



**The Deutsche Bundesbank's technical specifications for
the clearing and settlement of interbank SEPA direct debits
via the RPS SEPA-Clearer (SCL) 2024 Version 1.0
("SDD/SCL technical specifications")**

valid from 17 March 2024

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 2021” compared with version 1.0

Section	Location	Changes/additions
	Entire document	Migration of all messages to the 2019 version of the ISO 20022 standard. Editorial changes

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.002.001.10SCL and camt.056.001.08 are not part of the EPC specifications. Message type pacs.002.001.10SCL 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.056.001.08 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
Files	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	-
IDF bulks	IDF group header or assignment	CORE or B2B	Message ID or identification It is necessary to ensure that the <MsgId> remains unambiguous for all pacs types (pacs.002, pacs.003, pacs.004 and pacs.007) and to safeguard the <Id> of camt.056 (see explanatory note on <MsgId> and <Id>).	Instructing agent	Interbank settlement date
Direct debit	pacs.003	CORE or B2B	Transaction ID	Creditor agent	Interbank settlement date
Reject/refusal	pacs.002	CORE or B2B	Status ID	Original debtor agent	Interbank Settlement Date ¹

¹ 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.

Payment cancellation request	camt.056	CORE or B2B	Cancellation ID	Original creditor agent	Interbank Settlement Date ²
Return/refund	pacs.004	CORE or B2B (only returns)	Return ID	Original debtor agent	Interbank settlement date
Reversal	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.

² Submission of camt.056: in the absence of the interbank settlement date across the entire message, the interbank settlement date of the transaction level is used for duplication check.

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 / BICFI	TxInfAnstSts / OrgnlTxRef / CdtrAgt / FinInstnId / BICFI	TxInfAnstSts / OrgnlTxRef / CdtrAgt / FinInstnId / 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 or the R-transaction was submitted outside the period in which a cross-reference check is performed, 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 "UNMATCHED" (or a similar label) and forwarded.

R-transactions submitted to the SEPA Clearer that are forwarded via other CSMs may be rejected by the other CSM. This applies, for example, to R-transactions before settlement (pacs.002 and camt.056) for which the cross-reference check is negative, as well as to R-transactions after settlement for which the original transaction was also processed via this other CSM and the submission of the R-transaction is outside certain deadlines.

The verification periods and deadlines of other CSMs are not verified by the SEPA Clearer.

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"> • A “90” denotes processing after the first submission window • A “91” denotes processing after the second submission window • A “96” denotes processing after the third submission window • A “99” denotes processing after the fourth submission window <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> • A “90” denotes processing after the first submission window • A “91” denotes processing after the second submission window • A “92” denotes processing after the third submission window • A “95” denotes processing after the fourth submission window • A “99” denotes processing after the fifth submission window 	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"> • A “90” denotes processing after the first submission window • A “91” denotes processing after the second submission window • A “99” denotes processing after the fourth submission window <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> • A “90” denotes processing after the first submission window • A “91” denotes processing after the second submission window • A “92” denotes processing after the third submission window • A “99” denotes processing after the fifth submission window 	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"> • A “90” denotes processing after the first submission window • A “91” denotes processing after the second submission window • A “99” denotes processing after the fourth submission window <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> • A “90” denotes processing after the first submission window • A “91” denotes processing after the second submission window • A “92” denotes processing after the third submission window • A “99” denotes processing after the fifth submission window 	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"> • A “90” denotes processing after the first submission window • A “91” denotes processing after the second submission window • A “99” denotes processing after the fourth submission window <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> • A “90” denotes processing after the first submission window • A “91” denotes processing after the second submission window • A “92” denotes processing after the third submission window • A “99” denotes processing after the fifth submission window 	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"> • A “90” denotes processing after the first submission window • A “91” denotes processing after the second submission window • A “99” denotes processing after the fourth submission window <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> • A “90” denotes processing after the first submission window • A “91” denotes processing after the second submission window • A “92” denotes processing after the third submission window • A “99” denotes processing after the fifth submission window 	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"> • A “90” denotes deliveries from the first delivery window • A “91” denotes deliveries from the second delivery window • A “93” denotes deliveries from the third delivery window • A “96” denotes deliveries from the fourth delivery window • A “98” denotes deliveries from the fifth delivery window • A “99” denotes deliveries from the sixth delivery window <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> • A “90” denotes deliveries from the first delivery window • A “91” denotes deliveries from the second delivery window • A “92” denotes deliveries from the third delivery window • A “93” denotes deliveries from the fourth delivery window • A “95” denotes deliveries from the fifth delivery window • A “97” denotes deliveries from the sixth delivery window • A “99” denotes deliveries from the seventh delivery window 	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"> • A “90” denotes deliveries from the first delivery window • A “91” denotes deliveries from the second delivery window • A “93” denotes deliveries from the third delivery window • A “98” denotes deliveries from the fifth delivery window • A “99” denotes deliveries from the sixth delivery window <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> • A “90” denotes deliveries from the first delivery window • A “91” denotes deliveries from the second delivery window • A “92” denotes deliveries from the third delivery window • A “93” denotes deliveries from the fourth delivery window • A “97” denotes deliveries from the sixth delivery window • A “99” denotes deliveries from the seventh delivery window 	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"> • A “90” denotes deliveries from the first delivery window • A “91” denotes deliveries from the second delivery window • A “93” denotes deliveries from the third delivery window • A “98” denotes deliveries from the fifth delivery window • A “99” denotes deliveries from the sixth delivery window <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> • A “90” denotes deliveries from the first delivery window • A “91” denotes deliveries from the second delivery window • A “92” denotes deliveries from the third delivery window • A “93” denotes deliveries from the fourth delivery window • A “97” denotes deliveries from the sixth delivery window • A “99” denotes deliveries from the seventh delivery window 	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"> • A "90" denotes deliveries from the first delivery window • A "91" denotes deliveries from the second delivery window • A "93" denotes deliveries from the third delivery window • A "98" denotes deliveries from the fifth delivery window • A "99" denotes deliveries from the sixth delivery window <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> • A "90" denotes deliveries from the first delivery window • A "91" denotes deliveries from the second delivery window • A "92" denotes deliveries from the third delivery window • A "93" denotes deliveries from the fourth delivery window • A "97" denotes deliveries from the sixth delivery window • A "99" denotes deliveries from the seventh delivery window 	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"> • A “90” denotes deliveries from the first delivery window • A “91” denotes deliveries from the second delivery window • A “93” denotes deliveries from the third delivery window • A “98” denotes deliveries from the fifth delivery window • A “99” denotes deliveries from the sixth delivery window <p>Processing cycle in SDD B2B service</p> <ul style="list-style-type: none"> • A “90” denotes deliveries from the first delivery window • A “91” denotes deliveries from the second delivery window • A “92” denotes deliveries from the third delivery window • A “93” denotes deliveries from the fourth delivery window • A “97” denotes deliveries from the sixth delivery window • A “99” denotes deliveries from the seventh delivery window 	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.003.001.08)

see annex 7

6.2 SEPA direct debit – interbank direct debit reject SCL

(pacs.002.001.10SCLSDD)

see annex 8

6.3 SEPA direct debit – interbank direct debit reject

(pacs.002.001.10SDD)

see annex 9

6.4 SEPA direct debit – interbank payment cancellation request

(camt.056.001.08SDD)

see annex 10

6.5 SEPA direct debit – interbank direct debit return/refund

(pacs.004.001.09SDD)

see annex 11

6.6 SEPA direct debit – interbank direct debit reversal

(pacs.007.001.09)

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:³ 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 in T2 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.

³ 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:⁴ In the files delivered by the SEPA-Clearer, the field *instructed agent* contains the BIC of the SEPA-Clearer participant whose technical sub-account in T2 is used 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:⁵ 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:⁶ 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.

⁴ In the case of deliveries, this applies equally to the assignee in the assignment of the message type camt.056.

⁵ In the case of deliveries, this applies equally to the assigner at the individual transaction level of the message type camt.056.

⁶ 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"?>
<SCLSD:BBkIDFBlkDirDeb xmlns:SCLSD="urn:BBkIDF:xsd:BBkIDFBlkDirDeb"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:BBkIDF:xsd:BBkIDFBlkDirDeb BBkIDFBlkDirDeb.xsd">

  <SCLSD:SndgInst>AAADEEAAXX</SCLSD:SndgInst> → BIC eines technischen Dienstleisters, der
  selbst nicht Teilnehmer am SEPA-Clearer
  <SCLSD:RcvgInst>MARKDEF0</SCLSD:RcvgInst> jedoch als einlieferungsberechtigt
  <SCLSD:FileRef>2023042801020212</SCLSD:FileRef> gemeldet worden ist.
  <SCLSD:SrvId>COR</SCLSD:SrvId>
  <SCLSD:TstCode>T</SCLSD:TstCode>
  <SCLSD:FType>IDF</SCLSD:FType>
  <SCLSD:FDtTm>2023-04-28T09:30:47Z</SCLSD:FDtTm>
  <SCLSD:NumDDBlk>1</SCLSD:NumDDBlk>
  <SCLSD:NumREJBlk>0</SCLSD:NumREJBlk>
  <SCLSD:NumPCRBk>0</SCLSD:NumPCRBk>
  <SCLSD:NumRVSBk>0</SCLSD:NumRVSBk>
  <SCLSD:NumFRBk>0</SCLSD:NumFRBk>
```

Group header:

```
<SCLSD:FIToFICstmrDrctDbt xmlns="urn:iso:std:iso:20022:tech:xsd:sdd:pacs.003.001.08">
  <GrpHdr>
    <MsgId>BBBBDEBBXX2023042801020212001</MsgId>
    <CreDtTm>2023-04-28T09:30:47Z</CreDtTm>
    <NbOfTxs>00001</NbOfTxs>
    <TtlIntrBkSttlmAmt Ccy="EUR">1.00</TtlIntrBkSttlmAmt>
    <IntrBkSttlmDt>2023-05-02</IntrBkSttlmDt>
    <SttlmInf>
      </SttlmInf>
    <InstgAgt>
      <FinInstnId>
        <BICFI>BBBBDEBBXX</BICFI> → BIC des SCL-Teilnehmers, dessen Konto für
        die geldliche Verrechnung herangezogen
        </FinInstnId> wird; kann im SCL-Ereichbarkeitsverzeichnis
        </InstgAgt> veröffentlicht sein.
      </GrpHdr>
```

Individual transaction level:

```
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>NOTPROVIDED</EndToEndId>
    <TxId>CCCCDECCXX202304280102212001001</TxId>
  </PmtId>
  <PmtTpInf>
    </PmtTpInf>
  <IntrBkSttlmAmt Ccy="EUR">1.00</IntrBkSttlmAmt>
  <ChrgBr>SLEV</ChrgBr>
  <ReqdColltnDt>2023-05-02</ReqdColltnDt>
  <DrctDbtTx>
    <Cdtr>
      <CdtrAcct>
        <CdtrAgt>
          <FinInstnId>
            <BICFI>CCCCDECCXX</BICFI> → BIC der ersten Inkassostelle; muss im SCL-
            Erreichbarkeitsverzeichnis veröffentlicht sein.
          </FinInstnId>
        </CdtrAgt>
      <Dbtr>
        <DbtrAcct>
          <DbtrAgt>
            <FinInstnId>
              <BICFI>DDDDDEDD</BICFI> → BIC der Zahlstelle; muss im SCL-
              Erreichbarkeitsverzeichnis veröffentlicht sein.
            </FinInstnId>
          </DbtrAgt>
        </DrctDbtTxInf>
```

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, or the sending institution specified in the file header is not authorised to make submissions for the instructing agent specified in the group header.	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 or the institution specified in the file header is not authorised to make submissions for the instructing agent specified in the group header.	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	PRTRY	X

Error code	Nature of error	Type	pacs.002SCL
	format rules.		
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 20022 designation	SEPA Core reason (pursuant to EPC Implementation Guidelines)	Nature of error	Initiator	Type	camt.056	pac.002	pac.007	pac.004	pac.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
AM05	Duplication	Duplicate collection/entry	See description on left	PSPs/SCL	ISO		X	X	X	X

Code	ISO 20022 designation	SEPA Core reason (pursuant to EPC Implementation Guidelines)	Nature of error	Initiator	Type	camt.056	pacs.002	pacs.007	pacs.004	pacs.002SCL
				/other CSMs						
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)	PSPs/SCL /other CSMs	ISO		X			X

Code	ISO 20022 designation	SEPA Core reason (pursuant to EPC Implementation Guidelines)	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)	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)	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)	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 <CdtrAgt> 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
XT91	---	---	Invalid country code in the Creditor Agent BIC or Debtor Agent BIC.	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
Status	
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 point⁷

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

Example:

Submission to the SCL:

```
<IntrBkSttlmAmt Ccy="EUR">000000000000001.01</IntrBkSttlmAmt>
```

Delivery 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 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.003.001.08 xmlns="urn:iso:std:iso:20022:tech:xsd:sdd:pacs.003.001.08">
  <GrpHdr>
    <MsgId>BBBBBBBB20080104-123456</MsgId>
```

11 Compression procedures

11.1 FileAct⁸

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.

⁷ The schema validation excludes zeros after the second decimal place.

⁸ See the procedural rules on communication via SWIFTNet FileAct for the Deutsche Bundesbank's Retail Payment System (RPS) and the RPS SEPA-Clearer (SCL).

- FLAM⁹ (which uses the ADC compression mode as it offers the highest compression factor)
- ZIP
- GZIP

11.2 EBICS¹⁰

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

⁹ FLAM (**F**rankenstein-**L**imes-**A**ccess-**M**ethod) is a registered trademark of limes datentechnik gmbh, Bad Homburg, Germany.

¹⁰ 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.

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.

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.

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 zZ09999999999 </Id>
<Id> DE98 ZzZ09999999999 </Id>
<Id> DE9 8ZzZ09999999999 </Id>
<Id> DE 98ZzZ09999999999 </Id>
<Id> D E98ZzZ09999999999 </Id>
```

The following entry would be permissible, however.

```
<Id> DE98ZzZ 09999999999 </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 T2 referencing

T2 issues settlement information (camt.054) and electronic account statements (camt.053) 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. The BIC of the SEPA Clearer "MARKDEFFSCL" is shown in the element <DbtrAgt> under <TxDtIs> <RltdAgts>.

1 Liquidity transfer automatically generated by the SEPA-Clearer from the RTGS DCA to the relevant sub-account in the amount of the settlement sum total of submitted or delivered SEPA direct debit and SCC collections resulting in debit entries

Structure of the reference in the <EndtoEndId> of the camt-message under <TxDtIs><Refs>:

SCL	Format	Content
System	1-character, alphanumeric	"S" (SCL)
AS action	2-character, alphanumeric	"C" + No of cycles
Date	2-character, numeric	"TT" (processing day)
Constant	2-character, numeric	"00"
Serial number	9-character, numeric	Unambiguous serial number within the preceding reference information

In addition, the following information is provided in the unstructured remittance information (element <RmtInf><Ustrd> under <TxDtIs>) of the camt.054:

SCL	Format	Content
<u>Liquidity transfer</u>	3-character, constant	"CUO"
Processing cycle	2-character, numeric	Phase 90 to 99
Settlement cycle	2-character, alphabetical	First character: "I", "O" or "X" I = Input (settlement of bulks submitted to the SCL) O = Output (settlement of bulks delivered from the SCL) X = Error (settlement of rejected transactions) Second character: A, B or C ¹¹ A = SCT service B = SDD service C = SCC service

Furthermore, the code "LIAS" (Immediate LT – intra-service AS on behalf) in the element <LclInstrm><Prtry> indicates that this is a liquidity transfer initiated by the ancillary system.

¹¹ If a Liquidity transfer 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 reference in the <EndtoEndId> of the camt-message under <TxDtIs><Refs>:

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 or C</u> A = SCT service B = SDD service C = SCC 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, the following information is provided in the unstructured remittance information (element <RmtInf><Ustrd> under <TxDtIs>) of the camt.054:

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	F (= Full) P (= partial settlement)

Furthermore, the code "ASTI" (AS Transfer) in the element <LclInstrm><Prtry> indicates that this is a settlement initiated by the ancillary system.

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

When retransferring the (entire amount of) liquidity from the sub-account to the RTGS DCA, references are likewise assigned (provided in the <EndtoEndId> of the camt-messages under <TxDtIs><Refs>). This is an internal reference that always starts with the constant "SCP". Together with the BIC of the SEPA Clearer and the entry "LIIA" in the element <LclInstrm><Prtry>, the debits on the sub-account or the credits on the RTGS DCA can be unambiguously assigned to this business case.

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 RTGS DCAbKonto 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 RTGS DCA 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	AAAADAEAAXXX RTGS DCA ACCOUNT	TOTAL AMOUNT EUR			2.333,31

Fortsetzung nächste Seite oder ENDE DER AUSGABE
Continued on next page or END OF OUTPUT

XML-File-Header

Input Debit File (IDF) Header

Verwendung

- Einlieferung von pacs.003-, pacs.002-, pacs.004-, pacs.007- und camt.056-Bulks in den SEPA-Clearer
- Parsing-Fehler führen zur File-Rückweisung mit dem Fehlercode R10
- Die Schemadatei „BBkIDFBkDirDeb“ spezifiziert den IDF

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 BBkIDFBkDirDeb specifies the IDF.

Nachrichtenstruktur / Message structure				
Status	Element/Attribute	Format	Inhalte und Prüfung	Contents and Checks
	BBkIDFBikDirDeb			
	BBkIDFBikDirDeb			
1..1	Sndglnst BBkIDFBikDirDeb +Sndglnst	Name Typ Pattern Sending Institution sw3:BICFIdec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	11-stelliger BIC des Senders (Kommunikationspartner) Prüfung, ob der BIC im Feld Sending Institution dem BIC entspricht, der bei der Übertragung des Files genutzt wurde. Fehlercode: R11 Bestandteil der Doppeleinreichungsprüfung. Fehlercode: R13	Sender's 11-digit BIC (communication partner) Check as to whether this element is equal to the BIC used for submission. Error code: R11 Part of the duplication check. Error code: R13
1..1	Rcvglnst BBkIDFBikDirDeb +Rcvglnst	Name Typ Receiving Institution BBkIDF:RcvgBICIdentifier	BIC des SEPA-Clearers (Produktion MARKDEFF; Test MARKDEF0) Prüfung, ob das Element mit dem BIC des SEPA-Clearers belegt ist. Fehlercode: R12	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
Anwendbare Codes / Acceptable Codes				
MARKDEF0				
MARKDEFF				
1..1	FileRef BBkIDFBikDirDeb +FileRef	Name Typ Pattern File Reference BBkIDF:Max16Text [0-9A-Z]{16,16}	Referenz des Senders muss geschäftstägig eindeutig sein. Bestandteil der Doppeleinreichungsprüfung. Fehlercode: R13	Sender's reference, must be unique on operating day. Part of the duplication check. Error code: R13
1..1	SrvclD BBkIDFBikDirDeb +SrvclD	Name Typ Service Identifier BBkIDF:SrvclD	COR oder B2B Nur die Verwendung von "COR" oder "B2B" ist zulässig. (Schema-Validierung)	COR or B2B Only "COR" or "B2B" can be used. (Schema validation)
Anwendbare Codes / Acceptable Codes				
B2B				
COR				
1..1	TstCode	Name Typ Test Code BBkIDF:TestCodeType	Entweder Wert "T" (Test) oder Wert "P" (Produktion), abhängig von der	Either "T" (test) or "P" (production), depending on the processing environment.

BBkIDFBikDirDeb

Status	Element/Attribute	Format	Inhalte und Prüfung	Contents and Checks
	BBkIDFBikDirDeb +TstCode		Verarbeitungsumgebung. Fehlercode: R14	Error code: R14
		Anwendbare Codes / Acceptable Codes		
		P T		
1..1	FType BBkIDFBikDirDeb +FType	Name File Type Typ BBkIDF:FType	IDF	IDF
		Anwendbare Codes / Acceptable Codes		
		IDF		
1..1	FDtTm BBkIDFBikDirDeb +FDtTm	Name File Date and Time Typ sw3:ISODatetime Pattern [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]*	Erstellungsdatum und -zeit	File creation date and time
1..1	NumDDBik BBkIDFBikDirDeb +NumDDBik	Name Total Number of pacs.003 Bulks Typ BBkIDF:Max8NumericText Pattern [0-9]{1,8}	Gesamtanzahl der Direct Debit Bulks im IDF Anzahl der Bulks innerhalb des Files stimmt nicht mit angegebenem Wert überein. Fehlercode: R18 Max. 999 Bulks im File zulässig Fehlercode: S01	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	NumPCRBik BBkIDFBikDirDeb +NumPCRBik	Name Total Number of camt.056 Payment Cancellation Request-Bulks Typ BBkIDF:Max8NumericText Pattern [0-9]{1,8}	Gesamtanzahl der Payment Cancellation Request Bulks im IDF Anzahl der Bulks innerhalb des Files stimmt nicht mit angegebenem Wert überein. Fehlercode: R19 Max. 999 Bulks im File zulässig Fehlercode: S01	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	NumREJBik BBkIDFBikDirDeb +NumREJBik	Name Total Number of pacs.002 Rejects Bulks Typ BBkIDF:Max8NumericText Pattern [0-9]{1,8}	Gesamtanzahl der Reject Bulks (einschl. Refusal) im IDF Anzahl der Bulks innerhalb des Files stimmt nicht mit angegebenem Wert überein. Fehlercode: R21	Total number of payment cancellation reject (including refusals) bulks in IDF Number of bulks contained in the file is not consistent with the number given. Error code: R21

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

BBkIDFBikDirDeb

Status	Element/Attribute	Format	Inhalte und Prüfung	Contents and Checks
1..1	NumRVSBIk BBkIDFBikDirDeb +NumRVSBIk	Name Typ Pattern Total Number of pacs.007 Reversals Bulks BBkIDF:Max8NumericText [0-9]{1,8}	Max. 999 Bulks im File zulässig Fehlercode: S01 Gesamtanzahl der Reversal Bulks im IDF. Anzahl der Bulks innerhalb des Files stimmt nicht mit angegebenem Wert überein. Fehlercode: R22 Max. 999 Bulks im File zulässig. Fehlercode: S01	Maximum of 999 bulks per file is permitted Error code: S01 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: S01
1..1	NumRFRBIk BBkIDFBikDirDeb +NumRFRBIk	Name Typ Pattern Total Number of pacs.004 Return/Refund Bulks BBkIDF:Max8NumericText [0-9]{1,8}	Gesamtanzahl der Return/Refund Bulks im IDF. Anzahl der Bulks innerhalb des Files stimmt nicht mit angegebenem Wert überein. Fehlercode: R20 Max. 999 Bulks im File zulässig. Fehlercode: S01	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

XML-File-Header

Debit Validation File (DVF) Header

Verwendung

- File-, Bulk- und Einzeltransaktionsrückweisungen von SDD-Files durch den SEPA-Clearer
 - Parsing-Fehler führen zur kompletten Rückweisung des eingereichten IDF (File-Rückweisung) mit dem Fehlercode R10, dieser wird im Element *IDF Error Code* (<IdfErrCd>) des DVF Headers eingestellt
 - Bei Bulk- und Einzeltransaktionsrückweisungen wird der pacs.002.001.10SCLSDD zusätzlich dem DVF Header beigefügt
- Der DVF Header wird sowohl für technische und fachliche Fehler als auch für fehlende Deckung verwendet
- Die Schemadatei „BBkDVFBkDirDeb“ spezifiziert den DVF

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.002.001.10SCLSDD is added to the DVF header.
- The DVF header is used for both technical and functional errors.
- The schema file BBkIDFBkDirDeb specifies the DVF.

Nachrichtenstruktur / Message structure

Status	Element/Attribute	Format	Inhalte und Prüfung	Contents and Checks
	BBkDVFBkDirDeb			
1..1	SndgInst BBkDVFBkDirDeb +SndgInst	Name Sending Institution Typ BBkDVF:BIcIdentifierBBK	BIC des SEPA-Clearers (Produktion: MARKDEFF; Test: MARKDEF0)	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)
		Anwendbare Codes / Acceptable Codes		
		MARKDEF0 MARKDEFF		
1..1	RcvgInst BBkDVFBkDirDeb +RcvgInst	Name Receiving Institution Typ sw5:BICFIdec2014Identifier Pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	11-stelliger BIC des Empfängers (Kommunikationspartner)	Recipient's 11-digit BIC (communication partner)
1..1	SrvclD BBkDVFBkDirDeb +SrvclD	Name Service Identifier Typ BBkDVF:SrvclD	COR oder B2B	COR or B2B
		Anwendbare Codes / Acceptable Codes		
		B2B COR		
1..1	TstCode BBkDVFBkDirDeb +TstCode	Name Test Code Typ BBkDVF:TestCodeType	Entweder Wert "T" (Test) oder Wert "P" (Produktion), abhängig von der Verarbeitungsumgebung.	Either "T" (test) or "P" (production), depending on the processing environment.
		Anwendbare Codes / Acceptable Codes		
		P T		
1..1	FType BBkDVFBkDirDeb +FType	Name File Type Typ BBkDVF:FTpType	DVF	DVF
		Anwendbare Codes / Acceptable Codes		
		DVF		
1..1	FileRef BBkDVFBkDirDeb +FileRef	Name File Reference Typ BBkDVF:Max16Text Pattern [0-9A-Z]{16,16}	Referenz des SEPA-Clearers	SEPA-Clearer's reference
1..1	FileDtTm BBkDVFBkDirDeb +FileDtTm	Name File Date and Time Typ sw5:ISODatetime	Erstellungsdatum und -zeit	File creation date and time

BBkDVFBkDirDeb

Status	Element/Attribute	Format	Inhalte und Prüfung	Contents and Checks
0..1	OrigFRef BBkDVFBkDirDeb +OrigFRef	Name Typ Pattern Original File Reference BBkDVF:Max16Text [0-9A-Z]{16,16}	Nur gefüllt wenn aus Ursprungsdatei ermittelbar.	Given only when ascertainable from original file.
1..1	OrigFName BBkDVFBkDirDeb +OrigFName	Name Typ Length Original File Name BBkDVF:Max32Text 1 .. 32	SWIFTNet FileAct: Original IDF Dateiname. Ohne Konstante „SCL_“ EBICS: Interne, vom SEPA-Clearer generierte Referenz, welche dem Einreicher keine Rückschlüsse auf die eingereichte Datei ermöglicht.	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	OrigDtTm BBkDVFBkDirDeb +OrigDtTm	Name Typ Original Date And Time sw5:ISODatetime	Nur wenn ermittelbar.	Only when ascertainable.
1..1	IdfErrCd BBkDVFBkDirDeb +IdfErrCd	Name Typ IDF Error Code BBkDVF:Text3	Grund für Rückweisung / Teilrückweisung des Files.	Reason for rejection/partial rejection of file.
1..1	FileBusDt BBkDVFBkDirDeb +FileBusDt	Name Typ File Business Date sw5:ISODate	Geschäftstag der Erstellung des Files durch den SEPA-Clearer	Business day on which the file was created by the SEPA-Clearer
1..1	FileCycleNo BBkDVFBkDirDeb +FileCycleNo	Name Typ Pattern File Cycle Number BBkDVF:Max2NumericText [0-9]{2,2}	Verarbeitungsphase in der das File vom SEPA-Clearer erstellt wurde.	Processing phase during which the file was created by the SEPA-Clearer.

XML-File-Header

Debit Notification File (DNF) Header

Verwendung

- Auslieferung von pacs.003-, pacs.002- und camt.056-Bulks vor Settlement durch den SEPA-Clearer an einen SEPA-Clearer-Teilnehmer
- Ein File enthält genau ein Bulk
- Die Schemadatei „BBkDNFBikDirDeb“ spezifiziert den DNF

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 BBkDNFBikDirDeb specifies the DNF.

Nachrichtenstruktur / Message structure

Status	Element/Attribute	Format	Inhalte und Prüfung	Contents and Checks
	BBkDNFBkDirDeb			
1..1	SndgInst BBkDNFBkDirDeb +SndgInst	Name Sending Institution Typ BBkDNF:BIcIdentifierBBk	BIC des SEPA-Clearers (Produktion: MARKDEFF; Test: MARKDEF0)	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)
		Anwendbare Codes / Acceptable Codes		
		MARKDEF0 MARKDEFF		
1..1	RcvgInst BBkDNFBkDirDeb +RcvgInst	Name Receiving Institution Typ sw3:BICFIdec2014Identifier Pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	11-stelliger BIC des Empfängers (Kommunikationspartner)	Recipient's 11-digit BIC (communication partner)
1..1	SrvclD BBkDNFBkDirDeb +SrvclD	Name Service Identifier Typ BBkDNF:SrvclD	COR oder B2B	COR or B2B
		Anwendbare Codes / Acceptable Codes		
		B2B COR		
1..1	TstCode BBkDNFBkDirDeb +TstCode	Name Test Code Typ BBkDNF:TestCodeType	Entweder Wert "T" (Test) oder Wert "P" (Produktion), abhängig von der Verarbeitungsumgebung.	Either "T" (test) or "P" (production), depending on the processing environment.
		Anwendbare Codes / Acceptable Codes		
		P T		
1..1	FType BBkDNFBkDirDeb +FType	Name File Type Typ BBkDNF:FTpType	DNF	DNF
		Anwendbare Codes / Acceptable Codes		
		DNF		
1..1	FileRef BBkDNFBkDirDeb +FileRef	Name File Reference Typ BBkDNF:Max16Text Pattern [0-9A-Z]{16,16}	Referenz des SEPA-Clearers	SEPA-Clearer's reference
1..1	FileBusDt BBkDNFBkDirDeb +FileBusDt	Name File Business Date Typ sw2:ISODate Pattern [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	Geschäftstag der Erstellung des Files durch den SEPA-Clearer.	Business day on which the file was created by the SEPA-Clearer.

BBkDNFBikDirDeb

Status	Element/Attribute	Format	Inhalte und Prüfung	Contents and Checks
1..1	RoutingInd BBkDNFBikDirDeb +RoutingInd	Name Routing Indicator Typ BBkDNF:RoutingInd	ALL	ALL
Anwendbare Codes / Acceptable Codes				
		ALL DIR IND		
1..1	FileCycleNo BBkDNFBikDirDeb +FileCycleNo	Name File Cycle Number Typ BBkDNF:Max2NumericText Pattern [0-9]{2,2}	Verarbeitungsphase in der das File vom SEPA-Clearer erstellt wurde.	Processing phase during which the file was created by the SEPA-Clearer.
1..1	NumDDBik BBkDNFBikDirDeb +NumDDBik	Name Number of pacs.003 Typ BBkDNF:Max8NumericText Pattern [0-9]{1,8}	Anzahl der enthaltenen Bulks des Typs pacs.003	Number of bulks of type pacs.003 received
1..1	NumPCRBik BBkDNFBikDirDeb +NumPCRBik	Name Number of camt.056 Typ BBkDNF:Max8NumericText Pattern [0-9]{1,8}	Anzahl der enthaltenen Bulks des Typs camt.056	Number of bulks of type camt.056 received
1..1	NumREJBik BBkDNFBikDirDeb +NumREJBik	Name Number of pacs.002 Typ BBkDNF:Max8NumericText Pattern [0-9]{1,8}	Anzahl der enthaltenen Bulks des Typs pacs.002	Number of bulks of type pacs.002 received

XML-File-Header

Settled Debit File (SDF) Header

Verwendung

- Auslieferung von pacs.004- und pacs.007-Bulks nach Settlement durch den SEPA-Clearer an einen SEPA-Clearer-Teilnehmer
- Ein File enthält genau ein Bulk
- Die Schemadatei „BBkSDFBlkDirDeb“ spezifiziert den SDF

Use

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

Nachrichtenstruktur / Message structure				
Status	Element/Attribute	Format	Inhalte und Prüfung	Contents and Checks
	BBkSDFBkDirDeb			
1..1	Sndglnst BBkSDFBkDirDeb +Sndglnst	Name Sending Institution Typ BBkSDF:BIcIdentifierBBk	BIC des SEPA-Clearers (Produktion: MARKDEFF; Test: MARKDEF0)	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)
		Anwendbare Codes / Acceptable Codes		
		MARKDEF0		
		MARKDEFF		
1..1	Rcvglnst BBkSDFBkDirDeb +Rcvglnst	Name Receiving Institution Typ sw7:BICFIdec2014Identifier Pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	11-stelliger BIC des Empfängers (Kommunikationspartner)	Recipient's 11-digit BIC (communication partner)
1..1	SrvclD BBkSDFBkDirDeb +SrvclD	Name Service Identifier Typ BBkSDF:SrvclD	COR oder B2B	COR or B2B
		Anwendbare Codes / Acceptable Codes		
		B2B		
		COR		
1..1	TstCode BBkSDFBkDirDeb +TstCode	Name Test Code Typ BBkSDF:TestCodeType	Entweder Wert "T" (Test) oder Wert "P" (Produktion), abhängig von der Verarbeitungsumgebung.	Either "T" (test) or "P" (production), depending on the processing environment.
		Anwendbare Codes / Acceptable Codes		
		P		
		T		
1..1	FType BBkSDFBkDirDeb +FType	Name File Type Typ BBkSDF:FTpType	SDF	SDF
		Anwendbare Codes / Acceptable Codes		
		SDF		
1..1	FileRef BBkSDFBkDirDeb +FileRef	Name File Reference Typ BBkSDF:Max16Text Pattern [0-9A-Z]{16,16}	Referenz des SEPA-Clearers	SEPA-Clearer's reference
1..1	RoutingInd BBkSDFBkDirDeb +RoutingInd	Name Routing Indicator Typ BBkSDF:RoutingInd	ALL	ALL

BBkSDFBkDirDeb

Status	Element/Attribute	Format	Inhalte und Prüfung	Contents and Checks
		Anwendbare Codes / Acceptable Codes		
		ALL		
		DIR		
		IND		
1..1	FileBusDt BBkSDFBkDirDeb +FileBusDt	Name File Business Date Typ sw7:ISODate Pattern [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	Geschäftstag der Erstellung des Files durch den SEPA-Clearer.	Business day on which the file was created by the SEPA-Clearer.
1..1	FileCycleNo BBkSDFBkDirDeb +FileCycleNo	Name File Cycle Number Typ BBkSDF:Max2NumericText Pattern [0-9]{2,2}	Verarbeitungsphase in der das File vom SEPA-Clearer erstellt wurde.	Processing phase during which the file was created by the SEPA-Clearer.

XML-File-Header

Unsettled Debit File (UDF) Header

Verwendung

- Information der Zahlstelle über das fehlgeschlagene Settlement von SDD-Zahlungen im SEPA-Clearer
 - Settlement-Fehler führen zur Nichtausführung von SDD-Zahlungen
 - Transaktionen, die wegen mangelnder Deckung nicht ausgeführt werden können, werden dem UDF beigefügt
 - Ein UDF enthält immer genau ein Bulk
- Die Schemadatei „BBkUDFBikDirDeb“ spezifiziert den UDF

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

Nachrichtenstruktur / Message structure				
Status	Element/Attribute	Format	Inhalte und Prüfung	Contents and Checks
	BBkUDFBkDirDeb			
1..1	Sndglnst BBkUDFBkDirDeb +Sndglnst	Name Sending Institution Typ BBkUDF:BIcIdentifierBBk	BIC des SEPA-Clearers (Produktion: MARKDEFF; Test: MARKDEF0)	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)
		Anwendbare Codes / Acceptable Codes		
		MARKDEF0 MARKDEFF		
1..1	Rcvglnst BBkUDFBkDirDeb +Rcvglnst	Name Receiving Institution Typ sw3:BICFIdec2014Identifier Pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	11-stelliger BIC des Empfängers (Kommunikationspartner)	Recipient's 11-digit BIC (communication partner)
1..1	SrvclD BBkUDFBkDirDeb +SrvclD	Name Service Identifier Typ BBkUDF:SrvclD	COR oder B2B	COR or B2B
		Anwendbare Codes / Acceptable Codes		
		B2B COR		
1..1	TstCode BBkUDFBkDirDeb +TstCode	Name Test Code Typ BBkUDF:TestCodeType	Entweder Wert "T" (Test) oder Wert "P" (Produktion), abhängig von der Verarbeitungsumgebung.	Either "T" (test) or "P" (production), depending on the processing environment.
		Anwendbare Codes / Acceptable Codes		
		P T		
1..1	FType BBkUDFBkDirDeb +FType	Name File Type Typ BBkUDF:FTpType	UDF	UDF
		Anwendbare Codes / Acceptable Codes		
		UDF		
1..1	FileRef BBkUDFBkDirDeb +FileRef	Name File Reference Typ BBkUDF:Max16Text Pattern [0-9A-Z]{16,16}	Referenz des SEPA-Clearers	SEPA-Clearer's reference
1..1	RoutingInd BBkUDFBkDirDeb +RoutingInd	Name Routing Indicator Typ BBkUDF:RoutingInd	ALL	ALL

BBkUDFBkDirDeb

Status	Element/Attribute	Format	Inhalte und Prüfung	Contents and Checks
		Anwendbare Codes / Acceptable Codes		
		ALL		
		DIR		
		IND		
1..1	FileBusDt BBkUDFBkDirDeb +FileBusDt	Name File Business Date Typ sw3:ISODate Pattern [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	Geschäftstag der Erstellung des Files durch den SEPA-Clearer.	Business day on which the file was created by the SEPA-Clearer.
1..1	FileCycleNo BBkUDFBkDirDeb +FileCycleNo	Name File Cycle Number Typ BBkUDF:Max2NumericText Pattern [0-9]{2,2}	Verarbeitungsphase in der das File vom SEPA-Clearer erstellt wurde.	Processing phase during which the file was created by the SEPA-Clearer.

XML-File-Header

Result of Settlement File (RSF) Header

Verwendung

- Einzeltransaktionsrückweisungen von SDD-Zahlungen durch den SEPA-Clearer an den Einreicher
 - Settlement-Fehler im SEPA-Clearer oder bei anderen Clearinghäusern führen zur Rückweisung von SDD-Zahlungen mit dem Fehlercode ED05, dieser wird im beigefügten pacs.002.001.10SCLSDD im Feld <TxInfAndSts><StsRsnInf><Prtry> angegeben.
 - Jeder RSF enthält immer genau ein Bulk.
 - Der RSF wird am Interbank Settlement Date erzeugt
- Die Schemadatei „BBkRSFBkDirDeb“ spezifiziert den RSF

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.002.001.10SCLSDD
 - Each RSF contains always exactly one bulk
 - The RSF is generated at the Interbank Settlement Date
- The schema file BBkRSFBkDirDeb specifies the RSF

Nachrichtenstruktur / Message structure

Status	Element/Attribute	Format	Inhalte und Prüfung	Contents and Checks
	BBkRSFBkDirDeb			
1..1	Sndglnst BBkRSFBkDirDeb +Sndglnst	Name Sending Institution Typ BBkRSF:BIcIdentifierBBk	BIC des SEPA-Clearers (Produktion: MARKDEFF; Test: MARKDEF0)	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)
		Anwendbare Codes / Acceptable Codes		
		MARKDEF0 MARKDEFF		
1..1	Rcvglnst BBkRSFBkDirDeb +Rcvglnst	Name Receiving Institution Typ sw5:BICFIdec2014Identifier Pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	11-stelliger BIC des Empfängers (Kommunikationspartner)	Recipient's 11-digit BIC (communication partner)
1..1	SrvclD BBkRSFBkDirDeb +SrvclD	Name Service Identifier Typ BBkRSF:SrvclD	COR oder B2B	COR oder B2B
		Anwendbare Codes / Acceptable Codes		
		B2B COR		
1..1	TstCode BBkRSFBkDirDeb +TstCode	Name Test Code Typ BBkRSF:TestCodeType	Entweder Wert "T" (Test) oder Wert "P" (Produktion), abhängig von der Verarbeitungsumgebung.	Either "T" (test) or "P" (production), depending on the processing environment.
		Anwendbare Codes / Acceptable Codes		
		P T		
1..1	FType BBkRSFBkDirDeb +FType	Name File Type Typ BBkRSF:FTpType	RSF	RSF
		Anwendbare Codes / Acceptable Codes		
		RSF		
1..1	FileRef BBkRSFBkDirDeb +FileRef	Name File Reference Typ BBkRSF:Max16Text Length 1 .. 16	Referenz des SEPA-Clearers	SEPA-Clearer's reference
1..1	RoutingInd BBkRSFBkDirDeb +RoutingInd	Name Routing Indicator Typ BBkRSF:RoutingInd	ALL	ALL

Status	Element/Attribute	Format	Inhalte und Prüfung	Contents and Checks
		Anwendbare Codes / Acceptable Codes		
		ALL		
1..1	FileBusDt BBkRSFBkDirDeb +FileBusDt	Name File Business Date Typ sw5:ISODate	Geschäftstag der Erstellung des Files durch den SEPA-Clearer.	Business day on which the file was created by the SEPA-Clearer.
1..1	FileCycleNo BBkRSFBkDirDeb +FileCycleNo	Name File Cycle Number Typ BBkRSF:Max2NumericText Pattern [0-9]{2,2}	Verarbeitungsphase in der das File vom SEPA-Clearer erstellt wurde.	Processing phase during which the file was created by the SEPA-Clearer.

Nachricht / Message

SEPA Direct Debit – Interbank Collection (DS-04)

Verwendung der Interbank Customer Direct Debit Collection (pacs.003.001.08)

Diese Nachricht wird verwendet, um eine Lastschrift vom Zahlungsdienstleister des Zahlungsempfängers zum Zahlungsdienstleister des Zahlers zu transportieren.

Die Nachricht berücksichtigt sowohl Sammelaufträge als auch einzelne Zahlungsaufträge.

ISO Nachrichtenstruktur

Eine Direct Debit Interbank Collection beinhaltet:

- einen einzelnen Group Header.
- eine oder mehrere “Direct Debit Transaction Information“-Sequenzen, von denen jede einen Lastschrifteinzug enthält, wie in DS-04 definiert.

Group Header

Der Group Header enthält Informationen, die für die Verarbeitung der gesamten Nachricht benötigt werden.

Use of the Interbank Customer Direct Debit (pacs.003.001.08)

This message is used to transport the Direct Debit Collection instruction from the Creditor payment service provider to the Debtor payment service provider.

The message caters for bulk and single direct debit instructions.

ISO message structure

A Direct Debit Interbank Collection 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.

Nachrichtenstruktur / Message structure

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document Document	Typ Document			
1..1	FIToFICstmrDrctDbt Document +FIToFICstmrDrctDbt	Typ SDDFIToFICustomerDirectDebitV08			
1..1	GrpHdr Document +FIToFICstmrDrctDbt ++GrpHdr	Name Typ Group Header SDDGroupHeader94		Der Group Header enthält Informationen, die für die Verarbeitung der gesamten Nachricht benötigt werden.	Group Header contains processing informations which applies to the whole payment.
1..1	MsgId Document +FIToFICstmrDrctDbt ++GrpHdr +++MsgId	Name Typ Length Pattern Message Identification SDDId 1 .. 35 ([0-9a-zA-Z-!\?:\(\)\.,'\+]/?)?([0-9a-zA-Z-!\?:\(\)\.,'\+]/?)*[0-9a-zA-Z-!\?:\(\)\.,'\+]/?)		Referenz-Nr. des Bulks. 'MsgId' ist Bestandteil der Doppeleinreichungskontrolle auf Dateiebene (über 15 Kalendertage eindeutige Referenz). Fehlercode: B14 Die ersten 8 bzw. 11. Stellen der 'MsgId' müssen im IDF mit dem BIC des Instructing Agent übereinstimmen. Der Rest des Feldes ist frei verfügbar. Fehlercode: B98	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	CreDtTm Document +FIToFICstmrDrctDbt ++GrpHdr +++CreDtTm	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]*		Erstellungsdatum und -zeit des Bulks.	Bulk creation date and time.
1..1	NbOfTxS Document +FIToFICstmrDrctDbt ++GrpHdr +++NbOfTxS	Name Typ Pattern Number Of Transactions Max15NumericText [0-9]{1,15}		Gesamtanzahl der Einzeltransaktionen im Bulk. Darf nicht größer sein als 100.000 (maximaler Parameter der Datensätze im Bulk). Fehlercode: B02 Gesamtanzahl der Datensätze	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

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	TtlIntrBkSttlmAmt Document +FIToFICstmrDrctDbt ++GrpHdr +++TtlIntrBkSttlmAmt	Name Total Interbank Settlement Amount Typ SDDCurrencyAndAmount_Total FractionDigits 2 TotalDigits 18 Inclusive 0.01 .. 9999999999999999.99 Pattern [0-9]{0,15}(\.[0-9]{0,2}){0,1}	DS-04 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.	muss der tatsächlichen Anzahl der Einzeldatensätze in der Datei entsprechen. Fehlercode: B03 Gesamtsumme der Einzeltransaktionen im Bulk. Währungskennzeichen ist immer "EUR". (Schema-Validierung) Maximal zwei Nachkommastellen erlaubt. (Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "9999999999999999.99" nicht übersteigen. (Schema-Validierung) Die angegebene Gesamtsumme muss der addierten Summe aus den Einzeltransaktionen des Bulks entsprechen. Fehlercode: B05	must be equal to the actual number of individual data records in the bulk. Error code: B03 Total number of single transactions in the bulk. Currency symbol is always "EUR". (Schema validation) A maximum of two decimal places may be used. (Schema validation) Amount must be at least "0.01" and no more than "9999999999999999.99". (Schema validation) The total amount given must equal the sum of the single transactions in the bulk. Error code: B05
1..1	IntrBkSttlmDt Document +FIToFICstmrDrctDbt ++GrpHdr +++IntrBkSttlmDt	Name Interbank Settlement Date Typ ISODate Pattern [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	DS-04 Mandatory AT-T051 The Settlement Date of the Collection.	Abrechnungsdatum (Buchungsdatum) des Einzugs. 1. Datum darf nicht in der Vergangenheit liegen. 2. Muss mindestens einen Geschäftstag in der Zukunft liegen. 3. Darf maximal 14 Kalendertage in der Zukunft liegen. 4. Muss ein T2-Geschäftstag sein. Fehlercode: B15	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 T2 business day. Error code: B15

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
				Doppeleinreichungskontrolle auf Datei- (über 15 Kalendertage eindeutige Referenz) und Einzelsatzebene.	duplication check at bulk level (unique reference over 15 calendar days) and single record level.
1..1	SttlmInf Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf	Name Typ Settlement Information SDDSettlementInstruction8			
1..1	SttlmMtd Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf ++++SttlmMtd	Name Typ Settlement Method SDDSettlementMethod2Code		Information über den Settlement Mechanismus. Nur der Code "CLRG" ist zulässig. (Schema-Validierung)	Information on the settlement mechanism. Only the code "CLRG" is allowed. (Schema validation)
Anwendbare Codes / Acceptable Codes					
CLRG					
1..1	ClrSys Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf ++++ClrSys	Name Typ Clearing System ClearingSystemIdentification3Choice			
1..1	Prtry Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf ++++ClrSys +++++Prtry	Name Typ Length Proprietary Max35Text_SCL 1 .. 35		Kennzeichen für das Clearing System. Für den SEPA-Clearer ist nur der Wert "SCL" zulässig. (Schema-Validierung)	Code for the clearing system. For the SEPA-Clearer, only the entry "SCL" is allowed. (Schema validation)
Anwendbare Codes / Acceptable Codes					
SCL					
0..1	InstgAgt Document +FIToFICstmrDrctDbt ++GrpHdr +++InstgAgt	Name Typ Instructing Agent SDDBranchAndFinancialInstitutionIdentificati on6	DS-04 Usage Rule: Only 'BICFI' is allowed.	Nur bei Einlieferungen in den SEPA-Clearer zu belegen. Hier ist der BIC des SCL-Teilnehmers einzustellen, der zu dem technischen Unterkonto/Sub-Account auf der T2-	Only to be used for submissions to the SEPA-Clearer. Allocation of the BIC of the SCL participant which is linked with the T2 sub-account assigned for settlement with the SEPA-Clearer.

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
				Gemeinschaftsplattform gehört, das für die Durchführung der geldlichen Verrechnung herangezogen wird. Bestandteil der Doppeleinreichungskontrolle (geschäftstäglich eindeutige Referenz).	Part of duplication check at bulk level (daily unique reference).
1..1	FinInstnId Document +FIToFICstmrDrctDbt ++GrpHdr +++InstgAgt ++++FinInstnId	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			
1..1	BICFI Document +FIToFICstmrDrctDbt ++GrpHdr +++InstgAgt ++++FinInstnId +++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		BIC muss im Input Debit File (IDF) enthalten und einreichungsberechtigt sein. Fehlercode: B10 Prüfung gegen den BIC im File Header (Sending Institution) auf Einreichungsberechtigung des Kommunikationspartners. Fehlercode: B10	BIC must be included in the Input Debit File (IDF) and authorised to submit files. Fehlercode: B10 Communication partner's authorisation to submit verified against the BIC in the file header (Sending Institution). Error code: B10
0..1	InstdAgt Document +FIToFICstmrDrctDbt ++GrpHdr +++InstdAgt	Name Typ Instructed Agent SDDBranchAndFinancialInstitutionIdentification6	DS-04 Usage Rule: Only 'BICFI' is allowed.	Nur bei Auslieferungen aus dem SEPA-Clearer belegt. Hier ist der BIC des SCL-Teilnehmers angegeben, der zu dem technischen Unterkonto/Sub-Account auf der T2-Gemeinschaftsplattform gehört, das für die Durchführung der geldlichen Verrechnung herangezogen wird.	Only to be used for deliveries from the SEPA-Clearer. Allocation of the BIC of the SCL participant which is linked with the T2 sub-account assigned for settlement with the SEPA-Clearer.
1..1	FinInstnId Document +FIToFICstmrDrctDbt ++GrpHdr +++InstdAgt ++++FinInstnId	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	BICFI Document +FIToFICstmrDrctDbt ++GrpHdr +++InstdAgt ++++FinInstnId +++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		BIC darf nur im Debit Notification File (DNF) enthalten sein. Fehlercode: B11	BIC may only be contained in the debit notification file (DNF). Error code: B11
1..n	DrctDbtTxInf Document +FIToFICstmrDrctDbt ++DrctDbtTxInf	Name Typ Direct Debit Transaction Information SDDDirectDebitTransactionInformation24		Maximal 100.000 Datensätze im Bulk.	Maximum of 100,000 data records in the bulk.
1..1	PmtId Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtId	Name Typ Payment Identification SDDPaymentIdentification7			
0..1	InstrId Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtId ++++InstrId	Name Typ Length Pattern Instruction Identification SDDId 1 .. 35 ([0-9a-zA-Z-?:\(\)\.,\+]/?([0-9a-zA-Z-?:\(\)\.,\+]/?)*[0-9a-zA-Z-?:\(\)\.,\+]/?)		Referenznummer des Instructing Agent ("eigene Ref."). End-to-end Referenz.	Reference number of the instructing agent ("own ref"). End-to-end reference.
1..1	EndToEndId Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtId ++++EndToEndId	Name Typ Length Pattern End to End Identification Max35Text 1 .. 35 (\s*[\s]\s*)+	DS-04 Mandatory AT-T015 The 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.	Referenz des Zahlungsempfängers der Lastschrift. Falls die End-to-End-ID nicht belegt ist, muss der Wert "NOTPROVIDED" vergeben werden. Eine Überprüfung durch den SEPA-Clearer ist nicht vorgesehen.	Creditor's reference of the direct debit transaction. If the end-to-end Id is not given, "NOTPROVIDED" must be entered. Not checked by the SEPA-Clearer.
1..1	TxId Document +FIToFICstmrDrctDbt	Name Typ Length Pattern Transaction Identification SDDId 1 .. 35 ([0-9a-zA-Z-?:\(\)\.,\+]/?([0-9a-zA-Z-?:\(\)\.,\+]/?)	DS-04 AT-T055 The Creditor PSP's reference of the collection.	Referenz der Ersten Inkassostelle. Transaction ID ist Bestandteil der Doppeleinreichungskontrolle auf	Reference of the Creditor Bank. Transaction Id is part of the duplication check at single record

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	++DrctDbtTxInf +++PmtId ++++TxId	\.,\'+]?)*[0-9a-zA-Z\-\!?:\(\)\.,\'+]+)?	Usage Rule: Must contain a reference that is meaningful to the Creditor PSP and is unique over time.	Einzelsatzebene. Fehlercode: AM05	level. Error code: AM05
1..1	PmtTplnf Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTplnf	Name Typ Payment Type Information SDDPaymentTypeInformation27	DS-04 Usage Rule: 'Payment Type Information' must be present either in 'Group Header' or in 'Direct Debit Transaction Information'.		
1..1	SvcLvl Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTplnf ++++SvcLvl	Name Typ Service Level SDDServiceLevel8Choice	DS-04 Mandatory Usage Rule: Only one occurrence is allowed.		
1..1	Cd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTplnf ++++SvcLvl ++++Cd	Name Typ Length Pattern Code ExternalServiceLevel1Code 1 .. 4 (\s*[\^s]\s*)+	DS-04 AT-T001 The identification code of the Scheme. Usage Rule: Only 'SEPA' is allowed.	Im SEPA-Clearer ist nur der Code "SEPA" erlaubt. (Schema-Validierung)	In the SEPA-Clearer, only the code "SEPA" is allowed. (Schema validation)
Anwendbare Codes / Acceptable Codes					
SEPA					
1..1	LclInstrm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTplnf ++++LclInstrm	Name Typ Local Instrument SDDLocalInstrument2Choice	DS-04 Mandatory		
1..1	Cd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTplnf ++++LclInstrm	Name Typ Length Pattern Code ExternalLocalInstrument1Code 1 .. 35 (\s*[\^s]\s*)+	DS-04 AT-T001 The identification code of the Scheme. Usage Rule: Only 'CORE' is allowed. The	Es dürfen nur die Werte "CORE" oder "B2B" enthalten sein. (Schema-Validierung) In einem COR-File dürfen nur CORE-Bulks und in einem B2B-	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

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	++++Cd		<p>mixing of different Local Instrument values is not allowed in the same message.</p> <p>AT-T001 The identification code of the B2B Scheme. Usage Rule: Only 'B2B' is allowed. The mixing of different Local Instrument values is not allowed in the same message. Nor is the mixing of direct debits based on electronic and paper mandates allowed.</p>	<p>File nur B2B-Bulks enthalten sein.</p> <p>Eine gemischte Einreichung von B2B- und CORE-Lastschriften in einem Bulk ist nicht zulässig. Fehlercode: XT43</p>	<p>allowed.</p> <p>Mixed submission of B2B and CORE Direct Debits in one file is not allowed. Error code: XT43</p>
Anwendbare Codes / Acceptable Codes					
B2B CORE					
1..1	<p>SeqTp</p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++SeqTp</p>	<p>Name Sequence Type Typ SequenceType3Code</p>	<p>DS-04 Mandatory AT-M006 The Transaction / Sequence Type. Usage Rule: If 'Amendment Indicator' is 'true', and 'Original Debtor Account' is set to 'SMNDA' (Same Mandate with a New Debtor Account) , this message element indicates either 'FRST' (First), 'RCUR' (Recurring), 'FNAL' (Final) or 'OOFF' (One-off) (all four codes allowed, no restrictions).</p>	<p>Lastschrift-Typ: FNAL: letztmalig FRST: erstmalig OOFF: einmalig RCUR: wiederholend (Schema-Validierung)</p>	<p>Direct debit type: FNAL: final FRST: first OOFF: one-off RCUR: recurring (Schema validation)</p>
Anwendbare Codes / Acceptable Codes					
FNAL					

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
		Anwendbare Codes / Acceptable Codes			
		FRST OOFF RCUR			
0..1	CtgyPurp Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTplnf ++++CtgyPurp	Name Category Purpose Typ CategoryPurpose1Choice	DS-04 AT-T008 Category purpose of the Collection. Usage Rule: Depending on the agreement between the Creditor and the Creditor PSP, 'Category Purpose' may be forwarded to the Debtor PSP.	Category Purpose. <Cd> und <Prtry> (s.u.) können nicht gleichzeitig verwendet werden. Zweck der Transaktion. Bei Einlieferung in den SCL ist Belegung nicht erforderlich, bei Auslieferung kann das Feld belegt sein. Eine Validierung durch den SCL findet nicht statt.	Category purpose. <Cd> and <Prtry> (see below) cannot be used simultaneously. Purpose of transaction. No entry is required for submissions to the SCL, whereas for deliveries from the SCL an entry may be made in the field. There is no validation by the SCL.
1..1	Cd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTplnf ++++CtgyPurp +++++Cd	Name Code Typ ExternalCategoryPurpose1Code Length 1 .. 4 Pattern (\s* [^] \s [*]) ⁺		Belegung gem. externer Code-Liste (ISO 20022) möglich. Belegung max. vierstellig.	Field may be completed in accordance with the external codelist (ISO 20022). A maximum of four characters may be entered.
1..1	Prtry Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTplnf ++++CtgyPurp +++++Prtry	Name Proprietary Typ Max35Text Length 1 .. 35 Pattern (\s* [^] \s [*]) ⁺			
1..1	IntrBkSttlmAmt Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++IntrBkSttlmAmt	Name Interbank Settlement Amount restriction (SDDActiveCurrencyAndAmount) Typ FractionDigits 2 TotalDigits 18 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,15}(\.([0-9]{0,2}))?(0,1)	DS-04 AT-T002 The 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.	Betrag der jeweiligen Lastschrift. Währungskennzeichen ist immer "EUR". (Schema-Validierung) Maximal zwei Nachkommastellen erlaubt.	The amount of the relevant direct debit. Currency symbol is always "EUR". (Schema validation) A maximum of two decimal places may be used.

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
			Format Rule: The fractional part has a maximum of two digits.	(Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "99999999999999.99" nicht übersteigen. (Schema-Validierung)	(Schema validation) Amount must be at least "0.01" and no more than "99999999999999.99". (Schema validation)
1..1	ChrgBr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++ChrgBr	Name Charge Bearer Typ ChargeBearerType1Code	DS-04 Usage Rule: Only 'SLEV' is allowed.	Nur "SLEV" ist erlaubt. (Schema-Validierung)	Only "SLEV" is allowed. (Schema validation)
Anwendbare Codes / Acceptable Codes					
		SLEV			
1..1	ReqdColltnDt Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++ReqdColltnDt	Name Requested Collection Date Typ ISODate Pattern [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	DS-04 Mandatory AT-T013 Due Date of the Collection.	Fälligkeitsdatum des Einzugs. Unterscheidung nach Einlieferungsphase: Einlieferung bis 15:00 Uhr (Core) oder 14:00 Uhr (B2B): Immer D-1 T2-Geschäftstag (keine Abhängigkeit zum SeqTp). Einlieferung nach 15:00 Uhr (Core) oder 14:00 Uhr (B2B): Immer D-2 T2-Geschäftstage (keine Abhängigkeit zum SeqTp). Datum darf nicht größer als D-14 Kalendertage sein. Datum muss gleich bzw. darf nur einen Geschäftstag geringer ausfallen, als das "IntrBkStlmDt". Fehlercode: DT01 (D = Fälligkeitstag des Einzugs / Due Date) Bei der Berechnung der Fristen	Due date of the collection. Differentiation according to submission windows: Submission until 3 p.m. (Core) or 2 p.m. (B2B): D-1 T2 business day (not dependent on SeqTp). Submission after 3 p.m. (Core) or 2 p.m. (B2B): D-2 T2 business days (not dependent on SeqTp) Date may not be more than D-14 calendar Days. Date must be equal to or only one business day less than the 'IntrBkStlmDt'. Error code: DT01 D = due date (for collection) The day of submission to the SCL is included in the calculation

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	DrctDbtTx Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx	Name Typ Direct Debit Transaction SDDDirectDebitTransaction10	DS-04 Mandatory	wird der Einlieferungstag in den SCL mitgezählt.	of deadlines.
1..1	MndtRltdInf Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf	Name Typ Mandate Related Information SDDMandateRelatedInformation14	DS-04 Mandatory		
1..1	MndtId Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++MndtId	Name Typ Length Pattern Mandate Identification Max35Text 1 .. 35 (\s*[\^s]\s*)+	DS-04 Mandatory AT-M001 The Unique Mandate reference.	Eindeutige Mandatsreferenz. (Schema-Validierung)	Unique mandate reference. (Schema validation)
1..1	DtOfSgntr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++DtOfSgntr	Name Typ Pattern Date Of Signature ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	DS-04 Mandatory AT-M008 The Date of Signing of the Mandate.	Datum der Unterzeichnung des Mandats.	Date mandate was signed.
0..1	AmdmntInd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInd	Name Typ Amendment Indicator TrueFalseIndicator		Grund für Änderung des Mandats. Falls Belegung mit "true", muss mindestens eines der folgenden Felder belegt sein. Fehlercode: XT13 Falls Belegung mit "false", darf keines der folgenden Felder belegt sein. Fehlercode: XT13	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

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
0..1	AmdmntInfDtls Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls	Name Typ Amendment Information Details SDDAmendmentInformationDetails13	DS-04 AT-M007 Reason for amendment of the Mandate. The reason from the Rulebook is indicated by using the following message sub-elements: Usage Rule: Mandatory if 'Amendment Indicator' is 'true'.	Falls Feld nicht belegt ist, wird von der Standardeinstellung "false" ausgegangen.	If the field is not completed, 'FALSE' is assumed to be the default setting.
0..1	OrgnlMndtId Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlMndtId	Name Typ Length Pattern Original Mandate Identification Max35Text 1 .. 35 (\s*[\^s]\s*+)	DS-04 AT-M005 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.	Eindeutige Referenz des Mandats, die vom Zahlungsempfänger (Gläubiger) bei der Ausstellung des Mandats vergeben wurde. Prüfung in Abhängigkeit von der Belegung in <AmdmntInd>. Fehlercode: XT13	Unique mandate reference as given by the creditor when the mandate was issued. Check depending on entry in <AmdmntInd>. Error code: XT13
0..1	OrgnlCdtrSchmeld Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld	Name Typ Original Creditor Scheme Identification SDDPartyIdentification135	DS-04 AT-M004 Identifier of the Original Creditor who issues the Mandate. Usage Rule: Mandatory if changes occur in 'Creditor Scheme Identification' and or 'Name', otherwise not to be used.	Identifikator des ursprünglichen Zahlungsempfängers, der das Mandat herausgegeben hat.	Identifier of the original creditor who issued the mandate.
0..1	Nm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls	Name Typ Length Pattern Name Max70Text 1 .. 70 (\s*[\^s]\s*+)	DS-04 Original AT-E001 Name of the Creditor. Usage Rule: If present, the new name must be specified under Creditor. 'Name' is limited to 70 characters in length.	Name des Zahlungsempfängers. Prüfung in Abhängigkeit von der Belegung in <AmdmntInd>. Fehlercode: XT13	Name of creditor. Check depending on entry in <AmdmntInd>. Error code: XT13

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
0..1	+++++OrgnlCctrSchmeld +++++Nm Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRtdInf ++++AmdmntInfDtls +++++OrgnlCctrSchmeld +++++Id	Name Typ Identification SDDParty38Choice	DS-04 AT-M004 Identifier of the original Creditor who issued the Mandate.		
1..1	PrvtId Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRtdInf ++++AmdmntInfDtls +++++OrgnlCctrSchmeld +++++Id +++++PrvtId	Name Typ Private Identification SDDPersonIdentification13	DS-04 Usage Rule: Private Identification is used to identify either an organisation or a private person.		
1..1	Othr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRtdInf ++++AmdmntInfDtls +++++OrgnlCctrSchmeld +++++Id +++++PrvtId +++++Othr	Name Typ Other SDDGenericPersonIdentification1	DS-04 Mandatory Usage Rule: Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. 'Proprietary' under 'Scheme Name' must specify 'SEPA'.		
1..1	Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf	Name Typ Length Pattern Identification Max35Text 1 .. 35 (\s*[\^ \s]\s*)+		Identifikator des ursprünglichen Zahlungsempfängers der das Mandat herausgegeben hat. Prüfung in Abhängigkeit von der	Unique mandate reference as given by the creditor when the mandate was issued. Check depending on entry in

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCctrSchmeld +++++++Id +++++++PrvtId +++++++Othr +++++++Id			Belegung in <AmdmntInd> Fehlercode: XT13	<AmdmntInd>. Error code: XT13
1..1	SchmeNm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCctrSchmeld +++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm	Name Typ Scheme Name SDDPersonIdentificationSchemeName1Choice			
1..1	Prtry Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++AmdmntInfDtls ++++++OrgnlCctrSchmeld +++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry	Name Typ Length Proprietary Max35Text_SEPA 1 .. 35		Nur "SEPA" zulässig.	Only "SEPA" allowed.
Anwendbare Codes / Acceptable Codes					
SEPA					
0..1	OrgnlDbtrAcct Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx	Name Typ Original Debtor Account SDDCashAccount38	DS-04 Usage Rule: To use 'Identification' under 'Other' under 'Identification' with code		

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	++++MndtRtdInf ++++AmdmntInfDtIs +++++OrgnlDbtrAcct		'SMNDA' (Same Mandate with a New Debtor Account) to indicate same mandate with new Debtor Account. Or In case of an account change within the same PSP, IBAN is allowed.		
1..1	Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRtdInf +++++AmdmntInfDtIs +++++OrgnlDbtrAcct +++++Id	Name Typ Identification SDDAccountIdentification4Choice			
1..1	IBAN Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRtdInf +++++AmdmntInfDtIs +++++OrgnlDbtrAcct +++++Id +++++IBAN	Name Typ Pattern IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Prüfung in Abhängigkeit von der Belegung in <AmdmntInd>. Fehlercode: XT13	Check depending on entry in <AmdmntInd>. Error code: XT13
1..1	Othr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRtdInf +++++AmdmntInfDtIs +++++OrgnlDbtrAcct +++++Id +++++Othr	Name Typ Other SDDGenericAccountIdentification1			
1..1	Id	Name Typ Identification Max34Text_SMNDA		Nur die Belegung mit "SMNDA" ist erlaubt.	Only "SMNDA" is allowed. (Schema validation)

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRtdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAcct +++++++Id +++++++Othr +++++++Id	Length 1 .. 34		(Schema-Validierung)	
Anwendbare Codes / Acceptable Codes					
SMNDA					
0..1	OrgnlDbtrAgt Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRtdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAgt	Name Original Debtor Agent Typ SDDBranchAndFinancialInstitutionIdentificati on6	DS-04 Not to be used if element 'Original Debtor Account' is populated with "SMNDA" (Same Mandate with a New Debtor Account).	Prüfung in Abhängigkeit von der Belegung in <AmdmntInd>. Fehlercode: XT13 Darf nicht belegt sein, wenn Id unter <OrgnlDbtrAcct>/<Id>/ <Othr>/<Id> mit "SMNDA" belegt ist. Fehlercode: XT13	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
1..1	FinInstnId Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRtdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAgt +++++++FinInstnId	Name Financial Institution Identification Typ SDDFinancialInstitutionIdentification18			
1..1	BICFI Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRtdInf +++++AmdmntInfDtls ++++++OrgnlDbtrAgt +++++++FinInstnId +++++++BICFI	Name BICFI Typ BICFIDec2014Identifier Pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9] {3,3}){0,1}			

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
0..1	ElctrncSgnt Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRtdInf +++++ElctrncSgnt	Name Electronic Signature Typ Max1025Text Length 1 .. 1025 Pattern (\s*[\^s]\s*)+	DS-04 AT-M010 Placeholder for the electronic signature data, if applicable. AT-M002 The type of Mandate (paper or e-mandate). AT-M013 The reference of the validation made by the Debtor PSP (if present in DS-03). Usage Rule: If the direct debit is based on an EPC electronic mandate, this data element must contain AT-M013 which is the reference to the Mandate Acceptance Report made by the Debtor PSP. This data element is not to be used if the mandate is a paper mandate.	Platzhalter Elektronische Unterschrift.	Placeholder for electronic signature.
1..1	CdtrSchmeld Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeld	Name Creditor Scheme Identification Typ SDDPartyIdentification135_1	DS-04 Mandatory	Identifikator des Zahlungsempfängers.	Creditor identifier.
1..1	Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeld +++++Id	Name Identification Typ SDDParty38Choice_1	DS-04 Mandatory AT-E005 Identifier of the Creditor.	Prüfung des im Rulebook beschriebenen Aufbaus der Id. Stellen 3-4 (Prüfziffer) werden analog der IBAN-Prüfziffer berechnet (ISO13616). Fehlercode: XT53	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	PrvtId Document +FIToFICstmrDrctDbt ++DrctDbtTxInf	Name Private Identification Typ SDDPersonIdentification13_1	DS-04 Usage Rule: Private Identification is used to identify either an		

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+++DrctDbtTx ++++CdtrSchmeld +++++Id ++++++PrvtId		organisation or a private person.		
1..1	Othr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr	Name Typ Other SDDGenericPersonIdentification1			
1..1	Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr +++++++Id	Name Typ Length Pattern Identification Max35Text 1 .. 35 (\s*[\^s]\s*)+		Prüfungen gemäß den Formatvorgaben der EPC-Implementation Guidelines (s. "Gläubiger-Identifikationsnummer" in Kap. "Allgemeine Spezifikationen von Nachrichtenelementen"). Die Stellen 1-7 dürfen keine Leerzeichen beinhalten. Führende Leerzeichen werden dabei jedoch nicht berücksichtigt. Fehlercode: XT53	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	SchmeNm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr +++++++SchmeNm	Name Typ Scheme Name SDDPersonIdentificationSchemeName1Choice			
1..1	Prtry Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx	Name Typ Length Proprietary Max35Text_SEPA 1 .. 35		Nur "SEPA" zulässig.	Only "SEPA" allowed.

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	++++CdtrSchmeld ++++Id +++++Prvtld +++++Othr +++++SchmeNm +++++Prtry				
Anwendbare Codes / Acceptable Codes					
SEPA					
1..1	Cdtr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr	Name Creditor Typ SDDPartyIdentification135_2_2			
1..1	Nm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++Nm	Name Name Typ Max70Text Length 1 .. 70 Pattern (\s*[\^ \s]\s*)+	DS-04 Mandatory AT-E001 Name of the Creditor. Usage Rule: 'Name' is limited to 70 characters in length.	Name des Zahlungsempfängers.	Name of creditor.
0..1	PstlAdr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr	Name Postal Address Typ SDDPostalAddress24	DS-04 AT-E004 Address of the Creditor. Usage Rule: 'Postal Address' is optional but is mandatory if provided by the Creditor. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.	Adresse des Zahlungsempfängers.	Address of creditor.
0..1	Dept Document	Name Department Typ Max70Text Length 1 .. 70			

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr +++++Dept	Pattern (\s*[\^s]\s*)+			
0..1	SubDept Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr +++++SubDept	Name Sub Department Typ Max70Text Length 1 .. 70 Pattern (\s*[\^s]\s*)+			
0..1	StrtNm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr +++++StrtNm	Name Street Name Typ Max70Text Length 1 .. 70 Pattern (\s*[\^s]\s*)+			
0..1	BldgNb Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr +++++BldgNb	Name Building Number Typ Max16Text Length 1 .. 16 Pattern (\s*[\^s]\s*)+			
0..1	BldgNm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr +++++BldgNm	Name Building Name Typ Max35Text Length 1 .. 35 Pattern (\s*[\^s]\s*)+			
0..1	Flr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr	Name Floor Typ Max70Text Length 1 .. 70 Pattern (\s*[\^s]\s*)+			

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
0..1	++++PstAdr +++++Flr PstBx Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstAdr +++++PstBx	Name Typ Length Pattern Post Box Max16Text 1 .. 16 (\s*[\^s]s*)+			
0..1	Room Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstAdr +++++Room	Name Typ Length Pattern Room Max70Text 1 .. 70 (\s*[\^s]s*)+			
0..1	PstCd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstAdr +++++PstCd	Name Typ Length Pattern Post Code Max16Text 1 .. 16 (\s*[\^s]s*)+			
0..1	TwnNm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstAdr +++++TwnNm	Name Typ Length Pattern Town Name Max35Text 1 .. 35 (\s*[\^s]s*)+			
0..1	TwnLctnNm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstAdr +++++TwnLctnNm	Name Typ Length Pattern Town Location Name Max35Text 1 .. 35 (\s*[\^s]s*)+			
0..1	DstrctNm	Name District Name			

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr +++++DstrctNm	Type Max35Text Length 1 .. 35 Pattern (\s*[\^s]\s*)+			
0..1	CtrySubDvsn Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr +++++CtrySubDvsn	Name Country Sub Division Type Max35Text Length 1 .. 35 Pattern (\s*[\^s]\s*)+			
0..1	Ctry Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr +++++Ctry	Name Country Type CountryCode Pattern [A-Z]{2,2}		Prüfung des Ländercodes gemäß ISO3166. Fehlercode: XT73	Check of country code in accordance with ISO 3166. Error code: XT73
0..2	AdrLine Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr +++++AdrLine	Name Adress Line Type Max70Text Length 1 .. 70 Pattern (\s*[\^s]\s*)+	DS-04 Usage Rule: Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.	'Address Line' darf nur zweimal vorkommen. (Schema-Validierung)	Maximum of two occurrences of 'address line' allowed. (Schema validation)
1..1	CdtrAcct Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++CdtrAcct	Name Creditor Account Type SDDCashAccount38_1	DS-04 Mandatory AT-C001 Account number of the Creditor. Usage Rule: Only IBAN is allowed.	IBAN des Zahlungsempfängers.	IBAN of creditor.
1..1	Id Document +FIToFICstmrDrctDbt	Name Identification Type SDDAccountIdentification4Choice_1			

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	<p>++DrctDbtTxInf +++CdtrAcct ++++Id</p> <p>IBAN</p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++CdtrAcct ++++Id +++++IBAN</p>	<p>Name Typ Pattern</p> <p>IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p>		<p>Überprüfung gemäß ISO 13616. Fehlercode: XD19</p> <p>Überprüfung der ersten beiden Zeichen auf Übereinstimmung mit einem gültigen ISO-oder SEPA-Ländercode. Fehlercode: XT73</p>	<p>Check in accordance with ISO 13616. Error code: XD19</p> <p>Check as to whether the first two characters match a valid ISO code or SEPA country code. Error code XT73</p>
1..1	<p>CdtrAgt</p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++CdtrAgt</p>	<p>Name Typ</p> <p>Creditor Agent SDDBranchAndFinancialInstitutionIdentification6</p>	<p>DS-04 AT-C002 The BIC code of the Creditor PSP. Usage Rule: Only 'BICFI' is allowed.</p>	<p>BIC des Zahlungsdienstleisters des Zahlungsempfängers.</p>	<p>BIC of the creditor agent.</p>
1..1	<p>FinInstnId</p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++CdtrAgt ++++FinInstnId</p>	<p>Name Typ</p> <p>Financial Institution Identification SDDFinancialInstitutionIdentification18</p>			
1..1	<p>BICFI</p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++CdtrAgt ++++FinInstnId +++++BICFI</p>	<p>Name Typ Pattern</p> <p>BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}</p>		<p>Gültigkeit des BIC anhand des SCL-Directorys. Fehlercode: XT27</p> <p>Generelle Prüfung auf Erreichbarkeit: BIC muss innerhalb des SEPA-Clearers erreichbar sein. (Die CSM Identifikation im SCL-Directory muss „MARKDEFF“ in Produktion oder „MARKDEF0“ in Test sein) Fehlercode: PY01</p> <p>Prüfung nur bei Weiterleitung der Zahlung vom SEPA-Clearer an STEP2: BIC muss ein über die Bundesbank registrierter</p>	<p>Validity of BIC using SEPA BIC directory. Error code: XT27</p> <p>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</p> <p>Check only if the direct debit is forwarded from the SEPA-Clearer to STEP2: BIC must belong to a registered reachable</p>

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
				<p>Reachable BIC des entsprechenden SDD Services der EBA CLEARING sein. Fehlercode: PY01</p> <p>Nur bei Weiterleitung an andere CSM: Creditor Agent muss berechtigt sein, Lastschriften einzureichen. Fehlercode: XT80</p> <p>Bei Weiterleitung der Zahlung an andere CSM ggf. Fehlercode XT91.</p> <p>Creditor Agent BIC ist Bestandteil der Doppeleinreichungskontrolle auf Einzelsatzebene. Fehlercode: AM05</p>	<p>BIC of the respective STEP2 SDD Service via the Deutsche Bundesbank. Error code: PY01</p> <p>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</p> <p>Where applicable error code XT91, if payment is forwarded via another CSM.</p> <p>Creditor agent BIC is part of the duplication check at single record level. Error code: AM05</p>
0..1	UltmtCdtr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr	Name Typ Ultimate Creditor SDDPartyIdentification135_3	DS-04 Usage Rule: Mandatory if given by the Creditor in 'pain. 008.001.08' and must be forwarded through the payment chain up to the Debtor.	Abweichender Zahlungsempfänger	Ultimate Creditor
0..1	Nm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Nm	Name Typ Length Pattern Name Max70Text 1 .. 70 (s*[^s]s*)+	DS-04 AT-E007 Name of the Creditor Reference Party. Usage Rule: "Name" is limited to 70 characters in length.	Name des abweichenden Zahlungsempfängers	Name of Ultimate Creditor
0..1	Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id	Name Typ Identification SDDParty38Choice_0	DS-04 AT-E010 Identification code of the Creditor Reference Party.	Identifikation des abweichenden Zahlungsempfängers	Identification of ultimate creditor
1..1	OrgId	Name Organisation Identification	DS-04		

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++OrgId	Typ SDDOrganisationIdentification29		Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.	
1..1	AnyBIC Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++OrgId ++++++AnyBIC	Name AnyBIC Typ AnyBICDec2014Identifier Pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}			
1..1	LEI Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++OrgId ++++++LEI	Name LEI Typ LEIIdentifier Pattern [A-Z0-9]{18,18}[0-9]{2,2}			
1..1	Othr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++OrgId ++++++Othr	Name Other Typ GenericOrganisationIdentification1			
1..1	Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++OrgId ++++++Othr	Name Identification Typ Max35Text Length 1 .. 35 Pattern ([^\s]{1,35})			

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
0..1	+++++Id SchmeNm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++Orgld +++++Othr +++++SchmeNm	Name Typ Schema Name OrganisationIdentificationSchemeName1Choice			
1..1	Cd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++Orgld +++++Othr +++++SchmeNm +++++Cd	Name Typ Length Pattern Code ExternalOrganisationIdentification1Code 1 .. 4 (\s*[\^s]\s*)+			
1..1	Prtry Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++Orgld +++++Othr +++++SchmeNm +++++Prtry	Name Typ Length Pattern Proprietary Max35Text 1 .. 35 (\s*[\^s]\s*)+			
0..1	Issr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++Orgld +++++Othr +++++Issr	Name Typ Length Pattern Issuer Max35Text 1 .. 35 (\s*[\^s]\s*)+			

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	PrvtId Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId	Name Typ Private Identification SDDPersonIdentification13_0	DS-04 Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.		
1..1	DtAndPlcOfBirth Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth	Name Typ Date anacd Place of Birth DateAndPlaceOfBirth1			
1..1	BirthDt Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++BirthDt	Name Typ Pattern Birth Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}			
0..1	PrvcOfBirth Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++PrvcOfBirth	Name Typ Length Pattern Province of Birth Max35Text 1 .. 35 (\s*[\^s]\s*)+			
1..1	CityOfBirth Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr	Name Typ Length Pattern City of Birth Max35Text 1 .. 35 (\s*[\^s]\s*)+			

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth				
1..1	CtryOfBirth Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth	Name Country of Birth Typ CountryCode Pattern [A-Z]{2,2}			
1..1	Othr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId +++++Othr	Name Other Typ GenericPersonIdentification1			
1..1	Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId +++++Othr +++++Id	Name Identification Typ Max35Text Length 1 .. 35 Pattern (s*[^s]s*)+			
0..1	SchmeNm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++PrvtId +++++Othr +++++SchmeNm	Name Scheme Name Typ PersonIdentificationSchemeName1Choice			

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	Cd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++ld +++++Prvtld +++++Othr ++++++SchmeNm +++++++Cd	Name Code Typ ExternalPersonIdentification1Code Length 1 .. 4 Pattern (\s* [^] \s\sup>*)+			
1..1	Prtry Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++ld +++++Prvtld +++++Othr ++++++SchmeNm +++++++Prtry	Name Proprietary Typ Max35Text Length 1 .. 35 Pattern (\s* [^] \s\sup>*)+			
0..1	Issr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++ld +++++Prvtld +++++Othr +++++++Issr	Name Issuer Typ Max35Text Length 1 .. 35 Pattern (\s* [^] \s\sup>*)+			
0..1	InstgAgt Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++InstgAgt	Name Instructing Agent Typ SDDBranchAndFinancialInstitutionIdentificati on6	DS-04 Usage Rule: Only 'BICFI' is allowed.	Ursprünglicher Einreicher der Lastschrift. Belegung nur im Debit Notification File (DNF) erlaubt. Nur bei Auslieferung der BBK an den SCL-Teilnehmer (Bank) zu belegen. Hier steht bei Zahlungen, die über STEP2 geleitet werden, der BIC des direkten STEP2- Teilnehmers bzw. bei Zahlungen, die innerhalb des SEPA-Clearers abgewickelt werden, der BIC des	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

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	FinInstnId Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++InstgAgt ++++FinInstnId	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18		SCL- Teilnehmers, der die Lastschrift im SCL eingereicht hat.	the SCL participant that has submitted the direct debit into the SEPA-Clearer.
1..1	BICFI Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++InstgAgt ++++FinInstnId +++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		Belegung nur im Settled Debit File (DNF) erlaubt, darf im Input Debit File (IDF) des Teilnehmers an den SCL nicht enthalten sein. Fehlercode: XT13	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	Dbtr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr	Name Typ Debtor SDDPartyIdentification135_2			
1..1	Nm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Nm	Name Typ Length Pattern Name Max70Text 1 .. 70 (\s*[^\s]\s*)+	DS-04 CORE Mandatory AT-P001 Name of the Debtor. Usage Rule: 'Name' is limited to 70 characters in length. 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	Name des Zahlers oder Ersatzinformationen, beginnend mit dem Wert „/CDGM“, falls ein Lastschrifteinzug im SEPA-Core-Lastschriftverfahren auf Grundlage eines mit einer Zahlungskarte an der Verkaufsstelle erteilten Mandates erfolgt.	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

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
			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 PSP. B2B Mandatory AT-P001 Name of the Debtor. Usage Rule: ‘Name’ is limited to 70 characters in length.		
0..1	PstlAdr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstlAdr	Name Typ Postal Adress SDDPostalAddress24	DS-04 AT-P005 Address of the Debtor. Usage Rule: ‘Postal Address’ is optional but mandatory if provided in DS-02 or when Creditor PSP or the Debtor PSP is located in a non-EEA SEPA country or territory. If ‘Address Line’ is used, then ‘Postal Address’ sub-elements other than ‘Country’ are forbidden. A combination of ‘Address Line’ and ‘Country’ is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a	Adresse des Zahlungspflichtigen.	Address of debtor.

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
			non-EEA SEPA PSP. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.		
0..1	Dept Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstlAdr +++++Dept	Name Department Typ Max70Text Length 1 .. 70 Pattern (\s*[\^s]\s*)+			
0..1	SubDept Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstlAdr +++++SubDept	Name Sub Department Typ Max70Text Length 1 .. 70 Pattern (\s*[\^s]\s*)+			
0..1	StrtNm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstlAdr +++++StrtNm	Name Street Name Typ Max70Text Length 1 .. 70 Pattern (\s*[\^s]\s*)+			
0..1	BldgNb Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstlAdr +++++BldgNb	Name Building Number Typ Max16Text Length 1 .. 16 Pattern (\s*[\^s]\s*)+			
0..1	BldgNm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr	Name Building Name Typ Max35Text Length 1 .. 35 Pattern (\s*[\^s]\s*)+			

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
0..1	++++PstAdr +++++BldgNm Flr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstAdr +++++Flr	Name Floor Typ Max70Text Length 1 .. 70 Pattern (\s*[\^s]s*)+			
0..1	PstBx Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstAdr +++++PstBx	Name Post Box Typ Max16Text Length 1 .. 16 Pattern (\s*[\^s]s*)+			
0..1	Room Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstAdr +++++Room	Name Room Typ Max70Text Length 1 .. 70 Pattern (\s*[\^s]s*)+			
0..1	PstCd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstAdr +++++PstCd	Name Post Code Typ Max16Text Length 1 .. 16 Pattern (\s*[\^s]s*)+			
0..1	TwnNm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstAdr +++++TwnNm	Name Town Name Typ Max35Text Length 1 .. 35 Pattern (\s*[\^s]s*)+			
0..1	TwnLctnNm	Name Town Location Name			

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstlAdr +++++TwnLctnNm	Type Max35Text Length 1 .. 35 Pattern (\s*[^\s]\s*)+			
0..1	DstrctNm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstlAdr +++++DstrctNm	Name District Name Type Max35Text Length 1 .. 35 Pattern (\s*[^\s]\s*)+			
0..1	CtrySubDvsn Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstlAdr +++++CtrySubDvsn	Name Country Sub Division Type Max35Text Length 1 .. 35 Pattern (\s*[^\s]\s*)+			
0..1	Ctry Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstlAdr +++++Ctry	Name Country Type CountryCode Pattern [A-Z]{2,2}		Prüfung des Ländercodes gem. ISO3166. Fehlercode: XT73	Check of country code in accordance with ISO3166. Error code: XT73
0..2	AdrLine Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++PstlAdr +++++AdrLine	Name Address Line Type Max70Text Length 1 .. 70 Pattern (\s*[^\s]\s*)+	DS-04 Usage Rule: Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or	"Address Line" darf nur zweimal vorkommen. (Schema-Validierung)	Maximum of two occurrences of 'address line' allowed. (Schema validation)

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
0..1	Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id	Name Typ Identification SDDParty38Choice_0	Creditor Agent is a non-EEA SEPA PSP. DS-04 AT-P004 Debtor identification code	Identifikation des Zahlungspflichtigen.	Identifier of debtor.
1..1	Orgld Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++Orgld	Name Typ Organisation Identification SDDOrganisationIdentification29	DS-04 Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.	Entweder 'AnyBIC', 'LEI' oder ein Element von 'Other' ist vorhanden. (Schema-Validierung) Alle ISO 20022 Optionen sind erlaubt.	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. (Schema validation) All ISO 20022 options are allowed.
1..1	Prvtld Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++Prvtld	Name Typ Private Identification SDDPersonIdentification13_0	DS-04 Usage Rule: Either "Date and Place of Birth" or one occurrence of "Other" is allowed.	Entweder "Organisation Identification" oder "Private Identification" ist vorhanden. (Schema-Validierung) Alle ISO 20022 Optionen sind erlaubt.	Either 'organisation identification' or 'private identification' is available. (Schema validation) All ISO 20022 options are allowed.
1..1	DbtrAcct Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DbtrAcct	Name Typ Debtor Account SDDCashAccount38_1	DS-04 AT-D001 Account number of the Debtor. Usage Rule: Only IBAN is allowed.	IBAN des Zahlers.	IBAN of the Debtor.
1..1	Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DbtrAcct ++++Id	Name Typ Identification SDDAccountIdentification4Choice_1			
1..1	IBAN Document +FIToFICstmrDrctDbt ++DrctDbtTxInf	Name Typ Pattern IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Überprüfung gemäß ISO 13616. Fehlercode: XD19 Überprüfung der ersten beiden	Check in accordance with ISO 13616. Error code: XD19 Check of the first two characters

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+++DbtrAcct ++++Id +++++IBAN			Zeichen auf Übereinstimmung mit einem gültigen ISO- und SEPA-Ländercode. Fehlercode: XT73	that they correspond to a valid ISO and SEPA country code. Error code: XT73
1..1	DbtrAgt Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DbtrAgt	Name Typ Debtor Agent SDDBranchAndFinancialInstitutionIdentification6	DS-04 AT-D002 The BIC code of the Debtor's PSP. Usage Rule: Only 'BICFI' is allowed.	BIC des Zahlungsdienstleisters des Zahlers.	BIC of debtor agent.
1..1	FinInstnId Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DbtrAgt ++++FinInstnId	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			
1..1	BICFI Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DbtrAgt ++++FinInstnId +++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		Gültigkeit des BIC anhand des SCL-Directories. Fehlercode: XT27 Prüfung nur bei Weiterleitung der Zahlung vom SEPA-Clearer an STEP2: BIC muss ein über die Bundesbank registrierter Reachable BIC des entsprechenden SDD Services der EBA CLEARING sein. Fehlercode: PY01 Prüfung nur bei Weiterleitung an andere CSM: Debtor Agent muss berechtigt sein, Lastschriften aufzunehmen. Fehlercode: XT79 Bei Weiterleitung der Zahlung an andere CSM ggf. Fehlercode XT91.	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 Where applicable error code XT91, if payment is forwarded via another CSM.
0..1	UltmtDbtr Document	Name Typ Ultimate Debtor SDDPartyIdentification135_3	DS-04 Usage Rule: Mandatory	Zwingend, falls durch den Gläubiger in pain.008 angegeben.	Mandatory if given by creditor in pain.008. Must then be

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr		if given by the Creditor in 'pain. 008.001.08' and must be forwarded through the payment chain up to the Debtor.	Muss dann durch die Zahlungskette bis zum Schuldner weitergeleitet werden.	forwarded through the payment chain to the debtor.
0..1	Nm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Nm	Name Name Typ Max70Text Length 1 .. 70 Pattern (\s*[\^\s]\s*)+	DS-04 AT-P006 Name of the Debtor Reference Party. Usage Rule: 'Name' is limited to 70 characters in length.	Name des abweichenden Zahlungspflichtigen.	Name of ultimate debtor.
0..1	Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id	Name Typ Identification SDDParty38Choice_0	DS-04 AT-P007 Identification code of the Debtor Reference Party.	Identifikation des abweichenden Zahlungspflichtigen.	Identifier of ultimate debtor.
1..1	Orgld Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++Orgld	Name Typ Organisation Identification SDDOrganisationIdentification29	DS-04 Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.		
1..1	AnyBIC Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++Orgld ++++++AnyBIC	Name Typ Pattern AnyBIC AnyBICDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}			
1..1	LEI Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id	Name Typ Pattern LEI LEIIdentifier [A-Z0-9]{18,18}[0-9]{2,2}			

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	+++++Orgld +++++LEI Othr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++ld +++++Orgld +++++Othr	Name Typ Other GenericOrganisationIdentification1			
1..1	Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++ld +++++Orgld +++++Othr +++++ld	Name Typ Length Pattern Identification Max35Text 1 .. 35 (\s*[\^s]s*)+			
0..1	SchmeNm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++ld +++++Orgld +++++Othr +++++SchmeNm	Name Typ Scheme Name OrganisationIdentificationSchemeName1Choice			
1..1	Cd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++ld +++++Orgld +++++Othr +++++SchmeNm +++++Cd	Name Typ Length Pattern Code ExternalOrganisationIdentification1Code 1 .. 4 (\s*[\^s]s*)+			
1..1	Prtry	Name Proprietary			

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++Orgld ++++++Othr +++++++SchmeNm +++++++Prtry	Typ Max35Text Length 1 .. 35 Pattern (\s*[\^s]\s*)+			
0..1	Issr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++Orgld ++++++Othr +++++++Issr	Name Issuer Typ Max35Text Length 1 .. 35 Pattern (\s*[\^s]\s*)+			
1..1	Prvtld Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++Prvtld	Name Private Identification Typ SDDPersonIdentification13_0	DS-04 Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.		
1..1	DtAndPlcOfBirth Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++Prvtld ++++++DtAndPlcOfBirth	Name Date and Place of Birth Typ DateAndPlaceOfBirth1			
1..1	BirthDt Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr	Name Birth Date Typ ISODate Pattern [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}			

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++BirthDt				
0..1	PrvcOfBirth Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++PrvcOfBirth	Name Province of Birth Typ Max35Text Length 1 .. 35 Pattern (\s*[\^s]\s*)+			
1..1	CityOfBirth Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CityOfBirth	Name City of Birth Typ Max35Text Length 1 .. 35 Pattern (\s*[\^s]\s*)+			
1..1	CtryOfBirth Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId +++++DtAndPlcOfBirth +++++CtryOfBirth	Name Country of Birth Typ CountryCode Pattern [A-Z]{2,2}			
1..1	Othr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId +++++Othr	Name Other Typ GenericPersonIdentification1			

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId ++++++Othr +++++++Id	Name Identification Typ Max35Text Length 1 .. 35 Pattern (\s*[\^s]s*)+			
0..1	SchmeNm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm	Name Scheme Name Typ PersonIdentificationSchemeName1Choice			
1..1	Cd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm +++++++Cd	Name Code Typ ExternalPersonIdentification1Code Length 1 .. 4 Pattern (\s*[\^s]s*)+			
1..1	Prtry Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId ++++++Othr +++++++SchmeNm +++++++Prtry	Name Proprietary Typ Max35Text Length 1 .. 35 Pattern (\s*[\^s]s*)+			
0..1	Issr	Name Issuer			

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++UltmtDbtr ++++Id +++++PrvtId ++++++Othr +++++++Issr	Typ Length Pattern Max35Text 1 .. 35 (\s*[^\s]\s*)+			
0..1	Purp Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Purp	Name Typ Purpose Purpose2Choice	DS-04 AT-T007 Purpose of the Collection.	"verschlüsselter/ detaillierter Verwendungszweck". Plausibilisierung bei gleichzeitiger Belegung von <Purpose> und <Category Purpose> erfolgt nicht, d.h. widersprüchliche Belegungen werden vom SCL ignoriert.	Purpose of the Collection No plausibility check if <Purpose> and <Category purpose> fields both contain entries, ie SCL ignores conflicting entries.
1..1	Cd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Purp ++++Cd	Name Typ Length Pattern Code ExternalPurpose1Code 1 .. 4 (\s*[^\s]\s*)+		Zweck der Transaktion gem. externer Code-Liste (ISO 2022) möglich. Belegung max.vierstellig. Bei Einlieferung in den SCL ist Belegung nicht erforderlich, bei Auslieferung kann das Feld belegt sein. Eine Validierung durch den SCL findet nicht statt.	Purpose of the Collection in accordance with the external code list (ISO 20022). Must not exceed 4 characters. No entry is required for submissions to the SCL, whereas for deliveries from the SCL an entry may be made in the field. There is no validation by the SCL.
0..1	RmtInf Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf	Name Typ Remittance Information SDDRemittanceInformation16	DS-04 AT-T012 The Remittance Information sent by the Creditor to the Debtor in the Collection. Usage Rule: Either 'Structured' or 'Unstructured' may be present.	Verwendungszweckangaben des Zahlungsempfängers in strukturierter oder unstrukturierter Form. (Schema-Validierung)	Structured or unstructured remittance information from the creditor. (Schema validation)
1..1	Ustrd Document	Name Typ Length Unstructured Max140Text 1 .. 140	DS-04 Usage Rule: 'Unstructured' may carry		

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Ustrd	Pattern (\s*[\^s]s*)+	structured remittance information, as agreed between the Creditor and the Debtor. Only one occurrence of 'Unstructured' is allowed.		
1..1	Strd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Strd	Name Typ Structured SDDStructuredRemittanceInformation16	DS-04 Usage Rule: Only one occurrence of 'Structured' is allowed. Format Rule: 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length.	Im strukturierten Verwendungszweck dürfen max. 140x vorkommen. Es zählen nur die Informationen innerhalb des Elements <Strd>. Die Elemente inklusive Inhalte innerhalb des XML-Tags <Strd> werden mitgezählt. Fehlercode: XT33 Alle ISO 20022 Feldoptionen sind erlaubt.	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	CdtrRefInf Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Strd +++++CdtrRefInf	Name Typ Creditor Reference Information SDDCreditorReferenceInformation2	DS-04 Usage Rule: When present, the Debtor PSP is not obliged to validate the reference information. When used both 'Type' and 'Reference' must be present.		
1..1	Tp Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Strd +++++CdtrRefInf +++++Tp	Name Typ Type CreditorReferenceType2	DS-04 Usage Rule: Mandatory if 'Creditor Reference Information' is used.		
1..1	CdOrPrtry Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf	Name Typ Code or Proprietary CreditorReferenceType1Choice			

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	<p>++++Strd ++++CdtrRefInf +++++Tp +++++CdOrPrtry</p> <p>Cd</p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Strd ++++CdtrRefInf +++++Tp +++++CdOrPrtry +++++Cd</p>	<p>Name Code Typ DocumentType3Code</p>	DS-04 Usage Rule: Only "SCOR" is allowed.		
Anwendbare Codes / Acceptable Codes					
0..1	<p>Issr</p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Strd ++++CdtrRefInf +++++Tp +++++Issr</p>	<p>Name Issuer Typ Max35Text Length 1 .. 35 Pattern (\s*[\^s]\s*)+</p>			
1..1	<p>Ref</p> <p>Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Strd ++++CdtrRefInf +++++Ref</p>	<p>Name Reference Typ Max35Text Length 1 .. 35 Pattern (\s*[\^s]\s*)+</p>	DS-04 Usage Rule: Mandatory if 'Creditor Reference Information' is used. If a Creditor Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain.	Referenz des Zahlungsempfängers. Wenn CdtrRefInf genutzt wird, müssen <Tp> und <Ref> belegt werden. Möglichkeit der Mitgabe einer strukturierten Gläubiger-Referenz. Aufbau dieser Referenz gemäß ISO 11649 (RFnnaaaaaaaaaaaaaaaaaaaaa); maximale Länge 25 Zeichen. Eine Validierung durch den SCL findet nicht statt.	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.

pacs.003.001.08

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
			RF Creditor Reference may be used (ISO 11649).		

Nachricht

SEPA Direct Debit – Interbank Direct Debit Reject Dataset

Verwendung des Interbank Direct Debit Reject Dataset (pacs.002.001.10SCLSDD)

Diese proprietäre Nachricht ist eine Rückweisungsnachricht vom SEPA-Clearer im Fehlerfall, um den SCL-Teilnehmer über zurückgewiesene Lastschriften oder R-Nachrichten (auf Validierungs- oder Buchungsebene) zu informieren.

Die Nachricht unterstützt sowohl Sammel- also auch einzelne Rückweisungen.

Hauptunterschied der pacs.002SCL-Nachricht im Vergleich zur pacs.002-Nachricht (DS-05) gemäß SDD Interbank Implementation Guidelines:

1. Neben den ISO- bzw. SEPA- relevanten Fehlercodes werden im Feld <StsRsnInf><Rsn><Prtry> SEPA-Clearer (SCL) spezifische Fehlercodes (siehe gesonderte Aufstellung der Fehlercodes) vom SCL zurückgegeben.

2. Die Felder Instructing Agent und Instructed Agent sind im Group Header **nicht** vorgesehen.

3. Innerhalb der Datenstruktur Original Transaction Reference wird **keine** exakte Kopie zurückgegeben, sondern lediglich folgende Informationen:

- <IntrBkSttlmAmt>: The amount of the original transaction
- <IntrBkSttlmDt>: The original Interbank Settlement Date
- <CdtrAgt><FinInstnId><BICFI>: The original creditor agent
- <DbtrAgt>FinInstnId><BICFI>: The original debtor agent

4. Mitgabe der Information “Number of Transactions per Status” der vom SEPA-Clearer zurückgewiesenen Zahlungen in der Datenstruktur “Original Group Information and Status” (nur Negativquittung).

Group Header

Der Group Header enthält Informationen, die für die Verarbeitung der gesamten Nachricht benötigt werden.

Use of the interbank direct debit reject dataset (pacs.002.001.10SCLSDD)

This proprietary 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 or settlement stage).

The message caters for bulk and single reject instructions.

Main difference between the pacs.002SCL and the 'Implementation Guideline'–compliant pacs.002 message (DS-05):

1. Along with the relevant ISO and SEPA error codes, in the <StsRsnInf><Rsn><Prtry> field, error codes specific to the SEPA-Clearer (SCL) (see separate list of error codes) are also used 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><BICFI> the original creditor agent
 - <DbtrAgt>FinInstnId><BICFI>: The original debtor 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.

Nachrichtenstruktur / Message structure

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document Document	Typ Document			
1..1	FIToFIPmtStsRptSCL Document +FIToFIPmtStsRptSCL	Typ SDDFIToFIPaymentStatusReportV10			
1..1	GrpHdr Document +FIToFIPmtStsRptSCL ++GrpHdr	Name Typ Group Header SDDGroupHeader91		Der Group Header enthält Informationen, die für die Verarbeitung der gesamten Nachricht benötigt werden.	The group header contains general processing information which applies to all payments.
1..1	MsgId Document +FIToFIPmtStsRptSCL ++GrpHdr +++MsgId	Name Typ Length Pattern Message Identification SDDId 1 .. 35 ([0-9a-zA-Z\-\?\:\(\)\.,'\+]/?([0-9a-zA-Z\-\?\:\(\)\.,'\+]/?)*[0-9a-zA-Z\-\?\:\(\)\.,'\+]?)		Referenz des SEPA-Clearers	SEPA-Clearer file reference.
1..1	CreDtTm Document +FIToFIPmtStsRptSCL ++GrpHdr +++CreDtTm	Name Typ Creation Date Time ISODatetime		Erstellungsdatum und -zeit des Bulk durch den SEPA-Clearer.	File creation date and time in the SEPA-Clearer.
1..1	OrgnlGrplnfAndSts Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts	Name Typ Original Group Information And Status SDDOriginalGroupHeader17		Enthält allgemeine Informationen des Original Group Headers, die auf alle Zahlungen zutreffen.	Contains general information from the original group header which is relevant for all payments.
1..1	OrgnlMsgId Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++OrgnlMsgId	Name Typ Length Pattern Original Message Identification SDDOrigId 1 .. 35 ([0-9a-zA-Z\-\?\:\(\)\.,'\+]/?([0-9a-zA-Z\-\?\:\(\)\.,'\+]/?)*([0-9a-zA-Z\-\?\:\(\)\.,'\+]?)		Gemäß Original Bulk.	According original bulk.
1..1	OrgnlMsgNmId Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++OrgnlMsgNmId	Name Typ Length Original Message Name Identification MsgNmID1Code 1 .. 35		Nachrichtentyp des zurückgewiesenen Original Bulk.	Message type of the rejected original bulk.

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
		Anwendbare Codes / Acceptable Codes			
		camt.056.001.01 camt.056.001.08 pacs.002.001.03 pacs.002.001.10 pacs.003.001.02 pacs.003.001.08 pacs.004.001.02 pacs.004.001.09 pacs.007.001.02 pacs.007.001.09			
1..1	OrgnlNbOfTxs Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++OrgnlNbOfTxs	Name Original Number of Transactions Typ Max15NumericText Pattern [0-9]{1,15}		Anzahl der empfangenen Einzelzahlungen aus dem Original Bulk.	Total number of received single payments from the original bulk.
1..1	OrgnlCtrlSum Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++OrgnlCtrlSum	Name Original Control Sum Typ SDDActiveCurrencyAndAmount_SimpleType FractionDigits 2 TotalDigits 18 Inclusive 0 .. Pattern [0-9]{0,15}(\. [0-9]{0,2}){0,1}		Der Gesamtbetrag des Original Bulk in Euro.	Total amount from the original bulk in euro.
1..1	GrpSts Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++GrpSts	Name Group Status Typ ExternalPaymentGroupStatus1Code Length 1 .. 4		RJCT: wird vom SEPA-Clearer vergeben, wenn es sich um eine Gesamtrückweisung eines Bulks handelt. PART: wird vom SEPA-Clearer vergeben, wenn es sich um eine Teilrückweisung eines Bulks handelt.	RJCT: displayed by SEPA-Clearer if the bulk is completely rejected. PART: displayed by SEPA-Clearer if the bulk is partially rejected.
		Anwendbare Codes / Acceptable Codes			
		PART RJCT			
1..1	StsRsnInf Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++StsRsnInf	Name Status Reason Information Typ SDDStatusReasonInformation12			

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	Orgtr Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++StsRsnlnf ++++Orgtr	Name Typ Originator SDDPartyIdentification135		Initiator der Rückweisung.	Originator of the reject.
1..1	Id Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++StsRsnlnf ++++Orgtr +++++Id	Name Typ Identification SDDParty38Choice			
1..1	Orgld Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++StsRsnlnf ++++Orgtr +++++Id ++++++Orgld	Name Typ Organisation Identification SDDOrganisationIdentification29			
1..1	AnyBIC Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++StsRsnlnf ++++Orgtr +++++Id ++++++Orgld +++++++AnyBIC	Name Typ Pattern AnyBIC AnyBICDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		Der BIC des SEPA-Clearers, (in der Produktion "MARKDEFF", im Test "MARKDEF0").	The BIC of the SEPA-Clearer (production: "MARKDEFF", test: "MARKDEF0").
1..1	Rsn Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++StsRsnlnf ++++Rsn	Name Typ Reason StatusReason6Choice			
1..1	Prtry Document	Name Typ Proprietary Max35Text		Proprietärer Fehlercode des SEPA-Clearers gemäß Liste der	Proprietary error code of the SEPA-Clearer according the list of

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++StsRsnlnf ++++Rsn +++++Prtry	Length 1 .. 35		Bulk-Fehlercodes in den technischen Spezifikationen.	error code in the technical specifications.
0..1	NbOfTxPerSts Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++NbOfTxPerSts	Name Number of Transactions Per Status Typ SDDNumberOfTransactionsPerStatus5		Angaben zu Transaktionen die vom SEPA-Clearer zurückgewiesen wurden. (Nur bei Teilrückweisungen eines Bulks belegt).	Information on transactions rejected by the SEPA-Clearer. (Only completed in the case of a partial rejection).
1..1	DtldNbOfTx Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++NbOfTxPerSts ++++DtldNbOfTx	Name Detailed Number Of Transactions Typ Max15NumericText Pattern [0-9]{1,15}		Anzahl der Transaktionen die zurückgewiesen wurden. Nur gefüllt wenn der 'GrpSts' den Code "PART" enthält.	Number of transactions that were rejected. Only given when 'GrpSts' contains the code "PART".
1..1	DtldSts Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++NbOfTxPerSts ++++DtldSts	Name Detailed Status Typ ExternalPaymentTransactionStatus1Code Length 1 .. 4		Der Status der Transaktionen. Nur gefüllt wenn der 'GrpSts' den Code "PART" enthält. Hier ist nur der Code RJCT möglich.	Status of transactions. Only given when 'GrpSts' contains the code "PART". Here, only the code RJCT is possible.
Anwendbare Codes / Acceptable Codes					
RJCT					
1..1	DtldCtrlSum Document +FIToFIPmtStsRptSCL ++OrgnlGrplnfAndSts +++NbOfTxPerSts ++++DtldCtrlSum	Name Detailed Control Sum Typ DecimalNumber FractionDigits 2 TotalDigits 18		Gesamtbetrag der zurückgewiesenen Transaktionen. erfüllt wenn der 'GrpSts' den Code "PART" enthält.	Total amount of the rejected transactions. Only given when 'GrpSts' contains the code "PART".
0..n	TxInfAndSts Document +FIToFIPmtStsRptSCL ++TxInfAndSts	Name Transaction Information And Status Typ SDDPaymentTransaction110		Nur belegt, wenn Rückweisungen aufgrund fehlerhafter Einzeltransaktionen erfolgen.	Only completed in the case of a partial rejection.
1..1	StsId Document +FIToFIPmtStsRptSCL	Name Status Identification Typ SDDId Length 1 .. 35 Pattern ([0-9a-zA-Z-!?:\(\)\.,\+]{/?(/[0-9a-zA-Z-!?:\(\)		Referenznummer der Transaktion, die vom SEPA-Clearer vergeben wird.	Reference number of the transaction issued by the SEPA-Clearer.

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
0..1	++TxInfAndSts +++StsId OrgnlInstrId Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlInstrId	Name Typ Length Pattern Original Instruction Identification SDDOrigId 1 .. 35 ([0-9a-zA-Z?:\-\\(\)\.,/ +](/[?([0-9a-zA-Z?:\-\\(\)\.,/ +])?([0-9a-zA-Z?:\-\\(\)\.,/ +])?)*		Die 'Original Instruction ID' der zugrundeliegenden Lastschrift. Wird hier nur angegeben, wenn diese bereits in der ursprünglichen Lastschrift vorhanden war.	The 'Original Instruction ID' of the underlying direct debit. Is only given here if it already existed in the original direct debit.
1..1	Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlEndToEndId	Name Typ Length Original End To End Identification Max35Text 1 .. 35		Die Referenz des Zahlungsempfängers (End-to-End-Id) der ursprünglichen Lastschrift.	The creditor reference (End to End ID) of the original direct debit.
1..1	Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxId	Name Typ Length Pattern Original Transaction Identification SDDOrigId 1 .. 35 ([0-9a-zA-Z?:\-\\(\)\.,/ +](/[?([0-9a-zA-Z?:\-\\(\)\.,/ +])?([0-9a-zA-Z?:\-\\(\)\.,/ +])?)*		Die Referenz der ersten Inkassostelle der ursprünglichen Lastschrift. Bei pacs.003 = TxId Bei pacs.002 = RtrId Bei pacs.004 = StsId Bei camt.056 = CxId Bei pacs.007 = RvsId	Reference of the payment service provider of the the original direct debit. For pacs.003 = TxId For pacs.002 = StsId For pacs.004 = RtrId For camt.056 = CxId For pacs.007 = RvsId
1..1	Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++TxSts	Name Typ Length Transaction Status ExternalPaymentTransactionStatus1Code 1 .. 4		Der Status der einzelnen Transaktion. Nur der Wert "RJCT" ist hier zulässig.	Status of the individual transaction. Only the code "RJCT" is allowed.
Anwendbare Codes / Acceptable Codes					
1..1	Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf	Name Typ Status Reason Information SDDStatusReasonInformation12			
1..1	Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf	Name Typ Originator SDDPartyIdentification135			

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	Id Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id	Name Typ Identification SDDParty38Choice			
1..1	OrgId Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++OrgId	Name Typ Organisation Identification SDDOrganisationIdentification29			
1..1	AnyBIC Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++OrgId +++++++AnyBIC	Name Typ Pattern AnyBIC AnyBICDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		Der BIC des SEPA-Clearers, (in der Produktion "MARKDEFF", im Test "MARKDEF0").	The BIC of the SEPA-Clearer (production: "MARKDEFF", test: "MARKDEF0").
1..1	Rsn Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Rsn	Name Typ Reason StatusReason6Choice			
1..1	Prtry Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Rsn +++++Prtry	Name Typ Length Proprietary Max35Text 1 .. 35		Fehlercode des SEPA-Clearers der zurückgewiesenen Einzeltransaktion; Belegung mit in ISO 20022 definierten oder proprietären Codes möglich. Feld wird bei bestimmten Fehlern wie folgt formatiert: [Code] [Leerzeichen] [Fehlerhaftes XML-	Error code of the SEPA-Clearer if the individual transaction is rejected. ISO 20022 defined codes and proprietary codes possible. Field is formatted as follows in the event of certain errors: [Code][space][erroneous XML tag]

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
0..1	OrgnlTxRef Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef	Name Typ Original Transaction Reference SDDOriginalTransactionReference28		Tag] Teile der Originalnachricht (falls vorhanden): IntrBkSttlmAmt: der Betrag der Originalnachricht IntrBkSttlmDt: Fälligkeitstag der Originalnachricht CdrAgt/FinInstnld/BIC: BIC der ersten Inkassostelle.	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	IntrBkSttlmAmt Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++IntrBkSttlmAmt	Name Typ FractionDigits TotalDigits Inclusive Pattern Interbank Settlement Amount SDDActiveCurrencyAndAmount 2 18 0 [0-9]{0,15}(\. [0-9]{0,2}){0,1}		Der Betrag der Originalnachricht (abhängig vom Zahlungstyp): Im pac.003 = Interbank Settlement Amount Im pac.004 = Returned Interbank Settlement Amount. Im pac.002 = nicht vorhanden Im camt.056 = nicht vorhanden Im pac.007 = Reversed Interbank Settlement Amount	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
1..1	IntrBkSttlmDt Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++IntrBkSttlmDt	Name Typ Interbank Settlement Date ISODate		Das Interbank Settlement Date der Originalnachricht.	The interbank settlement date of the original message.
1..1	DbtrAgt Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt	Name Typ Debtor Agent SDDBranchAndFinancialInstitutionIdentification6			
1..1	FinInstnld Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	++++FinInstnId BICFI Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt ++++FinInstnId +++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}			
1..1	CdtrAgt Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt	Name Typ Creditor Agent SDDBranchAndFinancialInstitutionIdentificati on6		BIC der ersten Inkassostelle gemäß der Originalnachricht.	BIC of the creditor agent according to the original message.
1..1	FinInstnId Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			
1..1	BICFI Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId +++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}			

Nachricht / Message

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

VERWENDUNG DES INTERBANK PAYMENT STATUS REPORT (PACS.002.001.10SDD)

Die Nachricht wird verwendet, um Rückweisungen von Lastschriften zwischen Zahlungsdienstleistern zu transportieren.

Die Nachricht berücksichtigt **nur** Rückweisungen **einzelner Lastschriften**. Rückweisungen auf Bulk-Ebene werden vom SEPA-Clearer **nicht** unterstützt.

Hinweise:

- Attribut AT-R001 in DS-05 wird impliziert durch den 'Message Name': 'pacs.002.', die <OrgnlMsgNmId>: 'pacs.003' und den <GrpSts>: 'PART'.
- Attribut AT-R005 'The Settlement Date for the Return or Refund Instruction' ist nicht anwendbar.
- Nachrichtenelemente unter der 'Original Transaction Reference'-Sequenz basieren auf DS-04-Attributen.

ISO Nachrichtenstruktur

Eine Rückweisungsnachricht beinhaltet:

- einen einzelnen Group Header
- einen einzelnen Original Group Information and Status
- einen oder mehrere 'Transaction Information and Status'-Sequenzen, von denen jede die Rückweisung einer Lastschrift enthält, wie in DS-05 definiert.

Group Header

- Der Group Header enthält Informationen, die für die Verarbeitung der gesamten Nachricht benötigt werden.

USE OF INTERBANK PAYMENT STATUS REPORT (PACS.002.001.10SDD):

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 AT-R001 in DS-05 is implied by the 'message name', 'pacs.002', the <OrgnlMsgNmId> set to 'pacs.003' and the <GrpSts>: 'PART'.
- Attribute AT-R005 'The Settlement Date for the Return or Refund Instruction' 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.

Nachrichtenstruktur / Message structure

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document Document	Typ Document			
1..1	FIToFIPmtStsRpt Document +FIToFIPmtStsRpt	Typ SDDFIToFIPaymentStatusReportV10			
1..1	GrpHdr Document +FIToFIPmtStsRpt ++GrpHdr	Name Group Header Typ SDDGroupHeader91		Der Group Header enthält Informationen, die für die Verarbeitung der gesamten Nachricht benötigt werden.	Group Header contains processing informations which applies to the whole payment.
1..1	MsgId Document +FIToFIPmtStsRpt ++GrpHdr +++MsgId	Name Message Identification Typ SDDId Length 1 .. 35 Pattern ([0-9a-zA-Z\-\?:\(\)\.,\'+]/?)*([0-9a-zA-Z\-\?:\(\)\.,\'+]+)?	DS-05 AT-R003 The specific reference of the PSP initiating the Reject.	Referenz-Nr. des Bulks 'MsgId' ist Bestandteil der Doppelseinreichungskontrolle auf Dateiebene (über 15 Kalendertage eindeutige Referenz). Fehlercode: B14 Die ersten 8 bzw. 11. Stellen der 'MsgId' müssen im IDF mit dem BIC des Instructing Agent übereinstimmen. Der Rest des Feldes ist frei verfügbar. Fehlercode: B98	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	CreDtTm Document +FIToFIPmtStsRpt ++GrpHdr +++CreDtTm	Name Creation Date Time Typ ISODatetime Pattern [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]*		Erstellungsdatum und -zeit des Bulks.	Bulk creation date and time.
0..1	InstgAgt Document +FIToFIPmtStsRpt ++GrpHdr +++InstgAgt	Name Instructing Agent Typ SDDBranchAndFinancialInstitutionIdentificati on6	DS-05 Usage Rule: Only 'BICFI' is allowed.	Nur bei Einlieferungen in den SEPA-Clearer zu belegen. Hier ist der BIC des SCL-Teilnehmers einzustellen, der zu dem technischen Unterkonto/Sub-Account auf der T2-Gemeinschaftsplattform gehört, das für die Durchführung der geldlichen Verrechnung	Only to be used for submissions to the SEPA-Clearer (IDF). Allocation of the BIC of the SCL participant which is linked with the T2 sub-account assigned for settlement with the SEPA-Clearer.

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
				herangezogen wird. Bestandteil der Doppeleinreichungskontrolle (geschäftstäglich eindeutige Referenz).	Part of duplication check (unique daily reference).
1..1	FinInstnId Document +FIToFIPmtStsRpt ++GrpHdr +++InstgAgt ++++FinInstnId	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			
1..1	BICFI Document +FIToFIPmtStsRpt ++GrpHdr +++InstgAgt ++++FinInstnId +++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		BIC muss im Input Debit File (IDF) enthalten und einreichungsberechtigt sein. Fehlercode: B10 Prüfung gegen den BIC im File Header (Sending Institution) auf Einreichungsberechtigung des Kommunikationspartners. Fehlercode: B10	BIC must be contained in the input debit file (IDF). Error code: B10 Communication partner's authorisation to submit verified against the BIC in the file header (Sending Institution). Error code: B10
0..1	InstdAgt Document +FIToFIPmtStsRpt ++GrpHdr +++InstdAgt	Name Typ Instructed Agent SDDBranchAndFinancialInstitutionIdentificati on6	DS-05 Usage Rule: Only 'BICFI' is allowed.	Nur bei Auslieferungen aus dem SEPA-Clearer belegt. Hier ist der BIC des SCL-Teilnehmers angegeben, der zu dem technischen Unterkonto/Sub- Account auf der T2- Gemeinschaftsplattform gehört, das für die Durchführung der geldlichen Verrechnung herangezogen wird.	Only to be used for deliveries from the SEPA-Clearer. Allocation of the BIC of the SCL participant which is linked with the T2 sub-account assigned for settlement with the SEPA- Clearer.
1..1	FinInstnId Document +FIToFIPmtStsRpt ++GrpHdr +++InstdAgt ++++FinInstnId	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			
1..1	BICFI Document	Name Typ BICFI BICFIDec2014Identifier		BIC darf nur im Debit Notification File (DNF) enthalten sein.	BIC may only be contained in the debit notification file (DNF).

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+FIToFIPmtStsRpt ++GrpHdr +++InstdAgt ++++FinInstnId +++++BICFI	Pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		Fehlercode: B11	Error code: B11
1..1	OrgnlGrplnfAndSts Document +FIToFIPmtStsRpt ++OrgnlGrplnfAndSts	Name Original Group Information Typ SDDOriginalGroupHeader17	DS-05 Mandatory Usage Rule: Only one occurrence is allowed.	Hinweis: Reject eines ganzen Bulks wird im SEPA-Clearer nicht unterstützt.	Note: Rejection of an entire bulk is not supported by the SEPA-Clearer
1..1	OrgnlMsgld Document +FIToFIPmtStsRpt ++OrgnlGrplnfAndSts +++OrgnlMsgld	Name Original Message Identification Typ SDDOrigld Length 1 .. 35 Pattern ([0-9a-zA-Z?-\(\)\.,'/+]{0-9a-zA-Z?-\(\)\.,'/+}]*)		Gemäß Original pac.003-Bulk.	According original pac.003-bulk.
1..1	OrgnlMsgNmId Document +FIToFIPmtStsRpt ++OrgnlGrplnfAndSts +++OrgnlMsgNmId	Name Original Message Name Identification Typ restriction (Max35Text) Length 1 .. 35 Pattern (\s*[\s]\s*)+	DS-05 Usage Rule: Only "pac.003.001.08" is allowed.	Nachrichtentyp des ursprünglichen Bulks. Belegung nur mit "pac.003.001.02" oder " pac.003.001.08" zulässig. (Schema-Validierung)	Original bulk name. Only "pac.003.001.02" or "pac.003.001.08" allowed. (Schema validation)
Anwendbare Codes / Acceptable Codes					
pac.003.001.02					
pac.003.001.08					
1..1	GrpSts Document +FIToFIPmtStsRpt ++OrgnlGrplnfAndSts +++GrpSts	Name GroupStatus Typ ExternalPaymentGroupStatus1Code Length 1 .. 4 Pattern (\s*[\s]\s*)+	DS-05 AT-R001 The type of "R" Message. Usage Rule: Only "RJCT" and "PART" are allowed.	Nur der Status "PART" ist erlaubt. (Schema-Validierung)	Only the status "PART" is permitted. (Schema validation)
Anwendbare Codes / Acceptable Codes					
PART					
1..n	TxInfAndSts Document +FIToFIPmtStsRpt ++TxInfAndSts	Name Transaction Information And Status Typ SDDPaymentTransaction110		Mindestens eine Transaktion muss angegeben werden, da Rückweisung auf Bulkebene nicht unterstützt wird. (Schema-Validierung) Max. 100.000 Datensätze zulässig. Fehlercode: B02	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

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	Stslid Document +FIToFIPmtStsRpt ++TxInfAndSts +++Stslid	Name Status Identification Typ SDDId Length 1 .. 35 Pattern ([0-9a-zA-Z\-\:\.\,\ \+](/[0-9a-zA-Z\-\:\.\,\ \+])?)*[0-9a-zA-Z\-\:\.\,\ \+]?)	DS-05 Mandatory AT-R003 The specific reference of the PSP initiating the Reject.	Referenznummer der Bank, welche die Rückweisung initiiert hat. Status ID ist Bestandteil der Doppeleinreichungskontrolle auf Einzelsatzebene. Fehlercode: AM05 Gemäß Original pacs.003	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 According original pacs.003
0..1	OrgnlInstrId Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlInstrId	Name Original Instruction Identification Typ SDDOrigId Length 1 .. 35 Pattern ([0-9a-zA-Z\-\:\.\,\ \+](/[0-9a-zA-Z\-\:\.\,\ \+])?)*([0-9a-zA-Z\-\:\.\,\ \+]?)	DS-05 Usage Rule: Mandatory if provided in the original instruction.		
1..1	OrgnlEndToEndId Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlEndToEndId	Name Original End To End Identification Typ Max35Text Length 1 .. 35 Pattern (\s*[^\s]\s*)+	DS-05 Mandatory AT-T015 The Creditor's Reference of the Direct Debit Transaction	Gemäß Original pacs.003	According original pacs.003
1..1	OrgnlTxId Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxId	Name Original Transaction Identification Typ SDDOrigId Length 1 .. 35 Pattern ([0-9a-zA-Z\-\:\.\,\ \+](/[0-9a-zA-Z\-\:\.\,\ \+])?)*([0-9a-zA-Z\-\:\.\,\ \+]?)	DS-05 Mandatory AT-T055 The Creditor PSP's reference of the Collection. Usage Rule: Must contain a reference that is unique over time.	Gemäß Original pacs.003 Die Originaltransaktion (pacs.003) muss im SEPA Clearer verarbeitet worden sein. Fehlercode: XT75 Ggf. Fehlercode XT75 oder XT74, falls Weiterleitung der Zahlung über andere CSM erfolgt.	According original pacs.003 The original transaction (pacs.003) must have been processed in the SEPA-Clearer. Error code: XT75 Where applicable, error code XT75 or XT74 if payment is forwarded via another CSM.
1..1	TxSts Document +FIToFIPmtStsRpt ++TxInfAndSts +++TxSts	Name Transaction Status Typ ExternalPaymentTransactionStatus1Code Length 1 .. 4 Pattern (\s*[^\s]\s*)+	DS-05 AT-R001 The type of "R" message. Usage Rule: Only "RJCT" is allowed.	Typ der R-Nachricht. Nur der Wert "RJCT" = Rückweisung ist erlaubt. (Schema-Validierung)	Status of the R-transaction Only the value "RJCT" = reject is permitted. (Schema validation)
Anwendbare Codes / Acceptable Codes					
RJCT					
1..1	StsRsnInf Document +FIToFIPmtStsRpt ++TxInfAndSts	Name Status Reason Information Typ SDDStatusReasonInformation12	DS-05 Usage Rule: Only one occurrence is allowed. 'Status Reason	Im SEPA-Clearer ist Status Reason Information nur auf der 'Transaction Information and Status'-Ebene erlaubt.	In the SEPA-Clearer, status reason information is only permitted in 'transaction information and status'.

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+++StsRsnInf			(Schema-Validierung)	(Schema validation)
1..1	Orgtr Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf ++++Orgtr	Name Typ Originator SDDPartyIdentification135	DS-05 Mandatory AT-R002 The identification of the type of party initiating the Reject. Usage Rule: Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate the Debtor or CSM when it has no BIC. 'Name' is limited to 70 characters in length.	Identifikation des Teilnehmers der den Reject initiiert hat. Beschränkt auf 'AnyBIC', um die Bank oder das CSM zu identifizieren, oder 'Name' um den Zahlungspflichtigen oder CSM zu kennzeichnen (falls CSM nicht über einen BIC identifizierbar ist).	Initiator of the R-transaction. Limited to 'AnyBIC', 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	Nm Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Nm	Name Typ Length Pattern Name Max70Text 1 .. 70 (\s*[\^\s]\s*)+		Der Kunde, der den pacs.002 beauftragt hat. Indiziert, dass es sich um einen Refusal (= Kundenrückweisung) handelt. Darf nur belegt sein, wenn Code unter StsRsn "MS02" lautet. Fehlercode XT13 'AnyBIC' und 'Name' dürfen nicht gleichzeitig vorkommen. (Schema-Validierung)	Customer who initiated the pacs.002. Serves to indicate a refusal (= customer refusal). May be valid only if code under StsRsn is "MS02". Error code: XT13 'AnyBIC' and 'Name' cannot be entered simultaneously. (Schema validation)
1..1	Id Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id	Name Typ Identification SDDParty38Choice			
1..1	Orgld	Name Typ Organisation Identification SDDOrganisationIdentification29			

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++Orgld				
1..1	AnyBIC Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++Orgld ++++++AnyBIC	Name AnyBIC Typ AnyBICDec2014Identifier Pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}			
1..1	Rsn Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf ++++Rsn	Name Reason Typ StatusReason6Choice	DS-05 Mandatory AT-R004 The reason code for non-acceptance.	Grund des Rejects	Reason for reject
1..1	Cd Document +FIToFIPmtStsRpt ++TxInfAndSts +++StsRsnInf ++++Rsn +++++Cd	Name Code Typ ExternalStatusReason1Code Length 1 .. 4 Pattern (\s*[\^ \s]\s*)+		Nur die zugelassenen Reason Codes für Refusals/Rejects dürfen hier angegeben werden. (Schema-Validierung) Der Code "AC13" darf nur im B2B-Dienst genutzt werden. Fehlercode: XT33	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
Anwendbare Codes / Acceptable Codes					
AC01 AC04 AC06 AC13 AG01 AG02 AM04					

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
		Anwendbare Codes / Acceptable Codes			
		AM05 BE05 CNOR DNOR ED05 FF01 MD01 MD02 MD07 MS02 MS03 RC01 RR01 RR02 RR03 RR04 SL01			
0..1	ChrgsInf Document +FIToFIPmtStsRpt ++TxInfAndSts +++ChrgsInf	Name Charges Information Typ Charges7	DS-05 Usage Rule: Only one occurrence is allowed.		
1..1	Amt Document +FIToFIPmtStsRpt ++TxInfAndSts +++ChrgsInf ++++Amt	Name Amount Typ restriction (SDDActiveCurrencyAndAmount) FractionDigits 2 TotalDigits 18 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,15}(\. [0-9]{0,2}){0,1}	DS-05 AT-R007 The 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.	Währungskennzeichen ist immer "EUR". (Schema-Validierung) Maximal zwei Nachkommastellen erlaubt. (Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "999999999.99" nicht übersteigen. (Schema-Validierung)	Currency symbol is always "EUR". (Schema validation) A maximum of two decimal places may be used. (Schema validation) Amount must be at least "0.01" and no more than "999999999.99". (Schema validation)
1..1	Agt	Name Agent Typ SDDBranchAndFinancialInstitutionIdentificati			

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +FIToFIPmtStsRpt ++TxInfAndSts +++ChrgsInf ++++Agt	on6_1			
1..1	FinInstnId Document +FIToFIPmtStsRpt ++TxInfAndSts +++ChrgsInf ++++Agt +++++FinInstnId	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			
1..1	BICFI Document +FIToFIPmtStsRpt ++TxInfAndSts +++ChrgsInf ++++Agt +++++FinInstnId +++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	DS-05 AT-D002 The BIC code of the Debtor PSP. Usage Rule: Only 'BICFI' is allowed.		
0..1	InstgAgt Document +FIToFIPmtStsRpt ++TxInfAndSts +++InstgAgt	Name Typ Instructing Agent SDDBranchAndFinancialInstitutionIdentificati on6	DS-05 Usage Rule: Only 'BICFI' is allowed.	Ursprünglicher Einreicher (Auftraggeber) des Bulks, in dem die Rückweisung bei Einreichung in den SEPA-Clearer enthalten war. Belegung nur im Debit Notification File (DNF) erlaubt, darf im Input Debit File (IDF) des Teilnehmers an den SCL nicht enthalten sein. Fehlercode: XT13	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	FinInstnId Document +FIToFIPmtStsRpt ++TxInfAndSts +++InstgAgt ++++FinInstnId	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			
1..1	BICFI Document	Name Typ BICFI BICFIDec2014Identifier		Darf nur im DNF vorkommen. Fehlercode: XT13	Only permitted in DNF. Error code: XT13

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+FIToFIPmtStsRpt ++TxInfAndSts +++InstgAgt ++++FinInstnId +++++BICFI	Pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}			
1..1	OrgnlTxRef Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef	Name Original Transaction Reference Typ SDDOriginalTransactionReference28	DS-05 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.	Kopie der Originalnachricht.	Copy of original message.
1..1	IntrBkSttlmAmt Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++IntrBkSttlmAmt	Name Interbank Settlement Amount restriction (SDDActiveCurrencyAndAmount) FractionDigits 2 TotalDigits 18 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,15}(\. [0-9]{0,2}){0,1}	DS-05 AT-T002 The amount of the Collection in euro.	Der Betrag der ursprünglichen Lastschrift. Währungskennzeichen ist immer "EUR". (Schema-Validierung) Maximal zwei Nachkommastellen erlaubt. (Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "99999999999999.99" nicht übersteigen. (Schema-Validierung) Hinweis: In Ermangelung einer Gesamtsumme zur Buchung auf Bulkebene, wird der zu buchende Gesamtbetrag vom SCL ausschließlich aus der Summe	The amount of the original direct debit. Currency symbol is always "EUR". (Schema validation) A maximum of two decimal places may be used. (Schema validation) Amount must be at least "0.01" and no more than "99999999999999.99". (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

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	IntrBkSttlmDt Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++IntrBkSttlmDt	Name Interbank Settlement Date Typ ISODate Pattern [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	DS-05 AT-T051 The Settlement Date of the Collection.	<p>aller Transaktionen im Bulk (<IntrBkSttlmAmt>) ermittelt. Ggf. vorhandene Charges Information (<ChrgsInf><Amt>) werden bei der Buchung nicht berücksichtigt.</p> <p>Verarbeitungstag der ursprünglichen Lastschrift.</p> <p>Dieses Datum muss ein T2-Geschäftstag sein und mindestens dem aktuellen SEPAClearer-Geschäftstag entsprechen oder bis zu maximal 14 Kalendertagen in der Zukunft liegen. Ist das Datum bei mindestens einer Transaktion gleichlautend mit dem SEPA-Clearer-Geschäftstag und die Einreichung erfolgt nach 10:00 Uhr (SDD-Core) bzw. 11:00 Uhr (SDD B2B) oder liegt es in der Vergangenheit, wird das gesamte Bulk zurückgewiesen. Fehlercode: B15</p> <p>In Ermangelung eines <IntrBkSttlmDt> auf GrpHdr-Ebene, müssen die <IntrBkSttlmDt> aller Transaktionen des Bulks in Bezug auf die <OrgnlMsgld> identisch sein. Ist dies der Fall wird das <IntrBkSttlmDt> der ersten Transaktion als Buchungsdatum herangezogen. Liegt keine Identität der <IntrBkSttlmDt> vor, erfolgt eine Bulkrückweisung.</p>	<p>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 not taken into account for the settlement.</p> <p>Settlement date of the original direct debit.</p> <p>Interbank settlement date must be a T2 business 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 lies in the past or if the bulk is submitted after 10.00 (= cut-off time for SEPA Core direct debits) or 11.00 (= cut-off time for SEPA B2B direct debits) and the date of at least one transaction is the same as the SEPA-Clearer business day the entire bulk will be rejected. Error code: B15</p> <p>In the absence of an <IntrBkSttlmDt> at the GrpHdr level, the <IntrBkSttlmDt> of all bulk transactions related to <OrgnlMsgld> must be identical. If this is case, the <IntrBkSttlmDt> of the first transaction is used as the settlement date. If no <IntrBkSttlmDt> identity exists, a bulk rejection will occur. Error code: B97</p>

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
				<p>Fehlercode. B97</p> <p>Das <IntrBkSttlmDt> der ersten Transaktion wird bei der Doppelseinreichungskontrolle herangezogen.</p> <p>Bei Auslieferungen aus dem SEPA-Clearer enthalten alle Einzeltransaktionen ein gleichlautendes <IntrBkSttlmDt>.</p> <p>Die Originaltransaktion (pacs.003) muss im SEPA Clearer verarbeitet worden sein. Fehlercode XT75</p>	<p><IntrBkSttlmDt> 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 <IntrBkSttlmDt>.</p> <p>Original transaction (pacs.003) must have been processed in the SEPA-Clearer. Error code: XT75</p>
1..1	<p>ReqdColltnDt</p> <p>Document +FIToFIPmtStsRpt ++TxlnfAndSts +++OrgnlTxRef ++++ReqdColltnDt</p>	<p>Name Requested Collection Date Typ ISODate Pattern [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}</p>	DS-05 AT-T013 The Due Date of the Collection.	Gemäß Original pacs.003	According original pacs.003
1..1	<p>CdtrSchmeld</p> <p>Document +FIToFIPmtStsRpt ++TxlnfAndSts +++OrgnlTxRef ++++CdtrSchmeld</p>	<p>Name Creditor Scheme Identification Typ SDDPartyIdentification135_1</p>	DS-05 AT-E005 The Identifier of the Creditor.	Gemäß Original pacs.003	According original pacs.003
0..1	<p>SttlmInf</p> <p>Document +FIToFIPmtStsRpt ++TxlnfAndSts +++OrgnlTxRef ++++SttlmInf</p>	<p>Name Settlement Information Typ SDDSettlementInstruction7</p>		Gemäß Original pacs.003	According original pacs.003
1..1	<p>PmtTpInf</p> <p>Document +FIToFIPmtStsRpt ++TxlnfAndSts</p>	<p>Name Payment Type Information Typ SDDPaymentTypeInformation27</p>	DS-05 AT-T001 The identification code of the Scheme. AT-M006 The	Gemäß Original pacs.003 Es dürfen nur die Werte "CORE" oder "B2B" enthalten sein. (Schema-Validierung)	According original pacs.003 Only the codes "CORE" or "B2B" are allowed. (Schema validation)

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+++OrgnlTxRef ++++PmtTplnf		transaction / Sequence Type. AT-T008 TheCategory purpose of the Collection.	In einem COR-File dürfen nur CORE-Bulks und in einem B2B-File nur B2B-Bulks enthalten sein. Eine gemischte Einreichung von B2B- und CORE-Lastschriften in einem Bulk ist nicht zulässig. Fehlercode: XT43 Die Originaltransaktion (pacs.003) muss im SEPA Clearer verarbeitet worden sein. Fehlercode XT75	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 Original transaction (pacs.003) must have been processed in the SEPA-Clearer. Error code: XT75
1..1	MndtRltdInf Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++MndtRltdInf	Name Typ Mandate Related Information SDDMandateRelatedInformation14	DS-05 AT-M001 The unique Mandate reference. AT-M010 The AT-M001 The unique Mandate reference. AT-M010 The placeholder for the electronic signature, if applicable. AT-M002 The type of Mandate (paper, eMandate). AT-M004 The identifier of the original Creditor who issued the Mandate. AT-M005 The unique Mandate reference as given by the original Creditor who issued the Mandate. AT-M007 The reason for amendment of the Mandate. AT-M008 The Date of Signing of the Mandate.	Gemäß Original pacs.003	According original pacs.003

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
0..1	RmtInf Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnITxRef ++++RmtInf	Name Typ Remittance Information SDDRemittanceInformation16	AT-M013 The reference of the validation made by the Debtor PSP (if present in DS-04). DS-05 AT-T012 The Remittance Information sent by the Creditor to the Debtor in the Collection. Usage Rule: Either 'Structured' or 'Unstructured' may be present.	Gemäß Original pacs.003 Im strukturierten Verwendungszweck dürfen max. 140x vorkommen. Es zählen nur die Informationen innerhalb des Elements <Strd>. Die Elemente inklusive Inhalte innerhalb des XML-Tags <Strd> werden mitgezählt. Fehlercode: XT33 Alle ISO 20022 Feldoptionen sind erlaubt.	According original pacs.003 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	UltmtDbtr Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnITxRef ++++UltmtDbtr	Name Typ Ultimate Debtor SDDParty40Choice	DS-05 AT-P006 The name of the Debtor Reference Party. AT-P007 The identification code of the Debtor Reference Party. Usage Rule: Only 'Party' is allowed.	Gemäß Original pacs.003	According original pacs.003
1..1	Dbtr Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnITxRef ++++Dbtr	Name Typ Debtor SDDParty40Choice_1	DS-05 AT-P001 The name of the Debtor. AT-P005 The address of the Debtor. AT-P004 The Debtor Identification Code. Usage Rule: Only 'Party' is allowed.	Gemäß Original pacs.003	According original pacs.003
1..1	DbtrAcct Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnITxRef	Name Typ Debtor Account SDDCashAccount38_1	DS-05 AT-D001 The account number (IBAN) of the Debtor. Usage Rule: Only 'IBAN' is allowed.	Gemäß Original pacs.003	According original pacs.003

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	DbrtAg Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++DbrtAg	Name Typ Debtor Agent SDDBranchAndFinancialInstitutionIdentificati on6	DS-05 AT-D002 The BIC code of the Debtor PSP. Usage Rule: Only 'BICFI' is allowed.	Gemäß Original pacs.003 BIC des Zahlungsdienstleister des Zahlers. Debtor Agent BIC ist Bestandteil der Doppeleinreichungskontrolle auf Einzelsatzebene. Fehlercode: AM05	According original pacs.003 BIC of debtor agent. Debtor agent BIC is included in the duplication check at single record level. Error code: AM05
1..1	CdtrAg Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrAg	Name Typ Creditor Agent SDDBranchAndFinancialInstitutionIdentificati on6	DS-05 AT-C002 The BIC code of the Creditor PSP. Usage Rule: Only 'BICFI' is allowed.	Gemäß Original pacs.003 Gültigkeit des BIC anhand des SCL-Directory. Fehlercode: XT27 Ggf. Fehlercode XT74, falls Weiterleitung der Zahlung über andere CSM erfolgt. Die Originaltransaktion (pacs.003) muss im SEPA Clearer verarbeitet worden sein. Fehlercode XT75	According original pacs.003 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	Cdtr Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Cdtr	Name Typ Creditor SDDParty40Choice_1_2	DS-05 AT-E001 The name of the Creditor. AT-E004 The address of the Creditor. Usage Rule: Only 'Party' is allowed.	Gemäß Original pacs.003	According original pacs.003
1..1	CdtrAcct Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++CdtrAcct	Name Typ Creditor Account SDDCashAccount38_1	DS-05 Mandatory AT-C001 The account number (IBAN) of the Creditor. Usage Rule: Only 'IBAN' is allowed.	Gemäß Original pacs.003	According original pacs.003
0..1	UltmtCdtr Document +FIToFIPmtStsRpt	Name Typ Ultimate Creditor SDDParty40Choice	DS-05 AT-E007 The name of the Creditor Reference Party.	Gemäß Original pacs.003	According original pacs.003

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	++TxInfAndSts +++OrgnlTxRef ++++UltmtCdtr		AT-E010 The identification code of the Creditor Reference Party. Usage Rule: Only 'Party' is allowed.		
0..1	Purp Document +FIToFIPmtStsRpt ++TxInfAndSts +++OrgnlTxRef ++++Purp	Name Typ Purpose Purpose2Choice	DS-05 AT-T007 The purpose of the Collection.	Gemäß Original pacs.003	According original pacs.003

Nachricht

SEPA Direct Debit – Payment Cancellation Request

Verwendung des Payment Cancellation Request (camt.056.001.08SDD)

Diese Nachricht wird verwendet, um einzelne Lastschriften – vor Settlement – zu stornieren. Sie wird vom Zahlungsdienstleister des Zahlungsempfängers zum Zahlungsdienstleister des Zahlers transportiert. Der Nachrichtentyp ist nicht Bestandteil der EPC-Spezifikationen, wird jedoch aus Gründen der Interoperabilität mit anderen CSM dennoch unterstützt. Die Stornierung eines kompletten Bulks ist nicht möglich.

Da der Rückruf nur vor Settlement erfolgen kann, ist er selbst stets buchungsrelevant. Der Zahlungsdienstleister des Zahlers wird mit dem Gegenwert der stornierten Original-Lastschrift am <Interbank Settlement Date> zwar belastet, aber es erfolgt eine Umkehrbuchung (Wiedergutschrift) im selben Buchungsfenster. Entsprechend erhält der Einreicher der Original-Lastschrift zusammen mit der Gutschrift des eingereichten Original-Bulks die Belastung der Stornierung (jeweils Bruttoprinzip).

Auf Grund seiner Natur als Stornierungsnachricht gibt es zum camt.056.001.08 im SDD-Dienst – im Gegensatz zum SCT-Dienst – keinen pacs.004.001.08 und keinen camt.029.001.09 als positive bzw. negative Antwort.

Der SEPA-Clearer nimmt eine Doppeleinreichungskontrolle, aber keine Cross-Referenzierung vor. So wird z. B. nicht geprüft, ob die Originalzahlung über den SEPA-Clearer zum angegebenen Zeitpunkt abgewickelt wurde oder bereits eine Stornierung oder Rückweisung für diese Originalzahlung vorgelegen hat.

Die Nachricht ist einlieferungsseitig Bestandteil des Input Debit Files (IDF), auslieferungsseitig Bestandteil des Debit Notification Files (DNF).

ISO Nachrichtenstruktur

Ein Payment Cancellation Request beinhaltet:

- ein einzelnes „Assignment“ (äquivalent dem Group Header in pacs-Nachrichtentypen)
- ein „Control Data“
- ein „Underlying“, das eine oder mehrere „Transaction Information“-Sequenzen enthält, die jeweils die Transaktionsdaten einer einzelnen zu Grunde liegenden Lastschrift beinhalten.

Assignment

Das Assignment enthält Informationen, die für die Verarbeitung der gesamten Nachricht benötigt werden.

Use of “Payment Cancellation Request” (camt.056.001.08)

This message is used to cancel individual direct debits prior to settlement. The message is transported from the creditor bank to the debtor bank. It is not specified 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 with the settlement amount of the cancelled original direct debit on the <Interbank Settlement Date>, however the amount is refunded promptly within the same settlement window. Correspondingly, the submitter of the original direct debit receives the debit entry of the cancellation amount together with the credit entry 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.004.001.08 or camt.029.001.09 as a positive or negative response to camt.056.001.08 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 processed on the given date in the SEPA-Clearer or whether a cancellation request or reject has already been submitted for this original payment.

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 of an individual underlying direct debit.

Assignment

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

Nachrichtenstruktur / Message structure

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document Document	Typ Document			
1..1	FIToFIPmtCxlReq Document +FIToFIPmtCxlReq	Name Typ Payment Cancellation Request SDDFIToFIPaymentCancellationRequestV08			
1..1	Assgnmt Document +FIToFIPmtCxlReq ++Assgnmt	Name Typ Assignment SDDCaseAssignment5		Das Assignment enthält Informationen, die für die Verarbeitung der gesamten Nachricht benötigt werden.	The assignment contains informations for the processing of the whole message.
1..1	Id Document +FIToFIPmtCxlReq ++Assgnmt +++Id	Name Typ Length Pattern Identification SDDId 1 .. 35 ([0-9a-zA-Z-\?:\(\)\.,\'+]/?([0-9a-zA-Z-\?:\(\)\.,\'+]?)*[0-9a-zA-Z-\?:\(\)\.,\'+]+)?		Referenz-Nr. des Bulks. 'Id' ist Bestandteil der Doppeleinreichungskontrolle auf Dateiebene (geschäftstäglich eindeutige Referenz). Fehlercode: B14 Die ersten 8 bzw. 11. Stellen der 'Id' müssen im IDF mit dem BIC des Instructing Agent übereinstimmen. Der Rest des Feldes ist frei verfügbar. Fehlercode: B98	Bulk reference number. 'Id' is part of the duplication check at bulk level (unique daily reference). Error code: B14 The first 8 or 11 characters of 'Id' 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	Assgnr Document +FIToFIPmtCxlReq ++Assgnmt +++Assgnr	Name Typ Assigner SDDParty40Choice		IDF: Rückruf einreichende Institution. Bei Einlieferung in den SCL mit dem BIC des Einreichers zu belegen. DNF: Rückruf ausliefernde Institution. Bei Auslieferung aus dem SCL mit "MARKDEFF" belegt.	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	Agt Document +FIToFIPmtCxlReq ++Assgnmt +++Assgnr ++++Agt	Name Typ Agent SDDBranchAndFinancialInstitutionIdentification6			

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	FinInstnId Document +FIToFIPmtCxlReq ++Assgnmt +++Assgnr ++++Agt +++++FinInstnId	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			
1..1	BICFI Document +FIToFIPmtCxlReq ++Assgnmt +++Assgnr ++++Agt +++++FinInstnId +++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		Einlieferung: BIC muss einreichungsberechtigt sein. Fehlercode: B12 Prüfung gegen den BIC im File Header (Sending Institution) auf Einreichungsberechtigung des Kommunikationspartners. Fehlercode: B12	Submission: BIC must be completed correctly and eligible for transmission. Error code: B12 Communication partner's authorisation to submit verified against the BIC in the file header (Sending Institution). Error code: B12
1..1	Assgne Document +FIToFIPmtCxlReq ++Assgnmt +++Assgne	Name Typ Assignee SDDParty40Choice		IDF: Mit dem Rückruf beauftragte Institution. Bei Einlieferung in den SCL mit "MARKDEFF" zu belegen. DNF: Mit dem Rückruf beauftragte Institution. Bei Auslieferung aus dem SCL mit dem BIC des Empfängers belegt.	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	Agt Document +FIToFIPmtCxlReq ++Assgnmt +++Assgne ++++Agt	Name Typ Agent SDDBranchAndFinancialInstitutionIdentification6			
1..1	FinInstnId Document +FIToFIPmtCxlReq ++Assgnmt +++Assgne ++++Agt +++++FinInstnId	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			
1..1		Name BICFI		IDF: Bei Einlieferung in den SCL	IDF: For submission in the SCL to

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	BICFI Document +FIToFIPmtCxlReq ++Assgnmt +++Assgne ++++Agt +++++FinInstnld ++++++BICFI	Typ Pattern BICFIDec2014Identifizier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		mit „MARKDEFF“ zu belegen. Fehlercode: B12	be completed with „MARKDEFF“. Error code: B12
1..1	CreDtTm Document +FIToFIPmtCxlReq ++Assgnmt +++CreDtTm	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*		Erstellungsdatum und -zeit des Bulks.	Bulk creation date and time.
1..1	CtrlData Document +FIToFIPmtCxlReq ++CtrlData	Name Typ Control Data ControlData1			
1..1	NbOfTxs Document +FIToFIPmtCxlReq ++CtrlData +++NbOfTxs	Name Typ Pattern Number Of Transactions Max15NumericText [0-9]{1,15}		Gesamtanzahl der Einzeltransaktionen im Bulk. Darf nicht größer sein als 100.000 (maximaler Parameter der Datensätze im Bulk). Fehlercode: B02 Gesamtanzahl der Datensätze muss der tatsächlichen Anzahl der Einzel Datensätze im Bulk entsprechen. Fehlercode: B03	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
1..1	Undrlyg Document +FIToFIPmtCxlReq ++Undrlyg	Name Typ Underlying SDDUnderlyingTransaction23		Daten der dem Rückruf zu Grunde liegenden Originaltransaktion(en).	Data of the underlying original transaction(s) being cancelled.
1..n	TxInf Document +FIToFIPmtCxlReq ++Undrlyg	Name Typ Transaction Information SDDPaymentTransaction106		Mandatory	Mandatory

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	+++TxInf CxIId Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxIId	Name Cancellation Identification Typ SDDId Length 1 .. 35 Pattern ([0-9a-zA-Z!-?:\(\)\.,\'+]/?([0-9a-zA-Z!-?:\(\)\.,\'+])?)*[0-9a-zA-Z!-?:\(\)\.,\'+]+)?		Referenz des den Rückruf veranlassenden Kreditinstitutes. Cancellation ID ist Bestandteil der Doppeleinreichungskontrolle auf Einzelsatzebene. Fehlercode: AM05 Gemäß Original pacs.003	Reference of the credit institution requesting the cancellation. Cancellation Id is an element of the duplication check at single record level. Error code: AM05 According original pacs.003
1..1	OrgnlGrplnf Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlGrplnf	Name Original Group Information Typ SDDOriginalGroupInformation29		Gemäß Original pacs.003	According original pacs.003
1..1	OrgnlMsgId Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlGrplnf +++++OrgnlMsgId	Name Original Message Identification Typ SDDOrigId Length 1 .. 35 Pattern ([0-9a-zA-Z!-?:\(\)\.,\'+]/+)((/([0-9a-zA-Z!-?:\(\)\.,\'+])?)*([0-9a-zA-Z!-?:\(\)\.,\'+]))*)		Gemäß Original pacs.003-Bulk.	According original pacs.003-bulk.
1..1	OrgnlMsgNmId Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlGrplnf +++++OrgnlMsgNmId	Name Original Message Name Identification Typ SDDOrgnlMsgNmId Length 1 .. 35 Pattern (\s*[\^s]s*)+		Nachrichtentyp des ursprünglichen Bulks. Belegung nur mit "pacs.003.001.02" oder " pacs.003.001.08" zulässig. (Schema-Validierung)	Original bulk name. Only "pacs.003.001.02" or "pacs.003.001.08" allowed. (Schema validation)
Anwendbare Codes / Acceptable Codes					
pacs.003.001.02					
pacs.003.001.08					
0..1	OrgnlInstrId Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlInstrId	Name Original Instruction Identification Typ SDDOrigId Length 1 .. 35 Pattern ([0-9a-zA-Z!-?:\(\)\.,\'+]/+)((/([0-9a-zA-Z!-?:\(\)\.,\'+])?)*([0-9a-zA-Z!-?:\(\)\.,\'+]))*)		Gemäß Original pacs.003	According original pacs.003
1..1	OrgnlEndToEndId	Name Original End To End Identification		Gemäß Original pacs.003	According original pacs.003

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlEndToEndId	Typ Max35Text Length 1 .. 35 Pattern (\s*[\^s]\s*)+			
1..1	OrgnlTxld Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxld	Name Original Transaction Identification Typ SDDOrigld Length 1 .. 35 Pattern ([0-9a-zA-Z?:\-\\(\)\.,'/ +](/?)?([0-9a-zA-Z?:\-\\(\)\.,'/ +])?)*([0-9a-zA-Z?:\-\\(\)\.,'/ +])*)		Gemäß Original pacs.003 Die Originaltransaktion (pacs.003) muss im SEPA Clearer verarbeitet worden sein. Fehlercode: XT75 Ggf. Fehlercode XT75 oder XT74, falls Wei-terleitung der Zahlung über andere CSM erfolgt.	According original pacs.003 The original transaction (pacs.003) must have been processed in the SEPA-Clearer. Error code: XT75 Where applicable, error code XT75 or XT74 if payment is forwarded via another CSM.
1..1	OrgnlIntrBkSttlmAmt Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlIntrBkSttlmAmt	Name Original Interbank Settlement Amount Typ restriction (SDDActiveOrHistoricCurrencyAndAmount) FractionDigits 2 TotalDigits 18 Inclusive 0.01 .. 99999999.99 Pattern [0-9]{0,15}(\.)([0-9]{0,2}){0,1}		Betrag der Originalzahlung In Ermangelung einer Gesamtsumme auf Bulkebene, wird der zu belastende Buchungsbetrag aus der Summe aller Einzelbeträge (Original Interbank Settlement Amount) ermittelt.	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).
1..1	OrgnlIntrBkSttlmDt Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlIntrBkSttlmDt	Name Original Interbank Settlement Date Typ ISODate Pattern [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		"Interbank Settlement Date" der Originalzahlung Muss mit dem Datum der Original-Transaktion übereinstimmen. Ggf. Rückweisung bei Weiterleitung an andere CSM mit Fehlercode: XT74 Dieses Datum muss ein T2-Geschäftstag sein und mindestens dem aktuellen SEPAClearer-Geschäftstag entsprechen oder bis zu maximal 14 Kalendertage in der Zukunft liegen. Ist das Datum bei mindestens einer Transaktion gleichlautend	Interbank settlement date of original payment. Must match date of the original transaction. If applicable, rejection via other CSMs using Error code: XT74 Interbank settlement date must be a T2 business 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 lies in the past or if the bulk is submitted after 10.00 (=

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
				<p>mit dem SEPA-Clearer-Geschäftstag und die Einreichung erfolgt nach 10:00 Uhr (SDD Core) bzw. 11:00 Uhr (SDD B2B) oder liegt es in der Vergangenheit, wird das gesamte Bulk zurückgewiesen. Fehlercode: B15</p> <p>Ein Rückruf ist nur vor Settlement zulässig. Die Einreichung muss bis spätestens 10:00 Uhr (SDD Core) bzw. 11:00 Uhr (SDD B2B) des Geschäftstages erfolgen, der dem <OrgnIntrBkSttlmDt> (= <IntrBkSttlmDt> des zu Grunde liegenden pacs.003) entspricht. Fehlercode: B15</p> <p>In Ermangelung eines (Buchungs-)datums im GrpHdr müssen die <OrgnIntrBkSttlmDt> aller Transaktionen eines Bulks identisch sein. Ist dies der Fall, wird das <OrgnIntrBkSttlmDt> der ersten Transaktion als Buchungsdatum herangezogen. Liegt keine Identität der <OrgnIntrBkSttlmDt> vor, erfolgt eine Bulkrückweisung. Fehlercode: B97</p> <p>Hinweis: Bei Auslieferungen aus dem SCL enthalten alle Einzeltransaktionen des Bulks ebenfalls ein gleichlautendes <OrgnIntrBkSttlmDt>.</p> <p>Bei der Doppelinreichungskontrolle wird das aktuelle</p>	<p>cut-off time for SEPA Core direct debits) or 11.00 (= cut-off time for SEPA B2B direct debits) and the date of at least one transaction is the same as the SEPA-Clearer business day 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 (SDD Core) or 11.00 (SDD B2B) on the settlement day which corresponds to the <OrgnIntrBkSttlmDt> (= <IntrBkSttlmDt> of the underlying pacs.003). Error code: B15</p> <p>In the absence of a settlement date in <GrpHdr>, the <OrgnIntrBkSttlmDt> of all transactions in the bulk must be identical. If this is case, the <OrgnIntrBkSttlmDt> of the first transaction is used as the settlement date. If no <OrgnIntrBkSttlmDt> identity exists, a bulk rejection will occur. Error code: B97</p> <p>Note: In deliveries from the SCL all individual transactions of the bulk contain also an identical <OrgnIntrBkSttlmDt>.</p> <p>The current SCL <IntrBkSttlmDt> is assumed for the duplication</p>

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
				<IntrBkSttlmDt> des SCL unterstellt. Die Originaltransaktion (pacs.003) muss im SEPA Clearer verarbeitet worden sein. Fehlercode: XT75	check. The original transaction (pacs.003) must have been processed in the SEPA-Clearer. Error code: XT75
0..1	Assgnr Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++Assgnr	Name Typ Assigner BranchAndFinancialInstitutionIdentification6_2		IDF: Darf in der Einlieferung nicht belegt werden. DNF: Wird in der Auslieferung vom SCL belegt.	IDF: must not be completed for submission. DNF: is completed upon delivery from the SCL.
1..1	FinInstnld Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++Assgnr +++++FinInstnld	Name Typ Financial Institution Identification FinancialInstitutionIdentification18_2			
1..1	BICFI Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++Assgnr +++++FinInstnld ++++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifizier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		Darf nur im DNF vorkommen. Fehlercode: XT13	Only permitted in DNF. Error code: XT13
1..1	CxlRsnInf Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++CxlRsnInf	Name Typ Cancellation Reason Information SDDPaymentCancellationReason5			
1..1	Orgtr Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++CxlRsnInf	Name Typ Originator SDDPartyIdentification135_2		BIC oder Name der den Rückruf veranlassenden Institution	BIC or name of the institution requesting the cancellation

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	+++++Orgtr Nm Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxlRsnInf +++++Orgtr ++++++Nm	Name Name Typ Max70Text Length 1 .. 70 Pattern (\s*[\^\s]\s*)+		Name der den Rückruf veranlassenden Institution	Name of the institution requesting the cancellation
1..1	Id Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxlRsnInf +++++Orgtr ++++++Id	Name Identification Typ SDDParty38Choice_2		Die Identifizierung der Partei, die den Antrag auf Stornierung der Zahlung stellt.	The Identification of the party originating the payment cancellation request.
1..1	OrgId Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxlRsnInf +++++Orgtr ++++++Id +++++++OrgId	Name Organisation Identification Typ SDDOrganisationIdentification29_2			
1..1	AnyBIC Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxlRsnInf +++++Orgtr ++++++Id +++++++OrgId +++++++AnyBIC	Name Any BIC Typ AnyBICDec2014Identifier Pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		BIC der den Rückruf veranlassenden Institution	BIC of the institution requesting the cancellation
1..1	Rsn Document	Name Reason Typ CancellationReason33Choice		Grund des Rückrufs.	Reason for cancellation.

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxlRsnInf +++++Rsn				
1..1	Cd Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++CxlRsnInf +++++Rsn +++++Cd	Name Code Typ ExternalCancellationReason1Code Length 1 .. 4 Pattern (\s*[\^s]\s*)+			
Anwendbare Codes / Acceptable Codes					
		AGNT CURR CUST CUTA DUPL FRAD TECH UPAY			
1..1	OrgnlTxRef Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef	Name Original Transaction Reference Typ extension (SDDOriginalTransactionReference28)		Kopie der Originalnachricht.	Copy of original message.
1..1	ReqdColltnDt Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++ReqdColltnDt	Name Requested Collection Date Typ ISODate Pattern [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}		Gemäß Original pacs.003	According original pacs.003
1..1	CdtrSchmeld Document +FIToFIPmtCxlReq	Name Creditor Scheme Identification Typ SDDPartyIdentification135_1		Gemäß Original pacs.003	According original pacs.003

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	++Undrlyg +++TxInf ++++OrgnlTxRef ++++CdtrSchmeld				
1..1	SttlmInf Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef ++++SttlmInf	Name Typ Settlement Information SDDSettlementInstruction7		Gemäß Original pacs.003	According original pacs.003
1..1	PmtTPlnf Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef ++++PmtTPlnf	Name Typ Payment Type Information SDDPaymentTypeInformation27		Gemäß Original pacs.003 Es dürfen nur die Werte "CORE" oder "B2B" enthalten sein. (Schema-Validierung) In einem COR-File dürfen nur CORE-Bulks und in einem B2B- File nur B2B-Bulks enthalten sein. Eine gemischte Einreichung von B2B- und CORE-Lastschriften in einem Bulk ist nicht zulässig. Fehlercode: XT43 Die Originaltransaktion (pacs.003) muss im SEPA Clearer verarbeitet worden sein. Fehlercode XT75	According original pacs.003 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 Original transaction (pacs.003) must have been processed in the SEPA-Clearer. Error code: XT75
1..1	MndtRltdInf Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef ++++MndtRltdInf	Name Typ Mandate Related Information SDDMandateRelatedInformation14		Gemäß Original pacs.003	According original pacs.003
0..1	RmtInf Document	Name Typ Remittance Information SDDRemittanceInformation16		Gemäß Original pacs.003	According original pacs.003

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++Rmtlnf			Im strukturierten Verwendungszweck dürfen max. 140x vorkommen. Es zählen nur die Informationen innerhalb des Elements <Strd>. Die Elemente inklusive Inhalte innerhalb des XML-Tags <Strd> werden mitgezählt. Fehlercode: XT33	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
0..1	UltmtDbtr Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++UltmtDbtr	Name Typ	Ultimate Debtor SDDParty40Choice2	Alle ISO 20022 Feldoptionen sind erlaubt. Gemäß Original pacs.003	All ISO 20022 field options are allowed. According original pacs.003
1..1	Dbtr Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++Dbtr	Name Typ	Debtor SDDParty40Choice3_Debtor	Gemäß Original pacs.003	According original pacs.003
1..1	DbtrAcct Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef +++++DbtrAcct	Name Typ	Debtor Account SDDCashAccount38_1	Gemäß Original pacs.003	According original pacs.003
1..1	DbtrAgt Document +FIToFIPmtCxlReq ++Undrlyg +++Txlnf ++++OrgnlTxRef	Name Typ	Debtor Agent SDDBranchAndFinancialInstitutionIdentificati on6	Gemäß Original pacs.003 Gültigkeit des BIC anhand des SCL-Directory. Fehlercode: XT27	According original pacs.003 Validity check of BIC against SCL-Directory. Error code: XT27

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	++++DbrAgt CdtrAgt Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++CdtrAgt	Name Typ Creditor Agent SDDBranchAndFinancialInstitutionIdentificati on6		Gemäß Original pacs.003 Der Original Creditor Agent BIC ist Bestandteil der Doppelseinreichungskontrolle auf Einzelsatzebene. Fehlercode: AM05 Gültigkeit des BIC anhand des SCL-Directory. Fehlercode: XT27 Die Originaltransaktion (pacs.003) muss im SEPA Clearer verarbeitet worden sein. Fehlercode XT75	According original pacs.003 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	Cdtr Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++Cdtr	Name Typ Creditor SDDParty40Choice3		Gemäß Original pacs.003	According original pacs.003
1..1	CdtrAcct Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++CdtrAcct	Name Typ Creditor Account SDDCashAccount38_1		Gemäß Original pacs.003	According original pacs.003
0..1	UltmtCdtr Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef +++++UltmtCdtr	Name Typ Ultimate Creditor SDDParty40Choice2		Gemäß Original pacs.003	According original pacs.003
0..1	Purp	Name Purpose		Gemäß Original pacs.003	According original pacs.003

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +FIToFIPmtCxlReq ++Undrlyg +++TxInf ++++OrgnlTxRef ++++Purp	Typ Purpose2Choice			

Nachricht / Message

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

Verwendung der Interbank Direct Debit Return/Refund of a Collection (pacs.004.001.09SDD)

Die Nachricht wird verwendet, um Rückgaben von Lastschriften zwischen Zahlungsdienstleistern zu transportieren. Anhand der Belegung des Feldes ‚Return Originator‘ kann abgeleitet werden, ob es sich um einen Refund oder einen Return handelt. Wenn im ‚Return Originator‘ ein ‚Name‘ angegeben wurde, handelt es sich um einen Refund, wenn ein ‚BIC‘ angegeben wurde, handelt es sich um einen Return.

Die Nachricht berücksichtigt **nur** einzelne Rückgaben.

Hinweise:

- Attribut AT-R001 wird vom ‚Message Name‘ ‚pacs.004‘ und der ‚Original Message Name Identification‘ ‚pacs.003‘ impliziert
- Nachrichtenelemente unter der ‚Original Transaction Reference‘ Sequenz basieren auf DS-04 Attributen.

ISO Nachrichtenstruktur

Eine Return/Refund-Nachricht beinhaltet:

- einen einzelnen Group Header.
- eine oder mehrere „Transaction Information“-Sequenzen, von der jede eine Rückgabe enthält, wie in DS-05 definiert.

Group Header

Der Group Header enthält Informationen, die für die Verarbeitung der gesamten Nachricht benötigt werden.

Use of Interbank Return Direct Debit Return/Refund of a Collection (pacs.004.001.09)

This message is used to transport the direct debit return/refund instruction between payment service providers. It is possible to deduce whether the transaction is being used as a refund or a return by referring to the entry in the 'Return Originator' field. If the 'Return Originator' contains a 'Name', this means that the message is being used as a Refund. If it contains a BIC, this means the message is being used as a return.

The message caters for single return/refund instructions **only**.

Notes:

- Attribute AT-R001 is implied by the 'Message Name', 'pacs.004', and the 'Original Message Name Identification' set to 'pacs.003'.
- Message elements under the 'Original Transaction Reference' sequence are based on DS-04 attributes.

ISO message structure

A Return/Refund message contains:

- a single group header
- one or more 'transaction information' sequences, each of which contains the transaction data of an individual underlying direct debit being returned/refunded, as defined in DS-05.

Group header

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

Nachrichtenstruktur / Message structure

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document Document	Typ Document			
1..1	PmtRtr Document +PmtRtr	Typ SDDPaymentReturnV09			
1..1	GrpHdr Document +PmtRtr ++GrpHdr	Name Typ Group Header SDDGroupHeader90		Der Group Header enthält Informationen, die für die Verarbeitung der gesamten Nachricht benötigt werden.	Group Header contains processing informations which applies to the whole payment.
1..1	MsgId Document +PmtRtr ++GrpHdr +++MsgId	Name Typ Length Pattern Message Identification SDDId 1 .. 35 ([0-9a-zA-Z-!\?:\(\)\.,\'+]/?([0-9a-zA-Z-!\?:\(\)\.,\'+])?)*[0-9a-zA-Z-!\?:\(\)\.,\'+]?)		Referenz-Nr. des Bulks. 'MsgId' ist Bestandteil der Doppeleinreichungskontrolle auf Dateiebene (über 15 Kalendertage eindeutige Referenz). Fehlercode: B14 Die ersten 8 bzw. 11. Stellen der 'MsgId' müssen im IDF mit dem BIC des Instructing Agent übereinstimmen. Der Rest des Feldes ist frei verfügbar. Fehlercode: B98	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	CreDtTm Document +PmtRtr ++GrpHdr +++CreDtTm	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]*		Erstellungsdatum und -zeit des Bulks.	Bulk creation date and time.
1..1	NbOfTxs Document +PmtRtr ++GrpHdr +++NbOfTxs	Name Typ Pattern Number Of Transactions Max15NumericText [0-9]{1,15}		Gesamtanzahl der Einzeltransaktionen im Bulk Darf nicht größer sein als 100.000 (maximaler Parameter der Datensätze im Bulk). Fehlercode: B02 Gesamtanzahl der Datensätze	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

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	TtlRtrdIntrBkSttlmAmt Document +PmtRtr ++GrpHdr +++TtlRtrdIntrBkSttlmAmt	Name Total Returned Interbank Settlement Amount Typ SDDActiveCurrencyAndAmount FractionDigits 2 TotalDigits 18 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,15}(\. [0-9]{0,2}){0,1}	DS-05 Mandatory Usage Rule: Only "EUR" is allowed. Amount must be "0.01" or more and "99999999999999.99" or less. Format Rule: The fractional part has a maximum of two digits.	muss der tatsächlichen Anzahl der Einzeldatensätze im Bulk entsprechen. Fehlercode: B03 Gesamtsumme der Einzeltransaktionen im Bulk Währungskennzeichen ist immer "EUR". (Schema-Validierung) Maximal zwei Nachkommastellen erlaubt. (Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "99999999999999.99" nicht übersteigen. (Schema-Validierung) Die angegebene Gesamtsumme muss der Summe der Einzeltransaktionen (Returned Interbank Settlement Amount) des Bulks entsprechen. Fehlercode: B05	must be equal to the actual number of individual data records in the bulk. Error code: B03 Total number of single transactions in the bulk. Currency symbol is always "EUR". (Schema validation) A maximum of two decimal places may be used. (Schema validation) Amount must be at least "0.01" and no more than "99999999999999.99". (Schema validation) The total amount given must equal the sum of the single transactions (Returned Interbank Settlement Amount) in the bulk. Error code: B05
1..1	IntrBkSttlmDt Document +PmtRtr ++GrpHdr +++IntrBkSttlmDt	Name Interbank Settlement Date Typ ISODate Pattern [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	DS-05 Mandatory AT-R005 The Settlement Date for the Return instruction.	Abrechnungsdatum des Returns. Geschäftstag an dem die Zahlungen der Datei im SEPA-Clearer verarbeitet werden sollen. Bei Einlieferungen bis 10:00 Uhr (Core) bzw. 11:00 Uhr (B2B) muss hier der aktuelle Geschäftstag des SEPA-Clearers angegeben werden. Bei Einlieferungen nach 15:00 Uhr (Core) bzw. 13:00 Uhr (B2B) muss hier der nächste Geschäftstag des SEPA-Clearers	Settlement date of the return. Business day for processing the transactions in the SEPA-Clearer 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

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
				angegeben werden. Fehlercode: B15	SEPA-Clearer must be given. Error code: B15
1..1	SttlmInf Document +PmtRtr ++GrpHdr +++SttlmInf	Name Typ Settlement Information SDDSettlementInstruction7		"IntrBkSttlmDt" ist Bestandteil der Doppeleinreichungskontrolle auf Bulk- und Transaktionsebene.	"IntrBkSttlmDt" is part of the duplication check at bulk and single transaction level.
1..1	SttlmMtd Document +PmtRtr ++GrpHdr +++SttlmInf ++++SttlmMtd	Name Typ Settlement Method SDDSettlementMethod1Code	DS-05 Usage Rule: Only "CLRG", "INGA" and "INDA" are allowed.	Information über den Settlement Mechanismus. Nur der Code "CLRG" ist zulässig. (Schema-Validierung)	Information on the settlement mechanism. Only the code 'CLRG' is allowed. (Schema validation)
Anwendbare Codes / Acceptable Codes					
CLRG					
1..1	ClrSys Document +PmtRtr ++GrpHdr +++SttlmInf ++++ClrSys	Name Typ Clearing System ClearingSystemIdentification3Choice			
1..1	Prtry Document +PmtRtr ++GrpHdr +++SttlmInf ++++ClrSys +++++Prtry	Name Typ Length Proprietary Max35Text_SCL 1 .. 35		Kennzeichen für das Clearing System. Für den SEPA-Clearer ist nur der Wert "SCL" zulässig. (Schema-Validierung)	Code for the clearing system. For the SEPA-Clearer, only the entry 'SCL' is allowed. (Schema validation)
Anwendbare Codes / Acceptable Codes					
SCL					
0..1	InstgAgt Document +PmtRtr ++GrpHdr	Name Typ Instructing Agent SDDBranchAndFinancialInstitutionIdentificati on6	DS-05 Usage Rule: Only 'BICFI' is allowed.	Nur bei Einlieferungen in den SEPA-Clearer zu belegen. Hier ist der BIC des SCL-Teilnehmers einzustellen, der zu dem	Only to be used for submissions to the SEPA-Clearer. Allocation of the BIC of the SCL participant which is linked with the

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+++InstgAgt			technischen Unterkonto/Sub-Account auf der TARGET2-Gemeinschaftsplattform gehört, das für die Durchführung der geldlichen Verrechnung herangezogen wird. Bestandteil der Doppeleinreichungskontrolle auf Bulkebene.	TARGET2 sub-account assigned for settlement with the SEPA-Clearer. Part of duplication check at bulk level.
1..1	FinInstnId Document +PmtRtr ++GrpHdr +++InstgAgt ++++FinInstnId	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			
1..1	BICFI Document +PmtRtr ++GrpHdr +++InstgAgt ++++FinInstnId +++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		BIC muss im Input Debit File (IDF) enthalten und einreichungsberechtigt sein. Fehlercode: B10 Prüfung gegen den BIC im File Header (Sending Institution) auf Einreichungsberechtigung des Kommunikationspartners. Fehlercode: B10	BIC must be contained in Input Debit File (IDF). Error code: B10 Communication partner's authorisation to submit verified against the BIC in the file header (Sending Institution). Error code: B10
0..1	InstdAgt Document +PmtRtr ++GrpHdr +++InstdAgt	Name Typ Instructed Agent SDDBranchAndFinancialInstitutionIdentification6	DS-05 Usage Rule: Only 'BICFI' is allowed.	Nur bei Auslieferungen aus dem SEPA-Clearer zu belegen. Hier ist der BIC des SCL-Teilnehmers einzustellen, der zu dem technischen Unterkonto/Sub-Account auf der T2-Gemeinschaftsplattform gehört, das für die Durchführung der geldlichen Verrechnung herangezogen wird.	Only to be used for deliveries from the SEPA-Clearer. Allocation of the BIC of the SCL participant which is linked with the T2 sub-account assigned for settlement with the SEPA-Clearer.
1..1	FinInstnId Document +PmtRtr ++GrpHdr +++InstdAgt ++++FinInstnId	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	BICFI Document +PmtRtr ++GrpHdr +++InstdAgt ++++FinInstnId +++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		BIC darf nur im Settled Debit File (SDF) enthalten sein. Fehlercode: B11	BIC may only present in the Settled Debit File(SDF). Error code: B11
1..n	TxInf Document +PmtRtr ++TxInf	Name Typ Transaction Information SDDPaymentTransaction112	DS-05 Mandatory	Maximal 100.000 Datensätze im Bulk.	Maximum of 100,000 data records in the bulk.
1..1	RtrId Document +PmtRtr ++TxInf +++RtrId	Name Typ Length Pattern Return Identification SDDId 1 .. 35 ([0-9a-zA-Z-?:\(\)\.,\'+]/?([0-9a-zA-Z-?:\(\)\.,\'+])?)*[0-9a-zA-Z-?:\(\)\.,\'+])?)	DS-05 Mandatory AT-R003 The specific Reference of the PSP Initiating the Return/ Refund.	Referenznummer der Transaktion, die von der initiierten Bank des Returns vergeben wird. Return ID ist Bestandteil der Doppeleinreichungskontrolle auf Einzelsatzebene. Fehlercode: AM05	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
1..1	OrgnlGrpInf Document +PmtRtr ++TxInf +++OrgnlGrpInf	Name Typ Original Group Information SDDOriginalGroupInformation29	DS-05 Usage Rule: Element 'Original Group Information' must be present either here or in 'Original Group Information'.	Gemäß Original pac.003	According original pac.003
1..1	OrgnlMsgId Document +PmtRtr ++TxInf +++OrgnlGrpInf ++++OrgnlMsgId	Name Typ Length Pattern Original Message Identification SDDOrigId 1 .. 35 ([0-9a-zA-Z-?:\(\)\.,\'+]/?([0-9a-zA-Z-?:\(\)\.,\'+])?)*([0-9a-zA-Z-?:\(\)\.,\'+])?)		Message Identification des ursprünglichen Pacs.003-Bulks. Bei Auslieferung des SCL, die aus Einlieferungen anderer CSM resultieren kann hier ggf. der Wert "UNMATCHED" stehen.	Message Identification of original pac.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	OrgnlMsgNmId Document +PmtRtr ++TxInf +++OrgnlGrpInf ++++OrgnlMsgNmId	Name Typ Length Pattern Original Message Name Identification restriction (Max35Text) 1 .. 35 (\s*[\^s]\s*)+	DS-07 Usage Rule: Only "pacs.003.001.08" is allowed.	Nachrichtentyp des ursprünglichen Bulks. Belegung nur mit "pacs.003.001.02" oder " pacs.003.001.08" zulässig. (Schema-Validierung)	Original bulk name. Only "pacs.003.001.02" or "pacs.003.001.08" allowed. (Schema validation)

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
Anwendbare Codes / Acceptable Codes					
pac.003.001.02					
pac.003.001.08					
0..1	OrgnlInstrId Document +PmtRtr ++Txlnf +++OrgnlInstrId	Name Original Instruction Identification Typ SDDOrigld Length 1 .. 35 Pattern ([0-9a-zA-Z?-\(\)\.,'/+](/([0-9a-zA-Z?-\(\)\.,'/+])?)*([0-9a-zA-Z?-\(\)\.,'/+])*)	DS-05 Usage Rule: Mandatory if provided in the original instruction.	Gemäß Original pac.003	According original pac.003
1..1	OrgnlEndToEndId Document +PmtRtr ++Txlnf +++OrgnlEndToEndId	Name Original End To End Identification Typ Max35Text Length 1 .. 35 Pattern (\s*[^\s]\s*)+	DS-05 Mandatory AT-T015 The Creditor's Reference to the Direct Debit Transaction.	Gemäß Original pac.003	According original pac.003
1..1	OrgnlTxId Document +PmtRtr ++Txlnf +++OrgnlTxId	Name Original Transaction Identification Typ SDDOrigld Length 1 .. 35 Pattern ([0-9a-zA-Z?-\(\)\.,'/+](/([0-9a-zA-Z?-\(\)\.,'/+])?)*([0-9a-zA-Z?-\(\)\.,'/+])*)	DS-05 Mandatory AT-T055 The Creditor PSP's reference of the Collection. Usage Rule: Must contain a reference that is meaningful to the Creditor PSP and is unique over time.	Gemäß Original pac.003 Keine Prüfung durch den SEPA-Clearer. Ggf. Fehlercode XT75 oder XT74, falls Weiterleitung der Zahlung über andere CSM erfolgt.	According original pac.003 Not checked by the SEPA-Clearer. Where applicable, error code XT75 or XT74 if payment is forwarded via another CSM.
1..1	OrgnlIntrBkSttlmAmt Document +PmtRtr ++Txlnf +++OrgnlIntrBkSttlmAmt	Name Original Interbank Settlement Amount restriction (SDDActiveCurrencyAndAmount) Typ FractionDigits 2 TotalDigits 18 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,15}(\. [0-9]{0,2}){0,1}	DS-05 Mandatory AT-T002 The amount of the Collection in euro. Usage Rule: Only "EUR" is allowed. Amount must be "0.01" or more and "999999999.99" or less. Format Rule: The fractional part has a maximum of two digits.	Originalbetrag der ursprünglichen Lastschrift. Währungskennzeichen ist immer "EUR". (Schema-Validierung) Maximal zwei Nachkommastellen erlaubt. (Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "999999999.99" nicht übersteigen. (Schema-Validierung)	Original amount of original direct debit. Currency symbol is always "EUR". (Schema validation) A maximum of two decimal places may be used. (Schema validation) Amount must be at least "0.01" and no more than "999999999.99". (Schema validation)
1..1	RtrdIntrBkSttlmAmt	Name Returned Interbank Settlement Amount	DS-05	Rückgabebetrag der Lastschrift.	Return amount of the direct

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +PmtRtr ++TxInf +++RtrdIntrBkSttlmAmt	Typ SDDActiveCurrencyAndAmount FractionDigits 2 TotalDigits 18 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,15}(\.([0-9]{0,2}))?{0,1}	Usage Rule: Only "EUR" is allowed. Amount must be "0.01" or more and "999999999.99" or less. Element is equal to the sum of 'Original Interbank Settlement Amount', 'Compensation Amount' and 'Amount' in 'Charges Information'. Format Rule: The fractional part has a maximum of two digits.	Währungskennzeichen ist immer "EUR". (Schema-Validierung) Maximal zwei Nachkommastellen erlaubt. (Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "999999999.99" nicht übersteigen. (Schema-Validierung) Nutzbar für CORE- und B2B-Lastschriften. Dabei wird nur die rechnerische Richtigkeit der Addition <OrgnlIntrBkSttlmAmt> + <CompstnAmt> + <Chrgslnf/Amt> = <RtrdIntrBkSttlmAmt> geprüft, wenn <CompstnAmt> und/oder <Chrgslnf> gefüllt ist. Fehlercode: XT78	debit. Currency symbol is always "EUR". (Schema validation) A maximum of two decimal places may be used. (Schema validation) Amount must be at least "0.01" and no more than "999999999.99". (Schema validation) Can be used for CORE- und B2B-Direct Debits. Only the correctness of the sum (OrgnlIntrBkSttlm Amt> + <CompstnAmt> + <Chrgslnf/Amt> = <RtrdIntrBkSttlmAmt>) is checked if <CompstnAmt> and/or <Chrgslnf> is/are completed. Error code: XT78
0..1	RtrdInstdAmt Document +PmtRtr ++TxInf +++RtrdInstdAmt	Name Returned Instructed Amount Typ SDDActiveCurrencyAndAmount FractionDigits 2 TotalDigits 18 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,15}(\.([0-9]{0,2}))?{0,1}	DS-05 Usage Rule: Only allowed in the case an Interchange Fee is included, i.e., 'Amount' under 'Charges Information' is used. Only "EUR" is allowed. Amount must be "0.01" or more and "999999999.99" or less. Format Rule: The fractional part has a maximum of two digits.	Währungskennzeichen ist immer "EUR". (Schema-Validierung) Maximal zwei Nachkommastellen erlaubt. (Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "999999999.99" nicht übersteigen. (Schema-Validierung) Wird der Elementblock "Charges Information" genutzt, muss auf Grund einer ISO-Anforderung	Currency symbol is always "EUR". (Schema validation) A maximum of two decimal places may be used. (Schema validation) Amount must be at least "0.01" and no more than "999999999.99". (Schema validation) If the element block "Charges Information" is used, the element "Returned Instructed Amount"

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
				zusätzlich das Element "Returned Instructed Amount" belegt sein. Fehlercode: XT13	must also be completed in compliance with an ISO equirement. Error code: XT13
				Falls belegt, obwohl "Amount" in "Charges Information" nicht belegt ist. Fehlercode: XT13	Should this be completed, although "Amount" in "Charges Information" is not completed: error code: XT13
0..1	CompstnAmt Document +PmtRtr ++Txlnf +++CompstnAmt	Name Compensation Amount Typ restriction (SDDActiveCurrencyAndAmount) FractionDigits 2 TotalDigits 18 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,15}(\. [0-9]{0,2}){0,1}	DS-05 CORE: AT-R006 The Refund compensation recovered by the Debtor PSP from the Creditor PSP. Usage Rule: 'Compensation Amount' only applies to refunds, which is indicated by the presence of 'Name' in 'Return Originator'. Only "EUR" is allowed. Amount must be "0.01" or more and "999999999.99" or less. Format Rule: The fractional part has a maximum of two digits. B2B: Not to be used.	Optionaler Zinsausgleich, der bei der Rückgabe der SEPA-Lastschrift durch die Zahlstelle zu Lasten der ersten Inkassostelle vereinnahmt wird. Verwendung nur im Core-Lastschriftverfahren zulässig; es findet keine Validierung durch den SCL statt. Währungskennzeichen ist immer "EUR". (Schema-Validierung) Maximal zwei Nachkommastellen erlaubt. (Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "999999999.99" nicht übersteigen. (Schema-Validierung) Compensation Amount ist nur in Refunds zulässig, d.h. <RtrRsnInf><Orgtr><Nm> muss belegt sein. Fehlercode: XT78.	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. Currency symbol is always "EUR". (Schema validation) A maximum of two decimal places may be used. (Schema validation) Amount must be at least "0.01" and no more than "999999999.99". (Schema validation) Compensation Amount' only applies to refunds, which is indicated by the presence of <RtrRsnInf><Orgtr><Nm>. Error code: XT78
0..1	ChrgBr Document +PmtRtr ++Txlnf	Name Charge Bearer Typ ChargeBearerType1Code	DS-05 Usage Rule: Only "SLEV" is allowed.	Nur "SLEV" ist erlaubt. (Schema-Validierung)	Only "SLEV" is allowed. (Schema validation)

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+++ChrgBr				
Anwendbare Codes / Acceptable Codes					
SLEV					
0..1	ChrgsInf Document +PmtRtr ++Txlnf +++ChrgsInf	Name Charges Information Typ SDDCharges7	DS-05 Usage Rule: Only one occurrence is allowed.	Wird der Elementblock "Charges Information" genutzt, muss auf Grund einer ISO-Anforderung zusätzlich das Element "Returned Instructed Amount" belegt sein. Fehlercode: XT13	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	Amt Document +PmtRtr ++Txlnf +++ChrgsInf ++++Amt	Name Amount restriction (SDDActiveCurrencyAndAmount) Typ FractionDigits 2 TotalDigits 18 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,15}(\.[0-9]{0,2}){0,1}	DS-05 AT-R007 The amount of the Interchange Fee. Usage Rule: Only "EUR" is allowed. Amount must be "0.01" or more and "999999999.99" or less. Format Rule: The fractional part has a maximum of two digits.	Nur zulässig, wenn bilateral zwischen Debtor Bank und Creditor Bank vereinbart. Währungskennzeichen ist immer "EUR". (Schema-Validierung) Maximal zwei Nachkommastellen erlaubt. (Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "999999999.99" nicht übersteigen. (Schema-Validierung)	Only permissible if bilaterally agreed between Debtor Bank and Creditor Bank. Currency symbol is always "EUR". (Schema validation) A maximum of two decimal places may be used. (Schema validation) Amount must be at least "0.01" and no more than "999999999.99". (Schema validation)
1..1	Agt Document +PmtRtr ++Txlnf +++ChrgsInf ++++Agt	Name Agent Typ SDDBranchAndFinancialInstitutionIdentification6_1			
1..1	FinInstnId Document +PmtRtr ++Txlnf +++ChrgsInf ++++Agt +++++FinInstnId	Name Financial Institution Identification Typ SDDFinancialInstitutionIdentification18			

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	BICFI Document +PmtRtr ++Txlnf +++Chrgslnf ++++Agt +++++FinInstnld ++++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	DS-05 Mandatory AT-D002 BIC code of the Debtor PSP. Usage Rule: Only 'BICFI' is allowed.		
0..1	InstgAgt Document +PmtRtr ++Txlnf +++InstgAgt	Name Typ Instructing Agent SDDBranchAndFinancialInstitutionIdentificati on6	DS-05 Usage Rule: Only 'BICFI' is allowed.	Ursprünglicher Einreicher der das Bulk, in dem die R-Transaktion enthalten war, in den SCL eingeleitet hat Nur bei Auslieferung der BBK an den SCL-Teilnehmer (Bank) belegt. Hier steht bei Zahlungen die über STEP2 an den SCL geleitet werden der BIC des direkten STEP2-Teilnehmers bzw. bei Zahlungen die innerhalb des SEPA-Clearers abgewickelt werden der BIC des SCL-Teilnehmers, der den Return/Refund in den SCL eingereicht hat.	Original submitter in the SCL of the bulk which contained the R-transaction. Only used in deliveries from the BBk to the SCL participant. In payments that have been submitted by STEP2, to the SCL the BIC of the direct STEP2 participant is displayed here.
1..1	FinInstnld Document +PmtRtr ++Txlnf +++InstgAgt ++++FinInstnld	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			
1..1	BICFI Document +PmtRtr ++Txlnf +++InstgAgt ++++FinInstnld ++++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		Darf nur im SDF vorkommen. Fehlercode: XT13	Only permitted in SDF. Error code: XT13

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	RtrRsnInf Document +PmtRtr ++Txlnf +++RtrRsnInf	Name Typ Return Reason Information SDDPaymentReturnReason6	DS-05 Mandatory Usage Rule: Only one occurrence of 'Return Reason Information' is allowed.		
1..1	Orgtr Document +PmtRtr ++Txlnf +++RtrRsnInf ++++Orgtr	Name Typ Originator SDDPartyIdentification135	DS-05 Mandatory AT-R002 The identification of the type of party initiating the Return/Refund. Usage Rule: Limited to 'AnyBIC' to identify the PSP originating the return (including the refusal returned after settlement) or to 'Name' to identify the Debtor in case of refunds. 'Name' is limited to 70 characters in length. B2B: Mandatory AT-R002 The Identification of the type of party initiating the Return. Usage Rule: Limited to 'AnyBIC' to identify the PSP originating the return.	Angabe der Partei, die die Nachricht pacs.004 initiiert hat. Es darf entweder nur der BIC oder der Name (nur für Nicht-Finanzinstitute) angegeben werden. (Schema-Validierung) Wenn der 'Name' belegt wurde handelt es sich um einen Refund. Wenn der 'BIC' belegt wurde, handelt es sich um einen Return. Im B2B-Verfahren ist nur die Belegung des "BIC" zulässig (d. h. Return). Fehlercode: AG02	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	Nm Document +PmtRtr ++Txlnf +++RtrRsnInf ++++Orgtr +++++Nm	Name Typ Length Pattern Name Max70Text 1 .. 70 (\s*[\^ \s]*\s*)+		Im B2B-Verfahren ist der Name des Return Originators nicht zugelassen. Fehlercode: AG02	Under the B2B scheme, it is not permitted to enter the name of the return originator. Error code: AG02
1..1	Id	Name Identification			

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +PmtRtr ++Txlnf +++RtrRsnlnf ++++Orgtr +++++Id	Typ SDDParty38Choice			
1..1	OrgId Document +PmtRtr ++Txlnf +++RtrRsnlnf ++++Orgtr +++++Id ++++++OrgId	Name Typ Organisation Identification SDDOrganisationIdentification29			
1..1	AnyBIC Document +PmtRtr ++Txlnf +++RtrRsnlnf ++++Orgtr +++++Id ++++++OrgId +++++++AnyBIC	Name Typ Pattern AnyBIC AnyBICDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		Die Partei, von der diese Transaktion ausgeht. Kann nicht gleichzeitig mit Originator Name (oben) verwendet werden. (Schema-Validierung).	The party originating this transaction. Cannot be used at the same time as Originator Name (above). (Schema validation).
1..1	Rsn Document +PmtRtr ++Txlnf +++RtrRsnlnf ++++Rsn	Name Typ Reason ReturnReason5Choice	DS-05 Mandatory AT-R004 The reason code for non-acceptance.	Grund des Returns/Refunds.	Reason for return/refund.
1..1	Cd Document +PmtRtr ++Txlnf +++RtrRsnlnf ++++Rsn +++++Cd	Name Typ Length Pattern Code ExternalReturnReason1Code 1 .. 4 (\s*[\^]\s*)+		Alle zulässigen Return/Refund-Rückgabecodes gemäß EPC IG's. (Schema-Validierung) Für Refund-Zahlungen sind nur die Codes MD01 und MD06 zulässig. Fehlercode: XT76	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

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
				<p>Für Return-Zahlungen ist der Code MD06 nicht zulässig. Fehlercode XT13</p> <p>Der Code AC13 darf nur im B2B-Service genutzt werden. Fehlercode: XT33</p> <p>Der Return-Code MD06 darf im B2B-Service nicht genutzt werden. Fehlercode XT33</p>	<p>The Code ‚MD06‘ can not be used for return payments. Error code: XT13</p> <p>The Code ‚AC13‘ is only allowed to be used in the SEPA B2B Direct Debit Scheme. Error code: XT33</p> <p>The code MD06 can not be used in the B2B-Service Error code: XT13</p>
		Anwendbare Codes / Acceptable Codes			
		AC01 AC04 AC06 AC13 AG01 AG02 AM04 AM05 BE05 MD01 MD06 MD07 MS02 MS03 RC01 RR01 RR02 RR03 RR04 SL01			
1..1	OrgnITxRef Document +PmtRtr ++TxInf +++OrgnITxRef	Name Typ Original Transaction Reference SDDOriginalTransactionReference28	DS-05 Mandatory An exact copy of all attributes of the received DS-04 which is being	Kopie der Originalnachricht.	Copy of original message.

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
				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.	
1..1	IntrBkSttlmDt Document +PmtRtr ++Txlnf +++OrgnlTxRef ++++IntrBkSttlmDt	Name Typ Pattern Interbank Settlement Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	DS-05 AT-T051 The Settlement Date of the Collection.	Verarbeitungstag der Original-Lastschrift. Bei Weiterleitung der Zahlung an ein anderes CSM ggf. Fehlercode XT74. Dieses Datum der Original-Lastschrift muss kleiner oder gleich Datum des 'IntrBkSttlmDt' im 'GrpHdr' sein. Fehlercode: DT01	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	ReqdColltnDt Document +PmtRtr ++Txlnf +++OrgnlTxRef ++++ReqdColltnDt	Name Typ Pattern Requested Collection Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	DS-05 AT-T013 The Due date of the Collection.	Gemäß Original pacs.003	According original pacs.003
1..1	CdtrSchmeld Document +PmtRtr ++Txlnf +++OrgnlTxRef ++++CdtrSchmeld	Name Typ Creditor Scheme Identification SDDPartyIdentification135_4	DS-05 AT-E005 The identifier of the Creditor.	Gemäß Original pacs.003	According original pacs.003
0..1	SttlmInf Document +PmtRtr ++Txlnf +++OrgnlTxRef ++++SttlmInf	Name Typ Settlement Information SDDSettlementInstruction7		Gemäß Original pacs.003	According original pacs.003
1..1	PmtTplnf	Name Payment Type Information	DS-05 AT-T001 The	Gemäß Original pacs.003	According original pacs.003

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +PmtRtr ++TxInf +++OrgnlTxRef ++++PmtPlnInf	Typ SDDPaymentTypeInformation27	identification code of the Scheme. AT-M006 The transaction / Sequence Type. AT-T008 The category purpose of the Collection.	Es dürfen nur die Werte "CORE" oder "B2B" enthalten sein (Schema-Validierung). In einem COR-File dürfen nur CORE- und in einem B2B-File nur B2B-Bulks enthalten sein. Fehlercode: XT43 Eine gemischte Einreichung von B2B- und CORE-Lastschriften in einem Bulk ist nicht zulässig. Fehlercode: XT43	Only the codes 'CORE' or 'B2B' may be entered. (Schema validation) In a COR-File are only CORE-Bulks allowed. In a B2B-File are only B2B-Bulks allowed. Error code: XT43 Mixed submission of B2B and CORE Direct Debits in one bulk is not allowed. Error code: XT43
1..1	MndtRltdInf Document +PmtRtr ++TxInf +++OrgnlTxRef ++++MndtRltdInf	Name Typ Mandate Related Information SDDMandateRelatedInformation14	DS-05 AT-M001 The unique Mandate reference. AT-M010 The placeholder for the electronic signature, if applicable. AT-M002 The type of Mandate (paper, e-Mandate). AT-M004 The identifier of the original Creditor who issued the Mandate. AT-M005 The unique Mandate reference as given by the original Creditor who issued the Mandate. AT-M007 The reason for amendment of the Mandate. AT-M008 The Date of Signing of the Mandate. AT-M013 The reference of the validation made by the Debtor PSP (if present in DS-04).	Gemäß Original pacs.003	According original pacs.003
0..1	RmtInf	Name Typ Remittance Information SDDRemittanceInformation16	DS-05 AT-T012 The	Gemäß Original pacs.003	According original pacs.003

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +PmtRtr ++TxInf +++OrgnlTxRef ++++RmtInf		Remittance Information sent by the Creditor to the Debtor in the Collection. Usage Rule: Either 'Structured' or 'Unstructured' may be present.	Im strukturierten Verwendungszweck dürfen max. 140x vorkommen. Es zählen nur die Informationen innerhalb des Elements <Strd>. Die Elemente inklusive Inhalte innerhalb des XML-Tags <Strd> werden mitgezählt. Fehlercode: XT33	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
0..1	UltmtDbtr Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtDbtr	Name Typ Ultimate Debtor SDDParty40Choice_1	DS-05 AT-P006 The name of the Debtor Reference Party. AT-P007 The identification code of the Debtor Reference Party. Usage Rule: Only 'Party' is allowed.	Gemäß Original pac.003	Alle ISO 20022 Feldoptionen sind erlaubt. According original pac.003
1..1	Dbtr Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr	Name Typ Debtor SDDParty40Choice_Debtor	DS-05 AT-P001 The name of the Debtor. AT-P005 The address of the Debtor. AT-P004 The Debtor Identification Code. Usage Rule: Only 'Party' is allowed.	Gemäß Original pac.003	According original pac.003
1..1	DbtrAcct Document +PmtRtr ++TxInf +++OrgnlTxRef ++++DbtrAcct	Name Typ Debtor Account SDDCashAccount38_1	DS-05 AT-D001 The account number (IBAN) of the Debtor. Usage Rule: Only 'IBAN' is allowed.	Gemäß Original pac.003	According original pac.003
1..1	DbtrAgt Document +PmtRtr ++TxInf	Name Typ Debtor Agent SDDBranchAndFinancialInstitutionIdentificati on6	DS-05 AT-D002 The BIC code of the Debtor PSP. Usage Rule: Only 'BICFI' is allowed.	Gemäß Original pac.003 Debtor Agent BIC ist Bestandteil der Doppeleinreichungskontrolle auf Einzelsatzebene	According original pac.003 Debtor agent BIC is included in the duplication check at single record level.

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+++OrgnlTxRef ++++DbtrAgt			Fehlercode: AM05 Prüfung nur bei Weiterleitung der Zahlung vom SEPA-Clearer an STEP2: BIC muss ein über die Bundesbank registrierter Reachable BIC des entsprechenden SDD Service der EBA CLEARING sein. Fehlercode: PY01	Error code: AM05 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	CdtrAgt Document +PmtRtr ++Txlnf +++OrgnlTxRef ++++CdtrAgt	Name Typ Creditor Agent SDDBranchAndFinancialInstitutionIdentificati on6	DS-05 AT-C002 The BIC code of the Creditor PSP. Usage Rule: Only 'BICFI' is allowed.	Gemäß Original pacs.003 Gültigkeit des BIC anhand des SCL-Directories. Fehlercode: XT27 Prüfung nur bei Weiterleitung der Zahlung vom SEPA-Clearer an STEP2: BIC muss ein registrierter direkter Teilnehmer oder Reachable BIC am entsprechenden STEP2 SDD Service sein. Fehlercode: PY01	According original pacs.003 Validity of BIC using SEPA BIC 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	Cdtr Document +PmtRtr ++Txlnf +++OrgnlTxRef ++++Cdtr	Name Typ Creditor SDDParty40Choice	DS-05 AT-E001 The name of the Creditor. AT-E004 The address of the Creditor. Usage Rule: Only 'Party' is allowed.	Gemäß Original pacs.003	According original pacs.003
1..1	CdtrAcct Document +PmtRtr ++Txlnf +++OrgnlTxRef ++++CdtrAcct	Name Typ Creditor Account SDDCashAccount38_1	DS-05 Mandatory AT-C001 The account number (IBAN) of the Creditor. Usage Rule: Only 'IBAN' is allowed.	Gemäß Original pacs.003	According original pacs.003
0..1	UltmtCdtr Document	Name Typ Ultimate creditor SDDParty40Choice_1	DS-05 AT-E007 The name of the Creditor Reference	Gemäß Original pacs.003	According original pacs.003

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr		Party. AT-E010 The identification code of the Creditor Reference Party. Usage Rule: Only 'Party' is allowed.		
0..1	Purp Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Purp	Name Typ Purpose Purpose2Choice	DS-05 AT-T007 The purpose of the Collection.	Gemäß Original pacs.003	According original pacs.003

Nachricht / Message

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

Verwendung des Payment Reversal (pacs.007.001.09)

Die Nachricht wird verwendet, um die Rückerstattung einer Lastschrift vom Zahlungsdienstleister des Zahlungsempfängers zum Zahlungsdienstleister des Zahlers zu transportieren.

Diese Nachricht berücksichtigt **nur** die Rückerstattung einzelner Lastschriften. Rückerstattungen auf Bulk-Ebene werden vom SEPA-Clearer **nicht** unterstützt.

Hinweise:

- Attribut AT-R001 in DS-07 wird angezeigt durch den „Message Name“ ‘pacs.007’ und „Original Message Name Identification“ ‘pacs.003’
- Attribut AT-R002 wird angezeigt durch eine Kombination des „Reversal Originator“ mit dem „Reversal Reason“.
- „Original“-Nachrichtenelemente basieren auf DS-04-Attributen.

ISO Nachrichtenstruktur

Eine Interbank Reversal Instruction Nachricht beinhaltet:

- einen einzelnen Group Header.
- eine einzelne Original Group Header Sequenz
- eine oder mehrere „Transaction Information“-Sequenzen, von denen jede eine Rückerstattung enthält, wie in DS-07 definiert.


Group Header

Der Group Header enthält Informationen, die für die Verarbeitung der gesamten Nachricht benötigt werden.

Use of the Payment Reversal (pacs.007.001.09)

This message is used to transport the Interbank Reversal Instruction for a Collection from the Creditor bank to the Debtor bank. The message caters for single reversal instructions **only**. Bulk-level reversal instructions are **not** supported by the SEPA-Clearer.

Notes:

- Attribute AT-R001 in DS-07 is indicated by the 'Message Name', 'pacs.007', and the 'Original Message Name Identification', set to 'pacs.003' 
- Attribute AT-R002 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 Interbank Reversal Instruction message contains:

- a single Group Header
- a single Original Group Information sequence
- one or more 'Transaction Information' sequences, each of which contains the transaction date of an individual underlying direct debit to be reversed, as defined in DS-07.

Group header

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

Nachrichtenstruktur / Message structure

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document Document	Typ Document			
1..1	FIToFIPmtRvsl Document +FIToFIPmtRvsl	Typ SDDFIToFIPaymentReversalV09			
1..1	GrpHdr Document +FIToFIPmtRvsl ++GrpHdr	Name Typ Group Header SDDGroupHeader89		Der Group Header enthält Informationen, die für die Verarbeitung der gesamten Nachricht benötigt werden.	Group Header contains processing informations which applies to the whole payment.
1..1	Msgld Document +FIToFIPmtRvsl ++GrpHdr +++Msgld	Name Typ Length Pattern Message Identification SDDId 1 .. 35 ([0-9a-zA-Z-!\?:\(\)\.,'\+]/?)?([0-9a-zA-Z-!\?:\(\)\.,'\+]/?)*[0-9a-zA-Z-!\?:\(\)\.,'\+]/?		Referenz-Nr. des Bulks. 'Msgld' ist Bestandteil der Doppelseinreichungskontrolle auf Dateiebene (über 15 Kalendertage eindeutige Referenz). Fehlercode: B14 Die ersten 8 bzw. 11. Stellen der 'Msgld' müssen im IDF mit dem BIC des Instructing Agent übereinstimmen. Der Rest des Feldes ist frei verfügbar. Fehlercode: B98	Bulk reference number. 'Msgld' 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 '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	CreDtTm Document +FIToFIPmtRvsl ++GrpHdr +++CreDtTm	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]*		Erstellungsdatum und -zeit des Bulks.	Bulk creation date and time.
1..1	NbOfTx Document +FIToFIPmtRvsl ++GrpHdr +++NbOfTx	Name Typ Pattern Number Of Transactions Max15NumericText [0-9]{1,15}		Gesamtanzahl der Einzeltransaktionen im Bulk. Darf bei Einlieferung in den SCL nicht "Null" sein, da Reversal auf Bulk-Ebene nicht unterstützt wird. (Schema-Validierung) Darf nicht größer sein als 100.000	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

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
				(maximaler Parameter der Datensätze im Bulk). Fehlercode: B02	(maximum parameter of data records in the bulk). Error code: B02
				Gesamtanzahl der Datensätze muss der tatsächlichen Anzahl der Einzeldatensätze im Bulk entsprechen. Fehlercode: B03	Total number of data records must be equal to the actual number of individual data records in the bulk. Error code: B03
1..1	GrpRvsl Document +FIToFIPmtRvsl ++GrpHdr +++GrpRvsl	Name Group Reversal Typ restriction (xs:string)	DS-07 Mandatory Usage Rule: Only "false" is allowed.	Kennzeichnung, ob es sich um ein Bulk-Reversal oder um Reversal einzelner Zahlung(en) handelt. Reversal auf Bulk-Ebene wird nicht unterstützt. Bei Einlieferung in den SCL daher nur Belegung mit "false" zulässig. (Schema-Validierung)	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)
Anwendbare Codes / Acceptable Codes					
		false			
1..1	TtIRvsdIntrBkSttImAmt Document +FIToFIPmtRvsl ++GrpHdr +++TtIRvsdIntrBkSttImAmt	Name Total Reversed Interbank Settlement Amount Typ SDDActiveCurrencyAndAmount FractionDigits 2 TotalDigits 18 Inclusive 0 Pattern [0-9]{0,15}(\. [0-9]{0,2}){0,1}	DS-07 Mandatory AT-R042 The amount of the Reversal in euro. Usage Rule: Only "EUR" is allowed. Amount must be "0.01" or more and "99999999999999.99" or less. Format Rule: The fractional part has a maximum of two digits.	Gesamtsumme der Einzeltransaktionen (Reversals) im Bulk Währungskennzeichen ist immer "EUR". (Schema-Validierung) Maximal zwei Nachkommastellen erlaubt. (Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "99999999999999.99" nicht übersteigen. (Schema-Validierung) Die angegebene Gesamtsumme muss der Summe aus den Einzeltransaktionen des Bulks	Total amount of single transactions (reversals) in the bulk. Currency symbol is always "EUR". (Schema validation) A maximum of two decimal places may be used. (Schema validation) Amount must be at least "0.01" and no more than "99999999999999.99". (Schema validation) The total amount given must equal the sum of the single transactions in the bulk.

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	IntrBkSttlmDt Document +FIToFIPmtRvsl ++GrpHdr +++IntrBkSttlmDt	Name Interbank Settlement Date Typ ISODate Pattern [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	DS-07 Mandatory AT-R005 The Settlement Date for the Reversal.	entsprechen. Fehlercode: B05 Abrechnungsdatum des Reversals. Geschäftstag an dem die Reversals des Bulks im SEPA-Clearer verarbeitet werden sollen. Bei Einlieferung bis 10:00 Uhr (Core) bzw. 11:00 Uhr (B2B) muss hier der aktuelle Geschäftstag des SEPA-Clearers angegeben werden. Bei Einlieferungen nach 15:00 Uhr (Core) bzw. 13:00 Uhr (B2B) muss hier der nächste Geschäftstag des SEPA-Clearers angegeben werden. Fehlercode: B15 <IntrBkSttlmDt> ist Bestandteil der Doppelinreichungskontrolle auf Datei- (eindeutige Referenz über 15 Kalendertage) und Einzelsatzebene.	Error code: B05 Settlement date for reversal. Business day for processing of the reversal in the SEPA-Clearer. 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.
1..1	SttlmInf Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf	Name Settlement Information Typ SDDSettlementInstruction7			
1..1	SttlmMtd Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf ++++SttlmMtd	Name Settlement Method Typ SDDSettlementMethod1Code	DS-07 Usage Rule: Only "CLRG", "INGA" and "INDA" are allowed.	Information über den Settlement Mechanismus. Nur der Code "CLRG" ist zulässig. (Schema-Validierung)	Information on the settlement mechanism. Only the code "CLRG" is allowed. (Schema validation)
Anwendbare Codes / Acceptable Codes					
CLRG					
1..1	CirSys Document	Name Clearing System Typ ClearingSystemIdentification3Choice			

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	+FIToFIPmtRvsl ++GrpHdr +++SttlmInf ++++ClrSys Prtry Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf ++++ClrSys ++++Prtry	Name Proprietary Typ Max35Text_SCL Length 1 .. 35		Kennzeichen für das Clearing System. Für den SEPA-Clearer ist nur der Wert "SCL" zulässig. (Schema-Validierung)	Code for the clearing system. For the SEPA-Clearer, only the entry "SCL" is allowed. (Schema validation)
Anwendbare Codes / Acceptable Codes					
0..1	InstgAgt Document +FIToFIPmtRvsl ++GrpHdr +++InstgAgt	Name Instructing Agent Typ SDDBranchAndFinancialInstitutionIdentificati on6	DS-07 Usage Rule: Only 'BICFI' is allowed.	Nur bei Einlieferungen in den SEPA-Clearer zu belegen. Hier ist der BIC des SCL-Teilnehmers einzustellen, der zu dem technischen Unterkonto/Sub-Account auf der T2-Gemeinschaftsplattform gehört, das für die Durchführung der geldlichen Verrechnung herangezogen wird. Bestandteil der Doppeleinreichungskontrolle. (geschäftstäglich eindeutige Referenz)	Only to be used for submissions to the SEPA-Clearer. Allocation of the BIC of the SCL participant which is linked with the T2 sub-account assigned for settlement with the SEPA-Clearer. Part of duplication check. (unique reference per business day)
1..1	FinInstnId Document +FIToFIPmtRvsl ++GrpHdr +++InstgAgt ++++FinInstnId	Name Financial Institution Identification Typ SDDFinancialInstitutionIdentification18			
1..1	BICFI Document +FIToFIPmtRvsl ++GrpHdr +++InstgAgt ++++FinInstnId	Name BICFI Typ BICFIDec2014Identifier Pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		BIC muss im Input Debit File (IDF) enthalten und einreichungsberechtigt sein. Fehlercode: B10 Prüfung gegen den BIC im File Header (Sending Institution) auf	BIC must be contained in the input debit file (IDF). Error code: B10 Communication partner's authorisation to submit verified against the BIC in the file header

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	++++BICFI			Einreichungsberechtigung des Kommunikationspartners. Fehlercode: B10	(Sending Institution). Error code: B10
0..1	InstdAgt Document +FIToFIPmtRvsl ++GrpHdr +++InstdAgt	Name Typ Instructed Agent SDDBranchAndFinancialInstitutionIdentification6	DS-07 Usage Rule: Only 'BICFI' is allowed	Nur bei Auslieferungen aus dem SEPA-Clearer belegt. Hier ist der BIC des SCL-Teilnehmers eingestellt, der zu dem technischen Unterkonto/Sub-Account auf der T2-Gemeinschaftsplattform gehört, das für die Durchführung der geldlichen Verrechnung herangezogen wird.	Only to be used for deliveries from the SEPA-Clearer. Allocation of the BIC of the SCL participant which is linked with the T2 sub-account assigned for settlement with the SEPA-Clearer.
1..1	FinInstnId Document +FIToFIPmtRvsl ++GrpHdr +++InstdAgt ++++FinInstnId	Name Typ Financial Institution Identification SDDFinancialInstitutionIdentification18			
1..1	BICFI Document +FIToFIPmtRvsl ++GrpHdr +++InstdAgt ++++FinInstnId +++++BICFI	Name Typ Pattern BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		BIC darf nur im Debit Notification File (DNF) enthalten sein. Fehlercode: B11	BIC may only be contained in the debit notification file (DNF). Error code: B11
1..1	OrgnlGrplnf Document +FIToFIPmtRvsl ++OrgnlGrplnf	Name Typ Original Group Information SDDOriginalGroupHeader16		Gemäß Original pacs.003	According original pacs.003
1..1	OrgnlMsgId Document +FIToFIPmtRvsl ++OrgnlGrplnf +++OrgnlMsgId	Name Typ Length Pattern Original Message Identification SDDOrigId 1 .. 35 ([0-9a-zA-Z?:\-\\(\)\.,'/+]{1,35}([0-9a-zA-Z?:\-\\(\)\.,'/+]{1,35})?)		Message Identification des ursprünglichen Pacs.003-Bulks. Bei Auslieferung des SCL, die aus Einlieferungen anderer CSM resultieren kann hier ggf. der Wert "UNMATCHED" stehen.	Message Identification 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	OrgnlMsgNmId Document	Name Typ Original Message Name Identification restriction (Max35Text)	DS-07 Usage Rule: Only	Nachrichtentyp des ursprünglichen Bulks.	Original bulk name.

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+FIToFIPmtRvsl ++OrgnlGrplnf +++OrgnlMsgNmld	Length 1 .. 35 Pattern (\s* [^] \s [*]) ⁺	"pac.003.001.08" is allowed.	Belegung nur mit "pac.003.001.02" oder " pac.003.001.08" zulässig. (Schema-Validierung)	Only "pac.003.001.02" or "pac.003.001.08" allowed. (Schema validation)
Anwendbare Codes / Acceptable Codes					
pac.003.001.02					
pac.003.001.08					
1..n	Txlnf Document +FIToFIPmtRvsl ++Txlnf	Name Transaction Information Typ SDDPaymentTransaction111	DS-07 Mandatory		
1..1	Rvslld Document +FIToFIPmtRvsl ++Txlnf +++Rvslld	Name Reversal Identification Typ SDDId Length 1 .. 35 Pattern ([0-9a-zA-Z\-\:\.\(\)\,\,\+\]\/?([0-9a-zA-Z\-\:\.\(\)\,\,\+\])*\[0-9a-zA-Z\-\:\.\(\)\,\,\+\])?)	DS-07 Mandatory AT-R043 The specific reference of the Creditor PSP for the Reversal. Usage Rule: Must contain a reference that is meaningful to the Creditor PSP.	Referenznummer der ersten Inkassostelle für den Reversal. Reversal Id ist Bestandteil der Doppeleinreichungskontrolle auf Einzelsatzebene. Fehlercode: AM05	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
0..1	OrgnlInstrld Document +FIToFIPmtRvsl ++Txlnf +++OrgnlInstrld	Name Original Instruction Identification Typ SDDOrigld Length 1 .. 35 Pattern ([0-9a-zA-Z\-\:\.\(\)\,\,\+\]\/?([0-9a-zA-Z\-\:\.\(\)\,\,\+\])*\[0-9a-zA-Z\-\:\.\(\)\,\,\+\])?)	DS-07 Usage Rule: Mandatory if provided in the original instruction.	Gemäß Original pac.003	According original pac.003
1..1	OrgnlEndToEndld Document +FIToFIPmtRvsl ++Txlnf +++OrgnlEndToEndld	Name Original End To End Identification Typ Max35Text Length 1 .. 35 Pattern (\s* [^] \s [*]) ⁺	DS-07 Mandatory AT-T015 The Creditor's Reference of the Direct Debit Transaction.	Gemäß Original pac.003	According original pac.003
1..1	OrgnlTxld Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxld	Name Original Transaction Identification Typ SDDOrigld Length 1 .. 35 Pattern ([0-9a-zA-Z\-\:\.\(\)\,\,\+\]\/?([0-9a-zA-Z\-\:\.\(\)\,\,\+\])*\[0-9a-zA-Z\-\:\.\(\)\,\,\+\])?)	DS-07 Mandatory AT-T055 The Creditor PSP's reference of the Collection. Usage Rule: Must contain a reference that is meaningful to the Creditor PSP and is	Gemäß Original pac.003 Keine Prüfung durch den SEPA-Clearer. Ggf. Fehlercode XT75 oder XT74, falls Wei-terleitung der Zahlung über andere CSM erfolgt.	According original pac.003 Not checked by the SEPA-Clearer. Where applicable, error code XT75 or XT74 if payment is forwarded via another CSM.

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	OrgnlIntrBkSttlmAmt Document +FIToFIPmtRvsl ++TxInf +++OrgnlIntrBkSttlmAmt	Name Original Interbank Settlement Amount Typ restriction (SDDActiveCurrencyAndAmount) FractionDigits 2 TotalDigits 18 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,15}(\. [0-9]{0,2}){0,1}	unique over time. DS-07 AT-T002 The amount of the Collection in euro. Usage Rule: Only "EUR" is allowed. Amount must be "0.01" or more and "999999999.99" or less. Format Rule: The fractional part has a maximum of two digits	Betrag der zu stornierenden Original-Lastschrift. Währungskennzeichen ist immer "EUR". (Schema-Validierung) Maximal zwei Nachkommastellen erlaubt. (Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "999999999.99" nicht übersteigen. (Schema-Validierung)	Original amount of the original direct debit. Currency symbol is always "EUR". (Schema validation) A maximum of two decimal places may be used. (Schema validation) Amount must be at least "0.01" and no more than "999999999.99". (Schema validation)
1..1	RvsdIntrBkSttlmAmt Document +FIToFIPmtRvsl ++TxInf +++RvsdIntrBkSttlmAmt	Name Reversed Interbank Settlement Amount Typ restriction (SDDActiveCurrencyAndAmount) FractionDigits 2 TotalDigits 18 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,15}(\. [0-9]{0,2}){0,1}	DS-07 AT-R042 The amount of the Reversal in euro. Usage Rule: Reversed Interbank Settlement Amount must be the same as the Amount of the Collection (AT-T002) plus any Charges. Only "EUR" is allowed. Amount must be "0.01" or more and "999999999.99" or less. Format Rule: The fractional part has a maximum of two digits.	Betrag des Reversals. Währungskennzeichen ist immer "EUR". (Schema-Validierung) Maximal zwei Nachkommastellen erlaubt. (Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "999999999.99" nicht übersteigen. (Schema-Validierung) Die rechnerische Richtigkeit der Addition <OrgnlIntrBkSttlmAmt> + <ChrgsInf/Amt> = <RvsdIntrBkSttlmAmt> wird geprüft, wenn <ChrgsInf> gefüllt ist. Fehlercode: XT78	Amount of the reversal. Currency symbol is always "EUR". (Schema validation) A maximum of two decimal places may be used. (Schema validation) Amount must be at least "0.01" and no more than "999999999.99". (Schema validation) The correctness of the sum <OrgnlIntrBkSttlmAmt> + <ChrgsInf/Amt> = <RvsdIntrBkSttlmAmt> is checked, if <ChrgsInf> is completed. Error code: XT78
0..1	RvsdInstdAmt	Name Reversed Instructed Amount Typ restriction (SDDActiveCurrencyAndAmount)	DS-07 Usage Rule: Only	Währungskennzeichen ist immer "EUR".	Currency symbol is always "EUR".

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	Document +FIToFIPmtRvsl ++Txlnf +++RvslInstdAmt	FractionDigits 2 TotalDigits 18 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,15}(\. [0-9]{0,2}){0,1}	allowed in the case an Interchange Fee is included, i.e., 'Amount' under 'Charges Information' is used. Mandatory Usage Rule: Only "EUR" is allowed. Amount must be "0.01" or more and "999999999.99" or less. Format Rule: The fractional part has a maximum of two digits.	(Schema-Validierung) Maximal zwei Nachkommastellen erlaubt. (Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "999999999.99" nicht übersteigen. (Schema-Validierung) Wird der Elementblock 'Charges Information' genutzt, muss auf Grund einer ISO-Anforderung zusätzlich das Element 'Reversed Instructed Amount' belegt sein. Fehlercode: XT13 Falls belegt, obwohl 'Amount' in 'Charges Information' nicht belegt ist: Fehlercode: XT33	(Schema validation) A maximum of two decimal places may be used. (Schema validation) Amount must be at least "0.01" and no more than "999999999.99". (Schema validation) 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
0..1	ChrgBr Document +FIToFIPmtRvsl ++Txlnf +++ChrgBr	Name Charge Bearer Typ ChargeBearerType1Code	DS-07 Usage Rule: Only "SLEV" is allowed.	Nur "SLEV" ist erlaubt. (Schema-Validierung)	Only "SLEV" is allowed. (Schema validation)
Anwendbare Codes / Acceptable Codes					
0..1	ChrgsInf Document +FIToFIPmtRvsl ++Txlnf +++ChrgsInf	Name Charges Information Typ SDDCharges7	DS-07 Usage Rule: Only one occurrence is allowed.	Wird der Elementblock 'Charges Information' genutzt, muss auf Grund einer ISO-Anforderung zusätzlich das Element 'Reversed Instructed Amount' belegt sein. Fehlercode: XT13	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	Amt Document	Name Amount Typ restriction (SDDActiveCurrencyAndAmount) FractionDigits 2	DS-07 AT-R007 The amount of the Interchange Fee.	Währungskennzeichen ist immer "EUR". (Schema-Validierung)	Currency symbol is always "EUR". (Schema validation)

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	+FIToFIPmtRvsl ++Txlnf +++Chrgslnf ++++Amt	TotalDigits 18 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,15}(\.([0-9]{0,2}))?{0,1}	Usage Rule: Only "EUR" is allowed. Amount must be "0.01" or more and "999999999.99" or less. Format Rule: The fractional part has a maximum of two digits.	Maximal zwei Nachkommastellen erlaubt. (Schema-Validierung) Betragsangabe muss mindestens den Wert "0.01" oder mehr enthalten und darf den Wert "999999999.99" nicht übersteigen. (Schema-Validierung)	A maximum of two decimal places may be used. (Schema validation) Amount must be at least "0.01" and no more than "999999999.99". (Schema validation)
1..1	Agt Document +FIToFIPmtRvsl ++Txlnf +++Chrgslnf ++++Agt	Name Agent Typ SDDBranchAndFinancialInstitutionIdentification6_1			
1..1	FinInstnId Document +FIToFIPmtRvsl ++Txlnf +++Chrgslnf ++++Agt +++++FinInstnId	Name Financial Institution Identification Typ SDDFinancialInstitutionIdentification18			
1..1	BICFI Document +FIToFIPmtRvsl ++Txlnf +++Chrgslnf ++++Agt +++++FinInstnId ++++++BICFI	Name BICFI Typ BICFIDec2014Identifier Pattern [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	DS-07 AT-D002 The BIC code of the Debtor PSP. Usage rule: Only 'BICFI' is allowed.		
0..1	InstgAgt Document +FIToFIPmtRvsl ++Txlnf +++InstgAgt	Name Instructing Agent Typ SDDBranchAndFinancialInstitutionIdentification6	DS-07 Usage Rule: Only 'BICFI' is allowed.	Ursprünglicher Einreicher der das Bulk, in dem die R-Transaktion enthalten war, in den SCL eingeleistet hat Nur bei Auslieferung der BBK an den SCL-Teilnehmer (Bank) belegt. Ursprünglicher Einreicher des	Original submitter of the bulk Original submitter in the SCL of the bulk in which the reversal was enclosed. Original submitter in the SCL of the bulk which

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
				<p>pacs.007, nur im SDF des SEPA-Clearers erlaubt. Nur bei Auslieferung der BBK an den SCL-Teilnehmer (Bank) zu belegen.</p> <p>Hier steht bei Zahlungen die über die STEP2 an den SCL geleitet werden der BIC des direkten STEP2-Teilnehmers bzw. bei Zahlungen die innerhalb des SEPA-Clearers abgewickelt werden der BIC des SCL-Teilnehmers, der den Reversal im SCL eingereicht hat.</p>	<p>contained the R-transaction. Only used in deliveries from the BBk to the SCL participant.</p> <p>In payments that have been submitted by STEP2, the BIC of the direct STEP2 participant is displayed here. Only used in deliveries from the BBk to the SCL participant.</p>
1..1	<p>FinInstnId</p> <p>Document +FIToFIPmtRvsl ++Txlnf +++InstgAgt ++++FinInstnId</p>	<p>Name Typ</p> <p>Financial Institution Identification SDDFinancialInstitutionIdentification18</p>			
1..1	<p>BICFI</p> <p>Document +FIToFIPmtRvsl ++Txlnf +++InstgAgt ++++FinInstnId +++++BICFI</p>	<p>Name Typ Pattern</p> <p>BICFI BICFIDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}</p>	<p>DS-07 Usage-Rule: Only 'BICFI' is allowed.</p>	<p>Darf nur im SDF vorkommen. Fehlercode: XT13</p>	<p>Only permitted in SDF. Error code: XT13</p>
1..1	<p>RvslRsnInf</p> <p>Document +FIToFIPmtRvsl ++Txlnf +++RvslRsnInf</p>	<p>Name Typ</p> <p>Reversal Reason Information SDDPaymentReversalReason9</p>	<p>DS-07 Usage Rule: 'Reversal Reason Information' must be present either in 'Original Group Information' or 'Transaction Information'. 'Reversal Reason Information' is to be used to indicate a reversal reason of the individual transaction.</p>		

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	Orgtr Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Orgtr	Name Typ Originator SDDPartyIdentification135	Only one occurrence of 'Reversal Reason Information' is allowed. DS-07 AT-R002 The identification of the type of party initiating the Reversal. Usage Rule: Mandatory if 'Reversal Reason Information' is used at this level. Limited to 'AnyBIC' (for the Creditor PSP) or 'Name' (for the Creditor). 'Name' is limited to 70 characters in length.	Initiator des Reversals	Reversal originator
1..1	Nm Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Orgtr +++++Nm	Name Typ Length Pattern Name Max70Text 1 .. 70 (\s*[\^]\s*)+		Initiator des Reversals (Kunde) Keine gleichzeitige Belegung mit Originator/BIC zulässig. (Schema-Validierung)	Reversal originator (client) Cannot be populated simultaneously with originator/BIC. (Schema validation)
1..1	Id Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Orgtr +++++Id	Name Typ Identification SDDParty38Choice			
1..1	OrgId Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Orgtr +++++Id ++++++OrgId	Name Typ Organisation Identification SDDOrganisationIdentification29			
1..1		Name Any BIC		Initiator des Reversals	Reversal originator

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	AnyBIC Document +FIToFIPmtRvsl ++Txlnf +++RvslRsnInf ++++Orgtr +++++Id ++++++Orgld +++++++AnyBIC	Typ Pattern AnyBICDec2014Identifier [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		(Zahlungsdienstleister des Kunden)	(client's bank)
1..1	Rsn Document +FIToFIPmtRvsl ++Txlnf +++RvslRsnInf ++++Rsn	Name Typ Reason ReversalReason4Choice	DS-07 AT-R041 The Reversal reason code. Usage Rule: Mandatory if 'Reversal Reason Information' is used at this level.	Grund des Reversals	Reason for reversal
1..1	Cd Document +FIToFIPmtRvsl ++Txlnf +++RvslRsnInf ++++Rsn +++++Cd	Name Typ Length Pattern Code ExternalReversalReason1Code 1 .. 4 (s*[^s]s*)+	DS-07 Usage Rule: Only "AM05", "MS02" and "MS03" are allowed.	Zulässige Codes: "AM05", "MS02", "MS03" (Schema-Validierung)	Acceptable codes: "AM05", "MS02", "MS03" (Schema validation)
Anwendbare Codes / Acceptable Codes					
AM05					
MS02					
MS03					
1..1	OrgnlTxRef Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxRef	Name Typ Original Transaction Reference SDDOriginalTransactionReference28	DS-07 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.	Kopie der Originalnachricht.	Copy of original message.

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	IntrBkSttlmDt Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxRef ++++IntrBkSttlmDt	Name Typ Pattern Interbank Settlement Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	DS-07 AT-T051 The Settlement Date of the Collection.	Abrechnungsdatum des Einzugs der Originalnachricht. Bei Weiterleitung der Zahlung an andere CSM ggf. Fehlercode: XT74. Dieses Datum der Original- Lastschrift muss kleiner oder gleich Datum des <IntrBkSttlmDt> im <GrpHdr> sein. Fehlercode: DT01	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	ReqdColltnDt Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxRef ++++ReqdColltnDt	Name Typ Pattern Requested Collection Date ISODate [0-9]{4,4}\-[0-9]{2,2}\-[0-9]{2,2}	DS-07 AT-T013 The Due Date of the Collection.	Gemäß Original pacs.003	According original pacs.003
1..1	CdtrSchmeld Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxRef ++++CdtrSchmeld	Name Typ Creditor Scheme Identification SDDPartyIdentification135_1	DS-07 AT-E005 The identifier of the Creditor.	Gemäß Original pacs.003	According original pacs.003
0..1	SttlmInf Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxRef ++++SttlmInf	Name Typ Settlement Information SDDSettlementInstruction7_1		Gemäß Original pacs.003	According original pacs.003
1..1	PmtTplnfnf Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxRef ++++PmtTplnfnf	Name Typ Payment Type Information SDDPaymentTypeInfoInformation27	DS-07 AT-T001 The identification code of the Scheme. AT-M006 The transaction / Sequence Type. AT-T008 The category purpose of the Collection.	Gemäß Original pacs.003 Es dürfen nur die Werte "CORE" oder "B2B" enthalten sein (Schema-Validierung). In einem COR-File dürfen nur CORE- und in einem B2B-File nur B2B-Bulks enthalten sein. Fehlercode: XT43	According original pacs.003 Only the codes 'CORE' or 'B2B' may be entered. (Schema validation) In a COR-File are only CORE- Bulks allowed. In a B2B-File are only B2B-Bulks allowed. Error code: XT43

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	MndtRltdInf Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf	Name Typ Mandate Related Information SDDMandateRelatedInformation14	DS-07 Mandatory AT-M001 The unique Mandate reference. AT-M010 The placeholder for the electronic signature, if applicable. AT-M002 The type of Mandate (paper, e-Mandate). AT-M004 The identifier of the original Creditor who issued the Mandate. AT-M005 The unique Mandate reference as given by the original Creditor who issued the Mandate. AT-M007 The reason for amendment of the Mandate. AT-M008 The Date of Signing of the Mandate. AT-M013 The reference of the validation made by the Debtor PSP (if present in DS-04).	Eine gemischte Einreichung von B2B- und CORE-Lastschriften in einem Bulk ist nicht zulässig. Fehlercode: XT43 Gemäß Original pac.003	Mixed submission of B2B and CORE Direct Debits in one bulk is not allowed. Error code: XT43 According original pac.003
0..1	RmtInf Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++RmtInf	Name Typ Remittance Information SDDRemittanceInformation16	DS-07 AT-T012 The remittance Information sent by the Creditor to the Debtor in the Collection. Usage Rule: Either Unstructured or Structured Remittance Information can be used.	Gemäß Original pac.003 Im strukturierten Verwendungszweck dürfen max. 140x vorkommen. Es zählen nur die Informationen innerhalb des Elements <Strd>. Die Elemente inklusive Inhalte innerhalb des XML-Tags <Strd> werden	According original pac.003 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.

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
				mitgezählt. Fehlercode: XT33	Error code: XT33
0..1	UltmtDbtr Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxRef ++++UltmtDbtr	Name Typ Ultimate Debtor SDDParty40Choice_1	DS-07 AT-P006 The name of the Debtor Reference Party. AT-P007 The identification code of the Debtor Reference Party. Usage Rule: Only 'Party' is allowed.	Alle ISO 20022 Feldoptionen sind erlaubt. Gemäß Original pacs.003	All ISO 20022 field options are allowed. According original pacs.003
1..1	Dbtr Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxRef ++++Dbtr	Name Typ Debtor SDDParty40Choice_Debtor	DS-07 AT-P001 The name of the Debtor. AT-P005 The address of the Debtor. AT-P004 The Debtor identification code. Usage rule: Only 'Party' is allowed.	Gemäß Original pacs.003	According original pacs.003
1..1	DbtrAcct Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxRef ++++DbtrAcct	Name Typ Debtor Account SDDCashAccount38	DS-07 AT-07 The account number (IBAN) of the Debtor. Usage Rule: Only 'IBAN' is allowed.	Gemäß Original pacs.003	According original pacs.003
1..1	DbtrAgt Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxRef ++++DbtrAgt	Name Typ Debtor Agent SDDBranchAndFinancialInstitutionIdentificati on6	DS-07 AT-D002 The BIC code of the Debtor PSP. Usage Rule: Only 'BICFI' is allowed.	Gemäß Original pacs.003 Gültigkeit des BIC anhand des SCL-Directorys. Fehlercode: XT27 Prüfung nur bei Weiterleitung der Transaktion vom SEPA-Clearer an STEP2: BIC muss ein registrierter direkter oder Reachable BIC am entsprechenden STEP2 SDD	According original pacs.003 Validity of BIC according to 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

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Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
1..1	CdtrAgt Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxRef ++++CdtrAgt	Name Typ Creditor Agent SDDBranchAndFinancialInstitutionIdentificati on6	DS-07 AT-C002 The BIC code of the Creditor PSP. Usage Rule: Only 'BICFI' is allowed.	Service sein. Fehlercode: PY01 Gemäß Original pacs.003 Creditor Agent BIC ist Bestandteil der Doppeleinreichungskontrolle auf Einzelsatzebene. Fehlercode: AM05 Gültigkeit des BIC anhand des SCL-Directorys. Fehlercode: XT27 Prüfung nur bei Weiterleitung der Transaktion vom SEPA-Clearer an STEP2: BIC muss ein über die Bundesbank registrierter Reachable BIC am entsprechenden STEP2 SDD Service sein. Fehlercode: PY01	Bundesbank. Error code: PY01 Accordinging original pacs.003 Creditor agent BIC is included in the duplication check at single record level Error code: AM05 Validity of BIC according to 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	Cdtr Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxRef ++++Cdtr	Name Typ Creditor SDDParty40Choice	DS-07 AT-E001 The name of the Creditor. AT-E004 The address of the Creditor. Usage rule: Only 'Party' is allowed.	Gemäß Original pacs.003	Accordinging original pacs.003
1..1	CdtrAcct Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxRef ++++CdtrAcct	Name Typ Creditor Account SDDCashAccount38	DS-07 Mandatory AT-C001 The account number (IBAN) of the Creditor. Usage Rule: Only 'IBAN' is allowed.	Gemäß Original pacs.003	Accordinging original pacs.003
0..1	UltmtCdtr Document +FIToFIPmtRvsl ++Txlnf +++OrgnlTxRef	Name Typ Ultimate Creditor SDDParty40Choice_1	DS-07 AT-E007 The name of the Creditor Reference Party. AT-E010 The identification code of the	Gemäß Original pacs.003	Accordinging original pacs.003

Fett/Bold = Element/Element, Kursiv/Italic = Attribut/Attribute, Grau/Grey = Gruppe/Group

pacs.007.001.09

Status	Element/Attribute	Format	EPC Referenzen (falls vorhanden)	Inhalte und Prüfung SEPA-Clearer	Contents and Checks
	++++UltmtCdtr		Creditor Reference Party. Usage rule: Only 'Party' is allowed.		
0..1	Purp Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Purp	Name Typ Purpose Purpose2Choice	DS-07 AT-T007 The purpose of the Collection.	Gemäß Original pacs.003	According original pacs.003