Address of the Debtor) Usage Rule: "Postal Address" is optional but mandatory if given by the Creditor in pain.008.001.02.	Address of debtor

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>Ctry</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++PstlAdr ++++++Ctry	<b>Name</b> Country <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		Country of debtor
0..2	<b>AdrLine</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++PstlAdr ++++++AdrLine	<b>Name</b> Address Line <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	Usage Rule: Only two occurrences of 'Address Line' are allowed.	Only two occurrences of 'Address Line' are allowed. (Schema validation)
0..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDParty4Choice	(AT-27 Debtor Identification)	Identifier of debtor
1..1	<b>Orgld</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld	<b>Name</b> Organisation Identification <b>Typ</b> SCLSDDOrganisationIdentification4	Usage Rule: Either "BIC or BEI" or one occurrence of "Other" is allowed.	May not be given simultaneously with <Id><PrvtId> (see below). (Schema validation)  All ISO 20022 options are allowed

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>BICOrBEI</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++BICOrBEI	<b>Name</b> BIC or BEI <b>Typ</b> SCLSDDDAnyBICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3} {0,1}		
1..1	<b>Othr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDDGenericOrganisationIdentification1		
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b>	<b>Name</b> Scheme Name		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm	<b>Typ</b> SCLSDDOrganisationIdentificationSchemeName1Choice		
1..1	<b>Cd</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDExternalOrganisationIdentification1 <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b>	<b>Name</b> Issuer		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++Issr	Typ Max35Text Length 1 .. 35 Pattern \S+.* WhiteSpace collapse		
1..1	<b>Prvtld</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Prvtld	Name Private Identification Typ SCLSDDDPersonIdentification5	Usage Rule: Either "Date and Place of Birth" or one occurrence of "Other" is allowed.	May not be given simultaneously with <Id><Orgld> (see below). (Schema validation)  All ISO 20022 options are allowed
1..1	<b>DtAndPlcOfBirth</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Prvtld +++++++DtAndPlcOfBirth	Name Date and Place of Birth Typ DateAndPlaceOfBirth		
1..1	<b>BirthDt</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Prvtld +++++++DtAndPlcOfBirth +++++++BirthDt	Name Birth Date Typ ISODate Pattern [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>PrvcOfBirth</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Prvtld +++++++DtAndPlcOfBirth +++++++PrvcOfBirth	<b>Name</b> Province of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>CityOfBirth</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Prvtld +++++++DtAndPlcOfBirth +++++++CityOfBirth	<b>Name</b> City of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>CtryOfBirth</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Prvtld +++++++DtAndPlcOfBirth +++++++CtryOfBirth	<b>Name</b> Country of Birth <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Othr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDGenericPersonIdentification1		
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDPersonIdentificationSchemeName1 Choice		
1..1	<b>Cd</b>	<b>Name</b> Code		

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd	<b>Typ</b> SCLSDDEternalPersonIdentification1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>DbtrAcct</b>	<b>Name</b> Debtor Account	(AT-07 Account Number of (IBAN)	Account number of debtor.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +PmtRtr ++TxInf +++OrgnlTxRef ++++DbtrAcct	Typ SCLSDDCashAccount7	of the Debtor)	
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++DbtrAcct +++++Id	Name Typ Identification SCLSDDAccountIdentification3Choice		
1..1	<b>IBAN</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++DbtrAcct +++++Id ++++++IBAN	Name Typ Pattern IBAN IBANIdentifier [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		IBAN of creditor.
1..1	<b>DbtrAgt</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++DbtrAgt	Name Typ Debtor Agent SCLSDDBranchAndFinancialInstitutionIdentification3	(AT-13 BIC of the Debtor Bank)	BIC of paying agent
1..1	<b>FinInstnId</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++DbtrAgt +++++FinInstnId	Name Typ Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>BIC</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++DbtrAgt +++++FinInstnld ++++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3} {0,1}		Check only if the direct debit is forwarded from the SEPA-Clearer to STEP2: BIC must belong to a registered reachable BIC of the respective STEP2 SDD Service via the Deutsche Bundesbank. Error code: PY01  Debtor agent BIC is included in the duplication check at single record level. Error code: AM05
1..1	<b>CdtrAgt</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrAgt	<b>Name</b> <b>Typ</b> Creditor Agent SCLSDDBranchAndFinancialInstitutionIdentification3	(AT-12 BIC of the Creditor Bank)	BIC of the Creditor Bank
1..1	<b>FinInstnld</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrAgt +++++FinInstnld	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		
1..1	<b>BIC</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrAgt +++++FinInstnld ++++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3} {0,1}		Validity of BIC using SEPA BIC Directory. Error code: XT27  If applicable, rejection via other CSMs using error code: XT74  Check only if the direct debit is forwarded from the SEPA-Clearer to STEP2: BIC must belong to a registered reachable BIC of the respective STEP2 SDD Service via the Deutsche Bundesbank .. Error code: PY01

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Cdtr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Cdtr	<b>Name</b> Creditor <b>Typ</b> SCLSDDDId2	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)	Creditor
1..1	<b>Nm</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Cdtr +++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	Mandatory (AT-03 Name of the Creditor) Usage Rule: "Name" is limited to 70 characters in length.	Name of creditor.
0..1	<b>PstlAdr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Cdtr +++++PstlAdr	<b>Name</b> Postal Address <b>Typ</b> SCLSDDPPostalAddress1	(AT-05 Address of the Creditor) Usage Rule: "Postal Address" is optional but is mandatory if provided by the Creditor.	Address of creditor
0..1	<b>Ctry</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Cdtr +++++PstlAdr ++++++Ctry	<b>Name</b> Country <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		Country of creditor
0..2	<b>AdrLine</b> Document +PmtRtr	<b>Name</b> Address Line <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.*		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	++TxInf +++OrgnlTxRef ++++Cdtr +++++PstlAdr ++++++AdrLine	<b>WhiteSpace</b> collapse		
1..1	<b>CdtrAcct</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrAcct	<b>Name Typ</b> Creditor Account SCLSDDCashAccount7	(AT-04 Account number (IBAN) of the Creditor)	Account number of creditor
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrAcct +++++Id	<b>Name Typ</b> Identification SCLSDDAccountIdentification3Choice		
1..1	<b>IBAN</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrAcct +++++Id ++++++IBAN	<b>Name Typ Pattern</b> IBAN IBANIdentifier [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		IBAN of creditor.
0..1	<b>UltmtCdtr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr	<b>Name Typ</b> Ultimate Creditor SCLSDDPartyIdentification10	(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)	Ultimate creditor

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>Nm</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Name of the ultimate creditor
0..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDParty4Choice		
1..1	<b>OrgId</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++OrgId	<b>Name</b> Oranisation Identification <b>Typ</b> SCLSDDOrganisationIdentification4		
1..1	<b>BICrBEI</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++OrgId +++++++BICrBEI	<b>Name</b> BIC or BEI <b>Typ</b> SCLSDDAnyBICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Othr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDGenericOrganisationIdentification1		
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDOrganisationIdentificationSchemeName1Choice		
1..1	<b>Cd</b>	<b>Name</b> Code <b>Typ</b> SCLSDDExternalOrganisationIdentification1		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr ++++++++SchmeNm +++++++++Cd	Code Length 1 .. 4 Pattern \S+.* WhiteSpace collapse		
1..1	<b>Prtry</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr ++++++++SchmeNm +++++++++Prtry	Name Proprietary Typ Max35Text Length 1 .. 35 Pattern \S+.* WhiteSpace collapse		
0..1	<b>Issr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr +++++++++Issr	Name Issuer Typ Max35Text Length 1 .. 35 Pattern \S+.* WhiteSpace collapse		
1..1	<b>Prvtld</b>	Name Private Identification Typ SCLSDDPersonIdentification5		

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId			
1..1	<b>DtAndPlcOfBirth</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth	<b>Name</b> Date and Place of Birth <b>Typ</b> DateAndPlaceOfBirth		
1..1	<b>BirthDt</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++BirthDt	<b>Name</b> Birth Date <b>Typ</b> ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		
0..1	<b>PrvcOfBirth</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++PrvcOfBirth	<b>Name</b> Province of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>CityOfBirth</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++CityOfBirth	<b>Name</b> City of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>CtryOfBirth</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++CtryOfBirth	<b>Name</b> Country of Birth <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		
1..1	<b>Othr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDGenericPersonIdentification1		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Id</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDPersonIdentificationSchemeName1 Choice		
1..1	<b>Cd</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDExternalPersonIdentification1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Prtry</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++Othr +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

## **Memo**

### SEPA Direct Debit – Interbank Reversal Instruction for a Collection (DS-07)

## Use of the Interbank Reversal Instruction for a Collection (pacs.007.001.02)

This message is used to transmit the interbank reversal instruction from the creditor bank to the debtor bank.

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

### Notes:

- Attribute R1 in DS-07 is indicated by the 'message name', 'pacs.007.001', and the 'original message name identification', 'pacs.003.001'.
- Attribute R2 is indicated by the combination of the 'reversal originator' with the 'reversal reason'.
- 'Original' message elements are based on DS-04 attributes.

## ISO message structure

A interbanken reversal message contains:

- a single group header
- a single original group header sequence
- one or more 'transaction information' sequences, each of which contains a interbank reversal instruction as defined in DS-07.

## Group header

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

<b>Message structure</b>				
<b>Status</b>	<b>Element/Attribut</b>	<b>Format</b>	<b>EPC references (if available)</b>	<b>Contents and checks SEPA-Clearer</b>
	<b>Document</b>	<b>Typ</b>	Document	
1..1	Document <b>FIToFIPmtRvsl</b>	<b>Typ</b>	FIToFIPaymentReversalV02	
1..1	Document +FIToFIPmtRvsl <b>GrpHdr</b>	<b>Name Typ</b>	Group Header SCLSDDDGroupHeader9	The group header contains general processing information which applies to the whole message.
1..1	Document +FIToFIPmtRvsl ++GrpHdr <b>Msgld</b>	<b>Name Typ Pattern</b>	Message Identification SCLSDDD7 ([A-Za-z0-9][+ \? / - : \(\) \., ']){1,35}	Bulk reference number.  <Msgld> is part of duplication check at bulk level (unique reference over 15 calendar days). Error code: B14  The first 8 or 11 characters of <Msgld> 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	Document +FIToFIPmtRvsl ++GrpHdr +++CreDtTm <b>CreDtTm</b>	<b>Name Typ Pattern</b>	Creation Date and Time ISODateTime [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}[T][0-9]{2,2}: [0-9]{2,2};[0-9]{2,2}\[S]*	Bulk creation date and time.
1..1	Document +FIToFIPmtRvsl ++GrpHdr +++NbOfTx <b>NbOfTx</b>	<b>Name Typ Pattern</b>	Number Of Transactions Max15NumericText [0-9]{1,15}	Total number of single transactions in the bulk.  May 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 data records in the bulk). Error code: B02

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>GrpRvsl</b> Document +FIToFIPmtRvsl ++GrpHdr +++GrpRvsl	<b>Name</b> Group Reversal <b>Typ</b> restriction (xs:string)	Mandatory Usage Rule: Only "false" is allowed.	Total number of data records must be equal to the actual number of individual data records in the bulk. Error code: B03 Shows whether we are dealing with a bulk reversal or the reversal of individual payments. Reversal at bulk level is not supported. Therefore, at time of submission to the SCL may only be completed with 'FALSE'. (Schema validation)
<b>Acceptable Codes</b>				
1..1	<b>TtlRvsdIntrBkSttlmAmt</b> Document +FIToFIPmtRvsl ++GrpHdr +++TtlRvsdIntrBkSttlmAmt	<b>Name</b> Total Reversed Interbank Settlement Amount <b>Typ</b> SCLSDDCurrencyAndAmount_Total <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 99999999999999.99 <b>Pattern</b> [0-9]{0,15}(\. [0-9]{0,2}){0,1}	Mandatory (AT-44 Amount of the reversal in Euro) Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 99999999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	Total number of single 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 Amount must be at least 0.01 and no more than 99999999999999.99. (Schema validation)

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
required	<i>Attribute:</i> <b>Ccy</b>	<b>Typ</b> SCLSDDCurrencyCode <b>Use</b> required		
<b>Acceptable Codes</b>				
		<b>EUR</b>		
1..1	<b>IntrBkSttlmDt</b>  Document +FIToFIPmtRvsl ++GrpHdr +++IntrBkSttlmDt	<b>Name</b> Interbank Settlement Date <b>Typ</b> ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	<b>Mandatory</b> (AT-R4 Settlement Date for the reversal instruction)	Settlement date for reversal.  For submission not later than 10.00 (Core) respectively 11.00 (B2B) the current operating day of the SEPA-Clearer must be given.  For submissions after 15.00 (Core) respectively 13.00 (B2B) the next operating day of the SEPA-Clearer must be given. Error code: B15  <IntrBkSttlmDt> is part of duplication check at bulk level (unique reference over 15 calendar days) and single record level.

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>SttlmInf</b> Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf	<b>Name</b> Settlement Information <b>Typ</b> SCLSDDSettlementInformation1		
1..1	<b>SttlmMtd</b> Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf ++++SttlmMtd	<b>Name</b> Settlement Method <b>Typ</b> SCLSDDSettlementMethod1Code	Usage Rule: Only CLRG, INGA and INDA are allowed.	Information on the settlement mechanism.  Only the code 'CLRG' is allowed. (Schema validation)
<b>Acceptable Codes</b>				
1..1	<b>ClrSys</b> Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf ++++ClrSys	<b>Name</b> Clearing System <b>Typ</b> SCLSDDClearingSystemIdentification1Choice		
1..1	<b>Prtry</b> Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf ++++ClrSys +++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text_Prtry <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Code for the clearing system. For the SEPA-Clearer, only the code 'SCL' may be used. (Schema validation)
<b>Acceptable Codes</b>				
0..1	<b>InstgAgt</b> Document +FIToFIPmtRvsl ++GrpHdr +++InstgAgt	<b>Name</b> Instructing Agent <b>Typ</b> SCLSDDBranchAndFinancialInstitutionIdentification3	Usage Rule: Only BIC is allowed.	Only to be used for submissions to the SEPA-Clearer. Allocation of the BIC of the SCL participant which is linked with the TARGET2 sub-account assigned for settlement with the SEPA-Clearer.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>FinInstnld</b> Document +FIToFIPmtRvsl ++GrpHdr +++InstgAgt ++++FinInstnld	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Ch oice		
1..1	<b>BIC</b> Document +FIToFIPmtRvsl ++GrpHdr +++InstgAgt ++++FinInstnld +++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [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). Error code: B10
0..1	<b>InstdAgt</b> Document +FIToFIPmtRvsl ++GrpHdr +++InstdAgt	<b>Name</b> <b>Typ</b> Instructed Agent SCLSDDBranchAndFinancialInstitutionIdentif ication3	Usage Rule: Only BIC is allowed.	Only to be used for deliveries from the SEPA-Clearer. Allocation of the BIC of the SCL participant which is linked with the TARGET2 sub-account assigned for settlement with the SEPA-Clearer.
1..1	<b>FinInstnld</b> Document +FIToFIPmtRvsl ++GrpHdr +++InstdAgt ++++FinInstnld	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Ch oice		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>BIC</b> Document +FIToFIPmtRvsl ++GrpHdr +++InstdAgt ++++FinInstnId +++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [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 settled debit file (SDF). Error code: B11
1..1	<b>OrgnlGrpInf</b> Document +FIToFIPmtRvsl ++OrgnlGrpInf	<b>Name</b> <b>Typ</b> Original Group Information SCLSDDOrgnlGroupInformation5		Contains general information from the original group header which is relevant for all payments. Reversal at bulk level is not supported.
1..1	<b>OrgnlMsgId</b> Document +FIToFIPmtRvsl ++OrgnlGrpInf +++OrgnlMsgId	<b>Name</b> <b>Typ</b> <b>Pattern</b> Original Message Identification SCLSDDI7 ([A-Za-z0-9][+ \? / - : \( \) \., '])(1,35)		Reference (<MsgId>) of original bulk. In the case of deliveries from the SCL which result from submissions from another CSM, the entry 'UNMATCHED' is allowed where necessary
1..1	<b>OrgnlMsgNmId</b> Document +FIToFIPmtRvsl ++OrgnlGrpInf +++OrgnlMsgNmId	<b>Name</b> <b>Typ</b> <b>Pattern</b> Original Message Name Identification SCLSDDOrgnlMsgNmId pacs\003[A-Za-z0-9\.](0,27) PACS\003[A-Za-z0-9\.](0,27)		Message type of the original bulk.  May be completed with 'pacs.003' or 'PACS.003' (Schema validation).
1..n	<b>TxInf</b> Document +FIToFIPmtRvsl ++TxInf	<b>Typ</b> SCLSDDPaymentTransactionInformation5	Mandatory	
1..1	<b>RvsId</b> Document +FIToFIPmtRvsl ++TxInf +++RvsId	<b>Name</b> <b>Typ</b> <b>Pattern</b> Reversal Identification SCLSDDI7 ([A-Za-z0-9][+ \? / - : \( \) \., '])(1,35)	Mandatory (AT-R7 Specific reference of the Creditor Bank for the reversal) Usage Rule: Must contain a reference that is meaningful to the Creditor's Bank.	Reference number of the payment service provider initiating the reversal. Reversal Id is part of the duplication check at single record level. Error code: AM05

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>OrgnlInstrId</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlInstrId	<b>Name</b> Original Instruction Identification <b>Typ</b> SCLSDDId7 <b>Pattern</b> ([A-Za-z0-9][+ \? / - : \( \) \., '])(1,35)	Usage Rule: Mandatory if provided in the original instruction.	Original Instruction ID of the original pacs.003.  Only be given if the ID was part of the original direct debit.
1..1	<b>OrgnlEndToEndId</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlEndToEndId	<b>Name</b> Original End To End Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse	Mandatory (AT-10 Creditor's reference to the direct debit collection)	Original reference of the creditor  End-to-End-ID of the original direct debit
1..1	<b>OrgnlTxId</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxId	<b>Name</b> Original Transaction Identification <b>Typ</b> SCLSDDId7 <b>Pattern</b> ([A-Za-z0-9][+ \? / - : \( \) \., '])(1,35)	Mandatory (AT-43 Creditor Bank Reference of the collection) Usage Rule: Must contain a reference that is meaningful to the Creditor's Bank and is unique over time.	Reference of the creditor bank. Transaction ID of the original direct debit.  Where applicable, error code XT75, if payment is forwarded to another CSM.
1..1	<b>OrgnlIntrBkSttlmAmt</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlIntrBkSttlmAmt	<b>Name</b> Original Interbank Settlement Amount <b>Typ</b> SCLSDDCurrencyAndAmount_Tx <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 999999999.99 <b>Pattern</b> [0-9]{0,15}(\.([0-9]{0,2}))?(0,1}	(AT-06 Amount of the Collection) Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits	Original amount of the original direct debit.  Integer value of up to 15 characters is allowed. Maximum number of decimal places allowed is two. (Schema validation)  Currency symbol is always 'EUR'. (Schema validation)  Amount must be at least 0.01 and no more than 999999999.99. (Schema validation)

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
required	<i>Attribute:</i> <b>Ccy</b>	<b>Typ</b> SCLSDDCurrencyCode <b>Use</b> required		
<b>Acceptable Codes</b>				
<b>EUR</b>				
1..1	<b>RvsdIntrBkSttlmAmt</b>  Document +FIToFIPmtRvsl ++TxInf +++RvsdIntrBkSttlmAmt	<b>Name</b> Reversed Interbank Settlement Amount <b>Typ</b> SCLSDDCurrencyAndAmount_Tx <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 999999999.99 <b>Pattern</b> [0-9]{0,15}(\. [0-9]{0,2}){0,1}	(AT-44 Amount of the reversal in euro) Usage Rule: 'Reversed Interbank Settlement Amount must be the same as the Amount of the Collection (AT-06) plus any Charges. Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	Amount of the reversal.  The correctness of the sum <OrgnlIntrBkSttlmAmt> + <ChrgsInf/Amt> = <RvsdIntrBkSttlmAmt> is checked, if <ChrgsInf> is completed. Error code: XT78  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)  Amount must be at least 0.01 and no more than 999999999.99. (Schema validation)
required	<i>Attribute:</i> <b>Ccy</b>	<b>Typ</b> SCLSDDCurrencyCode <b>Use</b> required		
<b>Acceptable Codes</b>				
<b>EUR</b>				

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>RvsdInstdAmt</b> Document +FIToFIPmtRvsl ++TxInf +++RvsdInstdAmt	<b>Name</b> Reversed Instructed Amount <b>Typ</b> SCLSDDCurrencyAndAmount_Tx <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 999999999.99 <b>Pattern</b> [0-9]{0,15}(\.([0-9]{0,2}))?(0,1}	Usage Rule: Only allowed in the case an Interchange Fee is included, i.e., 'Amount' under 'Charges Information' is used. Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less.  Format Rule: The fractional part has a maximum of two digits.	If the element block "Charges Information" is used, the element "Reversed Instructed Amount" must also be completed, in compliance with an ISO requirement. Error code: XT13  If completed, although "Amount" in "Charges Information" is not completed: Error code: XT33  The fractional part has a maximum of two digits. (Schema validation)  Amount must be at least 0.01 and no more than 999999999.99. (schema validation)
required	<i>Attribute:</i> <b>Ccy</b>	<b>Typ</b> SCLSDDCurrencyCode <b>Use</b> required		
<b>Acceptable Codes</b>				
<b>EUR</b>				
0..1	<b>ChrgBr</b> Document +FIToFIPmtRvsl ++TxInf +++ChrgBr	<b>Name</b> Charge Bearer <b>Typ</b> SCLSDDChargeBearerType1Code	Usage Rule: Only 'SLEV' is allowed.	Only SLEV is allowed. (Schema validation)
<b>Acceptable Codes</b>				
<b>SLEV</b>				
0..1	<b>ChrgsInf</b> Document +FIToFIPmtRvsl ++TxInf +++ChrgsInf	<b>Name</b> Charges Information <b>Typ</b> SCLSDDChargesInformation1	Usage Rule: Only one occurrence is allowed.	If the element block "Charges Information" is used, the element "Reversed Instructed Amount" must also be completed, in compliance with an ISO requirement. Error code: XT13
1..1	<b>Amt</b> Document +FIToFIPmtRvsl ++TxInf +++ChrgsInf ++++Amt	<b>Name</b> Amount <b>Typ</b> SCLSDDCurrencyAndAmount_Tx <b>FractionDigits</b> 2 <b>TotalDigits</b> 18 <b>Inclusive</b> 0.01 .. 999999999.99 <b>Pattern</b> [0-9]{0,15}(\.([0-9]{0,2}))?(0,1}	(AT-R8 Amount of the Interchange Fee) Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	The fractional part has a maximum of two digits. (schema validation)  Only EUR is allowed (schema validation)  Amount must be at least 0.01 and no more than 999999999.99. (schema validation)

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer				
required	<i>Attribute:</i> <b>Ccy</b>	<table border="1"> <thead> <tr> <th data-bbox="683 344 784 399">Typ Use</th> <th data-bbox="784 344 1267 399">SCLSDDCurrencyCode required</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> </tr> </tbody> </table>	Typ Use	SCLSDDCurrencyCode required				
Typ Use	SCLSDDCurrencyCode required							



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
<b>Acceptable Codes</b>				
<b>EUR</b>				
1..1	<b>Pty</b> Document +FIToFIPmtRvsl ++TxInf +++ChrgsInf ++++Pty	<b>Name</b> <b>Typ</b> Party SCLSDDBranchAndFinancialInstitutionIdentification3		
1..1	<b>FinInstnId</b> Document +FIToFIPmtRvsl ++TxInf +++ChrgsInf ++++Pty +++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice	(AT-13 BIC of the Debtor Bank) Usage Rule: Only BIC is allowed.	
1..1	<b>BIC</b> Document +FIToFIPmtRvsl ++TxInf +++ChrgsInf ++++Pty +++++FinInstnId ++++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
0..1	<b>InstgAgt</b> Document +FIToFIPmtRvsl ++TxInf +++InstgAgt	<b>Name</b> <b>Typ</b> Instructing Agent SCLSDDBranchAndFinancialInstitutionIdentification3	Usage Rule: Only BIC is allowed.	Original submitter of the bulk  Original submitter in the SCL of the bulk in which the reversal was enclosed.

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>FinInstnId</b> Document +FIToFIPmtRvsl ++TxInf +++InstgAgt ++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Ch oice		
1..1	<b>BIC</b> Document +FIToFIPmtRvsl ++TxInf +++InstgAgt ++++FinInstnId +++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		Only permitted in the Settled Debit File (SDF), may not be contained in the Input Debit File (IDF) (submitted by SCL participant). Error code: XT13
1..1	<b>RvslRsnInf</b> Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf	<b>Name</b> <b>Typ</b> Reversal Reason Information SCLSDDReversalReasonInformation1	Usage Rule: 'Reversal Reason Information' must be present either in 'Original Group Information' or 'Transaction Information'. Usage Rule: 'Reversal Reason Information' is to be used to indicate a reversal reason of the individual transaction. Usage Rule: Only one occurrence of 'Reversal Reason Information' is allowed.	Information on the reason for reversal.
1..1	<b>Orgtr</b> Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Orgtr	<b>Name</b> <b>Typ</b> Originator SCLSDDId5	(AT-R2 Identification of the type of party that initiated the reversal) Usage Rule: 'Originator' must be present either in 'Original Group Information' or 'Transaction Information'. 'Name' is limited to 70 characters in length.	Reversal originator.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Nm</b> Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Orgtr +++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Reversal originator (client)  Cannot be populated simultaneously with originator/BIC. (Schema validation)
1..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Orgtr +++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDParty3Choice		Reversal originator (client's bank).
1..1	<b>Orgld</b> Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Orgtr +++++Id ++++++Orgld	<b>Name</b> Organisation Identification <b>Typ</b> SCLSDDOrganisationIdentification2		
1..1	<b>BICrBEI</b> Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Orgtr +++++Id ++++++Orgld +++++++BICrBEI	<b>Name</b> BIC or BEI <b>Typ</b> BICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Rsn</b> Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Rsn	<b>Name</b> <b>Typ</b> Reason SCLSDDReversalReason1Choice	Usage Rule: 'Reversal Reason must be present either in 'Original Group Information' or 'Transaction Information'.	Reason for reversal
1..1	<b>Cd</b> Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Rsn ++++Cd	<b>Name</b> <b>Typ</b> Code SCLSDDTransactionReversalReason2Code	(AT-31 Reason Code for Reversal) See Message Element Specifications below.	Schema validation
<b>Acceptable Codes</b>				
				<b>AM05</b> <b>MS02</b> <b>MS03</b>
1..1	<b>OrgnlTxRef</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef	<b>Name</b> <b>Typ</b> Original Transaction Reference SCLSDDOriginalTransactionReference1	Mandatory (An exact copy of all attributes of the received DS-04 being reversed) Usage Rule: The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.	Data of the original message
1..1	<b>IntrBkSttlmDt</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++IntrBkSttlmDt	<b>Name</b> <b>Typ</b> <b>Pattern</b> Interbank Settlement Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	(AT-26 Settlement date of the Collection)	Settlement date of the original direct debit.  Where applicable error code XT74, if payment is forwarded via another CSM.  The date of the original direct debit must be the same or before the date of <IntrBkSttlmDt> in <GrpHdr>. Error code: DT01

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>ReqdColltnDt</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++ReqdColltnDt	<b>Name</b> <b>Typ</b> <b>Pattern</b> Requested Collection Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	(AT-11 Due date of the Collection)	Due date of original direct debit
1..1	<b>CdtrSchmeld</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrSchmeld	<b>Name</b> <b>Typ</b> Creditor Scheme Identification SCLSDDCdtrSchmeld	(AT-02 Identifier of the Creditor)	Identifier of the creditor from the original direct debit
1..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrSchmeld +++++Id	<b>Name</b> <b>Typ</b> Identification SCLSDDPriatelIdentification2		
1..1	<b>PrvtId</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++PrvtId	<b>Name</b> <b>Typ</b> Private Identification SCLSDDPrt2		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Othr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr	Name Typ Other SCLSDDId10		
1..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr +++++++Id	Name Typ Pattern Identification SCLSDDId8 ([A-Za-z0-9][+ \? / \- :\ (\) \.\ ' \s]){1,35}		Identifier of the creditor
1..1	<b>SchmeNm</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm	Name Typ Scheme Name FinancialIdentificationSchemeName2		
1..1	<b>Prtry</b> Document +FIToFIPmtRvsl	Name Typ Proprietary SCLSDDId9		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	++TxInf +++OrgnITxRef ++++CdtrSchmeld ++++Id ++++++PrvtId ++++++Othr ++++++SchmeNm ++++++Prtry			
<b>Acceptable Codes</b>				
<b>SEPA</b>				
0..1	<b>SttlmInf</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnITxRef ++++SttlmInf	<b>Name</b> Settlement Information <b>Typ</b> SCLSDDSettlementInformation3		
1..1	<b>SttlmMtd</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnITxRef ++++SttlmInf +++++SttlmMtd	<b>Name</b> Settlement Method <b>Typ</b> SCLSDDSettlementMethod1Code		Only 'CLRG' (Schema validation)
<b>Acceptable Codes</b>				
<b>CLRG</b>				
0..1	<b>ClrSys</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnITxRef ++++SttlmInf +++++ClrSys	<b>Name</b> Clearing System <b>Typ</b> SCLSDDClearingSystemIdentification1Choice		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Prtry</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++StlmlInf +++++ClrSys ++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text_Prtry <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Only 'SCL' (Schema validation)
<b>Acceptable Codes</b>				
<b>SCL</b>				
1..1	<b>PmtTpInf</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++PmtTpInf	<b>Name</b> Payment Type Information <b>Typ</b> SCLSDDPaymentTypeInfo6	(AT-20 Identification code of the Scheme) (AT-21 Transaction / Sequence Type) (AT-59 Category purpose of the Collection)	Identification code of the schema
1..1	<b>SvcLvl</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++PmtTpInf +++++SvcLvl	<b>Name</b> Service Level <b>Typ</b> SCLSDDSvcLevel2Choice		
1..1	<b>Cd</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++PmtTpInf +++++SvcLvl ++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDSvcLevel1Code		



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
<b>Acceptable Codes</b>				
<b>SEPA</b>				
1..1	<b>LclInstrm</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++PmtTpInf +++++LclInstrm	<b>Name</b> Local Instrument <b>Typ</b> SCLSDDLclInstrment1Choice		
1..1	<b>Cd</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++PmtTpInf +++++LclInstrm ++++++Cd	<b>Name</b> Code <b>Typ</b> ExternalLocalInstrument1Code <b>Length</b> 1 .. 35		Only the codes 'CORE', "COR1" or 'B2B' are allowed. (Schema validation)  In a COR-File are only nur CORE- and/or COR1-Bulks allowed. In a B2B-File are only B2B-Bulks allowed.. Error code: XT43  Mixed submission of B2B, CORE and COR1 Direct Debits in one bulk is not allowed. Error code: XT43
<b>Acceptable Codes</b>				
<b>B2B</b>				
<b>COR1</b>				
<b>CORE</b>				
1..1	<b>SeqTp</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++PmtTpInf +++++SeqTp	<b>Name</b> Sequence Type <b>Typ</b> SCLSDDSequenceType1Code		Sequence Type of the direct debit (Schema validation)

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
		<b>Acceptable Codes</b> FNAL FRST OOFF RCUR		
0..1	<b>CtgyPurp</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++PmtTpInf +++++CtgyPurp	Name Typ Category Purpose CategoryPurpose1Choice		Purpose of the collection
1..1	<b>Cd</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++PmtTpInf +++++CtgyPurp ++++++Cd	Name Typ Length Pattern WhiteSpace Code ExternalCategoryPurpose1 Code 1 .. 4 \S+.* collapse		
1..1	<b>Prtry</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++PmtTpInf +++++CtgyPurp ++++++Prtry	Name Typ Length Pattern WhiteSpace Proprietary Max35Text 1 .. 35 \S+.* collapse		
1..1	<b>MndtRltdInf</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf	Name Typ Mandate Related Information SCLSDDMandateRelatedInformation1	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 The type of Mandate (paper or e-Mandate)).	

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
			(AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03))	
1..1	<b>MndtId</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++MndtId	<b>Name</b> <b>Typ</b> <b>Pattern</b> Mandate Identification SCLSDDId8 ([A-Za-z0-9][+ \? / - \: \( \) \.\ ' \s]){1,35}		Unique mandate reference. (schema validation only).
1..1	<b>DtOfSgntr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++DtOfSgntr	<b>Name</b> <b>Typ</b> <b>Pattern</b> Date Of Signature ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		Date when mandate was signed.
0..1	<b>AmdmntInd</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInd	<b>Name</b> <b>Typ</b> Amendment Indicator TrueFalseIndicator		Reason for amendment of the mandate. If completed must be 'TRUE' or 'FALSE'. (Schema validation)  If the field is not completed, 'FALSE' is assumed to be the default setting
0..1	<b>AmdmntInfDtIs</b>	<b>Name</b> <b>Typ</b> Amendment Information Details SCLSDDAmdmntInformationDetails1		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtIs			
0..1	<b>OrgnlMndtId</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnlMndtId	<b>Name</b> Original Mandate Identification <b>Typ</b> SCLSDdId8 <b>Pattern</b> ([A-Za-z0-9][+ \? / \- :\ (\) \.\ ' \s]){1,35}		Unique mandate reference as given by the original creditor who issued the mandate.
0..1	<b>OrgnlCdtrSchmeld</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnlCdtrSchmeld	<b>Name</b> Original Creditor Scheme Identification <b>Typ</b> SCLSDdCdtrSchmeld1		Identifier of the original creditor who issued the mandate.
0..1	<b>Nm</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnlCdtrSchmeld +++++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Name of the original creditor.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld +++++++Id	Name Typ Identification SCLSDDPrivateldentification		
1..1	<b>Prvtld</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld +++++++Id +++++++Prvtld	Name Typ Private Identification SCLSDDPrty1		
1..1	<b>Othr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld +++++++Id +++++++Prvtld +++++++Othr	Name Typ Other SCLSDDId4		
1..1	<b>Id</b> Document +FIToFIPmtRvsl	Name Typ Pattern Identification SCLSDDId8 ([A-Za-z0-9][+ \? / - : \( \) \.\ ' \s]){1,35}		Identifier of the original creditor who issued the mandate.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	++TxInf +++OrgnITxRef ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnICdtrSchmeld ++++++Id ++++++PrvtId ++++++Othr ++++++Id			
1..1	<b>SchmeNm</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnITxRef ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnICdtrSchmeld ++++++Id ++++++PrvtId ++++++Othr ++++++SchmeNm	Name Typ Scheme Name FinancialIdentificationSchemeName2		
1..1	<b>Prtry</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnITxRef ++++MndtRltdInf +++++AmdmntInfDtIs ++++++OrgnICdtrSchmeld ++++++Id ++++++PrvtId ++++++Othr ++++++SchmeNm ++++++Prtry	Name Typ Proprietary SCLSDDId9		Only the code 'SEPA' is allowed. (Schema validation)

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
<b>Acceptable Codes</b>				
<b>SEPA</b>				
0..1	<b>OrgnIDbtrAcct</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnIDbtrAcct	<b>Name</b> Original Debtor Account <b>Typ</b> SCLSDDCashAccount8		
1..1	<b>id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnIDbtrAcct +++++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDAccountIdentification4Choice		
1..1	<b>IBAN</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnIDbtrAcct +++++++Id +++++++IBAN	<b>Name</b> IBAN <b>Typ</b> IBANIdentifier <b>Pattern</b> [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Othr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAcct +++++++Id +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDOrgnlDbtrAcctOther2		
1..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAcct +++++++Id +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max34Text <b>Length</b> 1 .. 34 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>OrgnDbtrAgt</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnDbtrAgt	<b>Name</b> <b>Typ</b> Original Debtor Agent SCLSDDOrgnDbtrAgt		
1..1	<b>FinInstnId</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnDbtrAgt +++++++FinInstnId	<b>Name</b> <b>Typ</b> Financial Institution Identification SCLSDDOrgnDbtrAgt1		
1..1	<b>BIC</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnDbtrAgt +++++++FinInstnId +++++++BIC	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
1..1	<b>Othr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnDbtrAgt +++++++FinInstnId +++++++Othr	<b>Name</b> <b>Typ</b> Other SCLSDDOrgnDbtrAgtOther2		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAgt +++++++FinInstnId +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text_SMNDA <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Only 'SMNDA' permitted. (Schema validation)
0..1	<b>ElectrncSgntr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf +++++ElectrncSgntr	<b>Name</b> Electronic Signature <b>Typ</b> Max1025Text <b>Length</b> 1 .. 1025 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Placeholder for electronic signature.
0..1	<b>Rmtlnf</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Rmtlnf	<b>Name</b> Remittance Information <b>Typ</b> SCLSDDRemittanceInformation1	(AT-22 Remittance information)	Structured or unstructured remittance information (Schema validation)
1..1	<b>Ustrd</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Rmtlnf +++++Ustrd	<b>Name</b> Unstructured <b>Typ</b> Max140Text <b>Length</b> 1 .. 140 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Strd</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++RmtInf +++++Strd	Name Typ Structured SCLSDDStructuredRemittanceInformation6		Structured remittance information must not exceed 140 characters. Only information within the <Strd> element is counted. The elements including the contents within the tag <Strd> are also counted. Error code: XT33  All ISO 20022 field options are allowed.
0..1	<b>CdtrRefInf</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf	Name Typ Creditor Reference Information SCLSDDCreditorReferenceInformation2		
1..1	<b>Tp</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp	Name Typ Type SCLSDDCreditorReferenceType2		
1..1	<b>CdOrPrtry</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp +++++++CdOrPrtry	Name Typ Code or Proprietary SCLSDDCreditorReferenceType1Choice		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Cd</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp +++++++CdOrPrtry +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDDocumentType3Code		
<b>Acceptable Codes</b>				
0..1	<b>Issr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Tp +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Ref</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++RmtInf +++++Strd ++++++CdtrRefInf +++++++Ref	<b>Name</b> Reference <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>UltmtDbtr</b>	<b>Name</b> Ultimate Debtor <b>Typ</b> SCLSDDPartyIdentification10	(AT-15 Name of the Debtor Reference Party)	Ultimate debtor

Bold = Element, *Italic* = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtDbtr		(AT-37 Identification code of the Debtor Reference Party)	
0..1	<b>Nm</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Name of ultimate debtor
0..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDParty4Choice		Identifier of ultimate debtor
1..1	<b>Orgld</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++Orgld	<b>Name</b> Organisation Identification <b>Typ</b> SCLSDDOrganisationIdentification4		
1..1	<b>BICorBEI</b> Document +FIToFIPmtRvsl ++TxInf	<b>Name</b> BIC or BEI <b>Typ</b> SCLSDDAnyBICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++OrgnITxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++BICOrBEI			
1..1	<b>Othr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnITxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr	<b>Name</b> <b>Typ</b>	Other SCLSDDGenericOrganisationIdentification1	
1..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnITxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++Id	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b>	Identification Max35Text 1 .. 35 \S+.* collapse	
0..1	<b>SchmeNm</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnITxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm	<b>Name</b> <b>Typ</b>	Scheme Name SCLSDDOrganisationIdentificationSchemeName1Choice	

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Cd</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnITxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDExternalOrganisationIdentification1 <b>Code</b> Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnITxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnITxRef ++++UltmtDbtr +++++Id ++++++Orgld +++++++Othr +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>PrvtId</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId	<b>Name</b> <b>Typ</b> Private Identification SCLSDDPersonIdentification5		
1..1	<b>DtAndPlcOfBirth</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth	<b>Name</b> <b>Typ</b> Date and Place of Birth DateAndPlaceOfBirth		
1..1	<b>BirthDt</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++BirthDt	<b>Name</b> <b>Typ</b> <b>Pattern</b> Birth Date ISODate [0-9]{4,4}-[0-9]{2,2}-[0-9]{2,2}		
0..1	<b>PrvcOfBirth</b> Document	<b>Name</b> <b>Typ</b> <b>Length</b> Province of Birth Max35Text 1 .. 35		



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++PrvcOfBirth	<b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>CityOfBirth</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++CityOfBirth	<b>Name</b> City of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>CtryOfBirth</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++CtryOfBirth	<b>Name</b> Country of Birth <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		
1..1	<b>Othr</b> Document +FIToFIPmtRvsl ++TxInf	<b>Name</b> Other <b>Typ</b> SCLSDDGenericPersonIdentification1		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+++OrgnITxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr			
1..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnITxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnITxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDPersonIdentificationSchemeName1 Choice		
1..1	<b>Cd</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnITxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDExternalPersonIdentification1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Prtry</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtDbtr +++++Id ++++++PrvtId +++++++Othr +++++++Issr	<b>Name</b> Issuer <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Dbtr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr	<b>Name</b> Debtor <b>Typ</b> SCLSDDPartyIdentification9	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor Identification Code)	Debtor
1..1	<b>Nm</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Name of the Debtor or additional informations according the original payment

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>PstlAdr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++PstlAdr	<b>Name</b> Address of the debtor <b>Typ</b> SCLSDDPostalAddress1		Address of the debtor
0..1	<b>Ctry</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++PstlAdr ++++++Ctry	<b>Name</b> Country <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		Country of the debtor.
0..2	<b>AdrLine</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++PstlAdr ++++++AdrLine	<b>Name</b> Address Line <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Maximum of two occurrences of 'address line' allowed. (Schema validation)
0..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id	<b>Name</b> Identification <b>Typ</b> SCLSDDParty4Choice		Identifier of debtor

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Orgld</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld	<b>Name</b> <b>Typ</b> Organisation Identification SCLSDDOrganisationIdentification4		May not be given simultaneously with <Id><PrvtId> (see below). (Schema validation)  All ISO 20022 field options are allowed.
1..1	<b>BICOrBEI</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++BICOrBEI	<b>Name</b> <b>Typ</b> <b>Pattern</b> BIC or BEI SCLSDDAnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
1..1	<b>Othr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr	<b>Name</b> <b>Typ</b> Other SCLSDDGenericOrganisationIdentification1		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDOrganisationIdentificationSchemeName1Choice		
1..1	<b>Cd</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDExternalOrganisationIdentification1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document	<b>Name</b> Proprietary <b>Typ</b> Max35Text		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	+FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Prtry	Length 1 .. 35 Pattern \S+.* WhiteSpace collapse		
0..1	<b>Issr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Orgld +++++++Othr +++++++Issr	Name Issuer Typ Max35Text Length 1 .. 35 Pattern \S+.* WhiteSpace collapse		
1..1	<b>Prvtld</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Prvtld	Name Private Identification Typ SCLSDDPersonIdentification5		May not be given simultaneously with <Id><Orgld > (see below). (Schema validation)  All ISO 20022 field options are allowed.
1..1	<b>DtAndPicOfBirth</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++Prvtld +++++++DtAndPicOfBirth	Name Date and Place of Birth Typ DateAndPlaceOfBirth		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>BirthDt</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++BirthDt	<b>Name</b> Birth Date <b>Typ</b> ISODate <b>Pattern</b> [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		
0..1	<b>PrvcOfBirth</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++PrvcOfBirth	<b>Name</b> Province of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>CityOfBirth</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++CityOfBirth	<b>Name</b> City of Birth <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Bold = Element, Italic = Attribut, Gray = Group



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>CtryOfBirth</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++CtryOfBirth	<b>Name</b> Country of Birth <b>Typ</b> CountryCode <b>Pattern</b> [A-Z]{2,2}		
1..1	<b>Othr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDGenericPersonIdentification1		
1..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>SchmeNm</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDPersonIdentificationSchemeName1 Choice		
1..1	<b>Cd</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDExternalPersonIdentification1Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>issr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr +++++Id ++++++PrvtId +++++++Othr +++++++Issr	Name Typ Length Pattern WhiteSpace Issuer Max35Text 1 .. 35 \\S+.* collapse		
1..1	<b>DbtrAcct</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++DbtrAcct	Name Typ DebtorAccount SCLSDDCashAccount7	(AT-07 Account number (IBAN) of the Debtor)	Account number of the debtor
1..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++DbtrAcct +++++Id	Name Typ Identification SCLSDDAccountIdentification3Choice		
1..1	<b>IBAN</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++DbtrAcct +++++Id ++++++IBAN	Name Typ Pattern IBAN IBANIdentifier [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		IBAN of the debtor
1..1	<b>DbtrAgt</b>	Name Typ Debtor Agent SCLSDDBranchAndFinancialInstitutionIdentif	(AT-13 BIC of Debtor Bank)	BIC of Debtor Bank

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++DbtrAgt	ication3		
1..1	<b>FinInstnld</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++DbtrAgt +++++FinInstnld	<b>Name Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		
1..1	<b>BIC</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++DbtrAgt +++++FinInstnld ++++++BIC	<b>Name Typ Pattern</b> BIC BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		Validity of BIC using SCL Directory. Error code: XT27  Check only if the direct debit is forwarded from the SEPA-Clearer to STEP2: BIC must belong to a registered reachable BIC of the respective STEP2 SDD Service via the Deutsche Bundesbank. Error code: PY01
1..1	<b>CdtrAgt</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrAgt	<b>Name Typ</b> Creditor Agent SCLSDDBranchAndFinancialInstitutionIdentification3	(AT-12 BIC of the Creditor bank)	BIC of the Creditor bank
1..1	<b>FinInstnld</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrAgt +++++FinInstnld	<b>Name Typ</b> Financial Institution Identification SCLSDDFinancialInstitutionIdentification5Choice		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>BIC</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrAgt +++++FinInstnld ++++++BIC	<b>Name</b> BIC <b>Typ</b> BICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		Creditor agent BIC is included in the duplication check at single record level Error code: AM05  Validity of BIC using SCL-Directory. Error code: XT27  Check only if the direct debit is forwarded from the SEPA-Clearer to STEP2: BIC must belong to a registered reachable BIC of the respective STEP2 SDD Service via the Deutsche Bundesbank. Error code: PY01
1..1	<b>Cdtr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Cdtr	<b>Name</b> Creditor <b>Typ</b> SCLSDDD2	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)	Creditor
1..1	<b>Nm</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Cdtr +++++Nm	<b>Name</b> Name <b>Typ</b> Max70Text <b>Length</b> 1 .. 70 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		Name of the creditor.
0..1	<b>PstlAdr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Cdtr +++++PstlAdr	<b>Name</b> Postal Address <b>Typ</b> SCLSDDDPostalAddress1		Address of the creditor.
0..1	<b>Ctry</b>	<b>Name</b> Country		Country of the creditor.

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Cdtr +++++PstlAdr ++++++Ctry	<b>Typ</b> <b>Pattern</b> CountryCode [A-Z]{2,2}		
0..2	<b>AdrLine</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Cdtr +++++PstlAdr ++++++AdrLine	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b> Adress Line Max70Text 1 .. 70 \\S+.* collapse		Maximum of two occurrences of 'address line' allowed. (Schema validation)
1..1	<b>CdtrAcct</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrAcct	<b>Name</b> <b>Typ</b> Creditor Account SCLSDDCashAccount7	(AT-04 Account number (IBAN) of the Creditor)	Account number of the creditor
1..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrAcct +++++Id	<b>Name</b> <b>Typ</b> Identification SCLSDDAccountIdentification3Choice		
1..1	<b>IBAN</b> Document +FIToFIPmtRvsl	<b>Typ</b> <b>Pattern</b> IBANIdentifier [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		IBAN of the creditor

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	++TxInf +++OrgnlTxRef ++++CdtrAcct +++++Id ++++++IBAN			
0..1	<b>UltmtCdtr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr	<b>Name</b> <b>Typ</b> Ultimate Creditor SCLSDDPartyIdentification10	(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)	Ultimate creditor
0..1	<b>Nm</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Nm	<b>Name</b> <b>Typ</b> <b>Length</b> <b>Pattern</b> <b>WhiteSpace</b> Name Max70Text 1 .. 70 \S+.* collapse		Name of ultimate creditor
0..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id	<b>Name</b> <b>Typ</b> Identification SCLSDDParty4Choice		
1..1	<b>Orgld</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld	<b>Name</b> <b>Typ</b> Organisation Identification SCLSDDOrganisationIdentification4		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>BICOrBEI</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++BICOrBEI	<b>Name</b> BIC or BEI <b>Typ</b> SCLSDDAnyBICIdentifier <b>Pattern</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
1..1	<b>Othr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDGenericOrganisationIdentification1		
1..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		



Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<b>SchmeNm</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDOrganisationIdentificationSchemeName1 Choice		
1..1	<b>Cd</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Cd	<b>Name</b> Code <b>Typ</b> SCLSDDExternalOrganisationIdentification1 Code <b>Length</b> 1 .. 4 <b>Pattern</b> \S+* <b>WhiteSpace</b> collapse		
1..1	<b>Prtry</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr +++++++SchmeNm +++++++Prtry	<b>Name</b> Proprietary <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+* <b>WhiteSpace</b> collapse		
0..1	<b>Issr</b>	<b>Name</b> Issuer <b>Typ</b> Max35Text		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
	Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++Orgld +++++++Othr +++++++Issr	Length 1 .. 35 Pattern \S+.* WhiteSpace collapse		
1..1	<b>PrvtId</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId	Name Typ Private Identification SCLSDDPersonIdentification5		
1..1	<b>DtAndPlcOfBirth</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth	Name Typ Daten and Place of Birth DateAndPlaceOfBirth		
1..1	<b>BirthDt</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr	Name Typ Pattern Birth Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
0..1	<p>+++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++BirthDt</p> <p><b>PrvcOfBirth</b></p> <p>Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++PrvcOfBirth</p>	<p>Name Province of Birth Typ Max35Text Length 1 .. 35 Pattern \S+.* WhiteSpace collapse</p>		
1..1	<p><b>CityOfBirth</b></p> <p>Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++CityOfBirth</p>	<p>Name City of Birth Typ Max35Text Length 1 .. 35 Pattern \S+.* WhiteSpace collapse</p>		
1..1	<p><b>CtryOfBirth</b></p> <p>Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++DtAndPlcOfBirth +++++++CtryOfBirth</p>	<p>Name Country of Birth Typ CountryCode Pattern [A-Z]{2,2}</p>		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Othr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++Othr	<b>Name</b> Other <b>Typ</b> SCLSDDGenericPersonIdentification1		
1..1	<b>Id</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++Othr +++++++Id	<b>Name</b> Identification <b>Typ</b> Max35Text <b>Length</b> 1 .. 35 <b>Pattern</b> \S+.* <b>WhiteSpace</b> collapse		
0..1	<b>SchmeNm</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm	<b>Name</b> Scheme Name <b>Typ</b> SCLSDDPersonIdentificationSchemeName1 Choice		

Status	Element/Attribut	Format	EPC references (if available)	Contents and checks SEPA-Clearer
1..1	<b>Cd</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Cd	Name Code Typ SCLSDDEExternalPersonIdentification1Code Length 1 .. 4 Pattern \S+.* WhiteSpace collapse		
1..1	<b>Prtry</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	Name Proprietary Typ Max35Text Length 1 .. 35 Pattern \S+.* WhiteSpace collapse		
0..1	<b>Issr</b> Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++++Id ++++++PrvtId +++++++Othr +++++++Issr	Name Issuer Typ Max35Text Length 1 .. 35 Pattern \S+.* WhiteSpace collapse		