XML Message for SEPA

Direct Debit Initiation

Core and Business-to-Business

Implementation Guidelines

Version 1.3

November 2021

Table of contents

A.Introduction

This document sets out the Luxembourg Implementation Guidelines for the Customer Direct Debit Initiation message ISO 20022 XML – "pain.008.001.02".

The purpose of these Implementation Guidelines is to provide guidance on the use of the SEPA Direct Debit Initiation Message sent to banks in Luxemburg.

These guidelines for SEPA Direct Debit Initiation are compliant with the SEPA Business-to- Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines v7.0 and the SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines v9.0 of the European Payments Council.

The version 1.3 can be used as of 20/11/2016.

These Implementation Guidelines have been developed by ABBL (Luxembourg Bankers' Association) and are greatly inspired by the Febelfin one.

The utmost care has been taken to make sure the information in this publication is correct. However, ABBL by no means can be held liable for any loss or damage incurred due to any incorrect or incomplete information mentioned in this publication.

Please contact your bank for any further information.

i. SEPA Direct Debit definition

A SEPA Direct Debit is a payment instrument for making collections in Euro throughout SEPA from bank accounts designated to accept collections.

Transactions for the collection of funds from a Debtor's account with a Debtor Bank are initiated by a Creditor via the Creditor bank as agreed between Debtor and Creditor. This is based on an authorisation for the Creditor and the Debtor Bank given to the Creditor by the Debtor for the debit of its account: this authorization is referred to as the 'Mandate'. The Debtor and Creditor must each hold an account with a bank participating to the SEPA Direct Debit scheme.

Both Core and Business-to-Business European Direct Debits are described in this document.

The SEPA Core Direct Debit Scheme is intended for collections where Debtors are consumer or non-consumers entities.

The SEPA Business-to-Business Direct Debit Scheme is intended for business collections where Debtors may only be business entities.

Both recurrent and one-off collections can be processed.

Recurrent Direct Debits are those where the authorization by the Debtor is used for regular Direct Debits initiated by the Creditor.

One-off Direct Debits are those where the authorization is given to initiate only one single Direct Debit, authorization, which cannot be used for any subsequent transaction.

ii.   Message Coverage

The Customer Direct Debit Initiation message is sent by the initiating party to the creditor agent. It is used to request bulk collections of funds from one or various debtors' accounts in favour of a creditor. The Customer Direct Debit Initiation message can contain one or more Direct Debit instructions. The message can be used in a direct scenario, which means that the message is sent directly to the creditor agent. The creditor agent is the account servicer of the creditor.

The message can also be used by an initiating party that has authority to send the message on behalf of the creditor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large company.

The Customer Direct Debit Initiation contains MandateRelatedInformation, i.e. extracts from a mandate, such as MandateIdentification and DateOfSignature. The customer Direct Debit Initiation message must not be considered as a mandate.

iii.   Use of these Guidelines

Each item of the Direct Debit Initiation message refers to the corresponding index of the item in the ISO 20022 Message Definition Report for Payment Standards – Initiation. This Report can be found on www.iso20022.org, under "Catalogue of ISO 20022 messages", with "pain.008.001.02" as reference.

Any gaps in the index numbering are due to the fact that some message elements of the XML message are not supported. The occurrences of a message element (mandatory/optional) can also show a difference between these guidelines and the ISO 20022 XML Message Definition.

For the Luxemburg banking community, message elements not described in these guidelines must not be used and the usage rules must be followed in order to avoid the possibility of the message or payment being rejected or data being ignored. If a message element is used whereas it is forbidden or not described in this document, this message element is ignored.

Some optional elements could be mandatory for some banks. Please contact your bank for any further information.

The description of each message item contains:

Index	Number that refers to the corresponding description in the ISO 20022 Message Definition Report for Payment Standards – Initiation
Definition	This contains the definition of the message block or element
Usage	Additional info how this element must be used
Xml Tag	Short name that identifies an element within an XML message, that is put between brackets, e.g. <InstdAmt> for Instructed Amount
Occurrences	This indicates whether an element is optional or mandatory and how many times the element can be repeated. The number of occurrences is shown in square brackets For example: [0..1] shows that the element can be present 0 times or 1 time. The element is optional [1..1] shows that the element must only be present 1 time. The element is mandatory [1..n] shows that the element is mandatory and must be present1 to n times An element, that is part of a block of elements, is mandatory as far as the block it is part of, is present in the message. If only one of several elements may be present, this is indicated by {OR …OR} before the elements concerned.
Level	Gives the place of the element in the XML tree.
Format	This specifies the values and format allowed. Remark: if a tag is used, the correspondent data field must not be left empty.At least one character has to be filled in.
Rules	Any specific rules that could impact the presence or the values of an element.

iv.   Character Set

The UTF8 character encoding standard must be used in the XML messages.

The Latin character set, commonly used in international communication, must be used. It contains the following characters:

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

Remark: Some text fields (e.g. MessageIdentification, InstructionIdentification, …) may be case-sensitive, except MandateIdentification and CreditorIdentification. Please contact your bank for any further information.

v.   Message Structure

The description of the XML document models can be found in a number of schemes. A specific description language (XSD) is used in those schemes. The schemes make it possible to give a description of the tags in the document, the structure and sequence of those beacons (hierarchy of tags) as well as the codes which are allowed for some specific data, the number of possible cases, the obligatory or optional character of some of the data, etc.

The general XSD for pain.008.001.02 can be downloaded from www.iso20022.org > Catalogue of XML Messages > Payments > Payment Initiation > CustomerDirectDebitInitiationV02

A file containing an XML- pain.008.001.02 message has the following structure:

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

<Document
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02
pain.008.001.02.xsd"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

    <CstmrDrctD
      btInitn>
   message
     content…
     </CstmrDrctDbtInitn>
</Document>

A file must contain one single <Document> tag (envelope), which contains one single <CstmrDrctDbtInitn> XML message in it.

The message is composed of 3 building blocks:

A. **GroupHeader**: This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date And Time.

B. **PaymentInformation**: This building block is mandatory and repetitive. It contains, among other things, elements related to the Credit side of the transaction, such as Creditor and Payment Type Information.

C. **DirectDebitTransactionInformation**: This building block is mandatory and repetitive. Itcontains, among other things, elements related to the debit side of the transaction, such as Debtor and RemittanceInformation Rules.

A detailed view on the structure of a Direct Debit Initiation Message is presented in the figurebelow and in the following table.
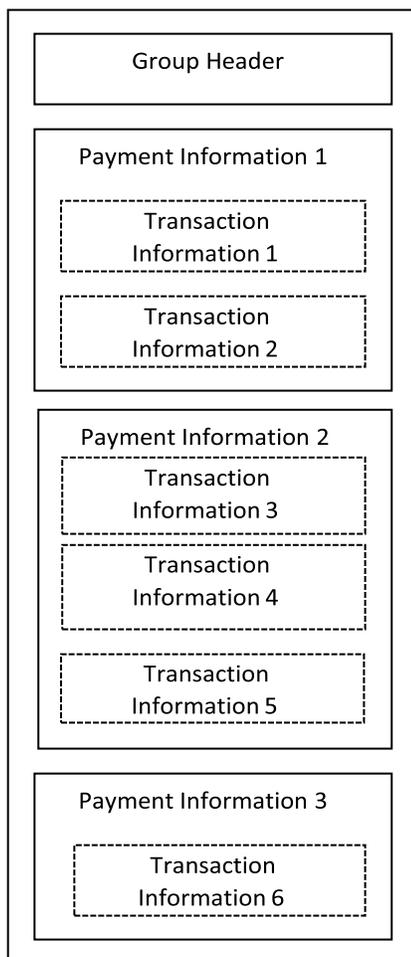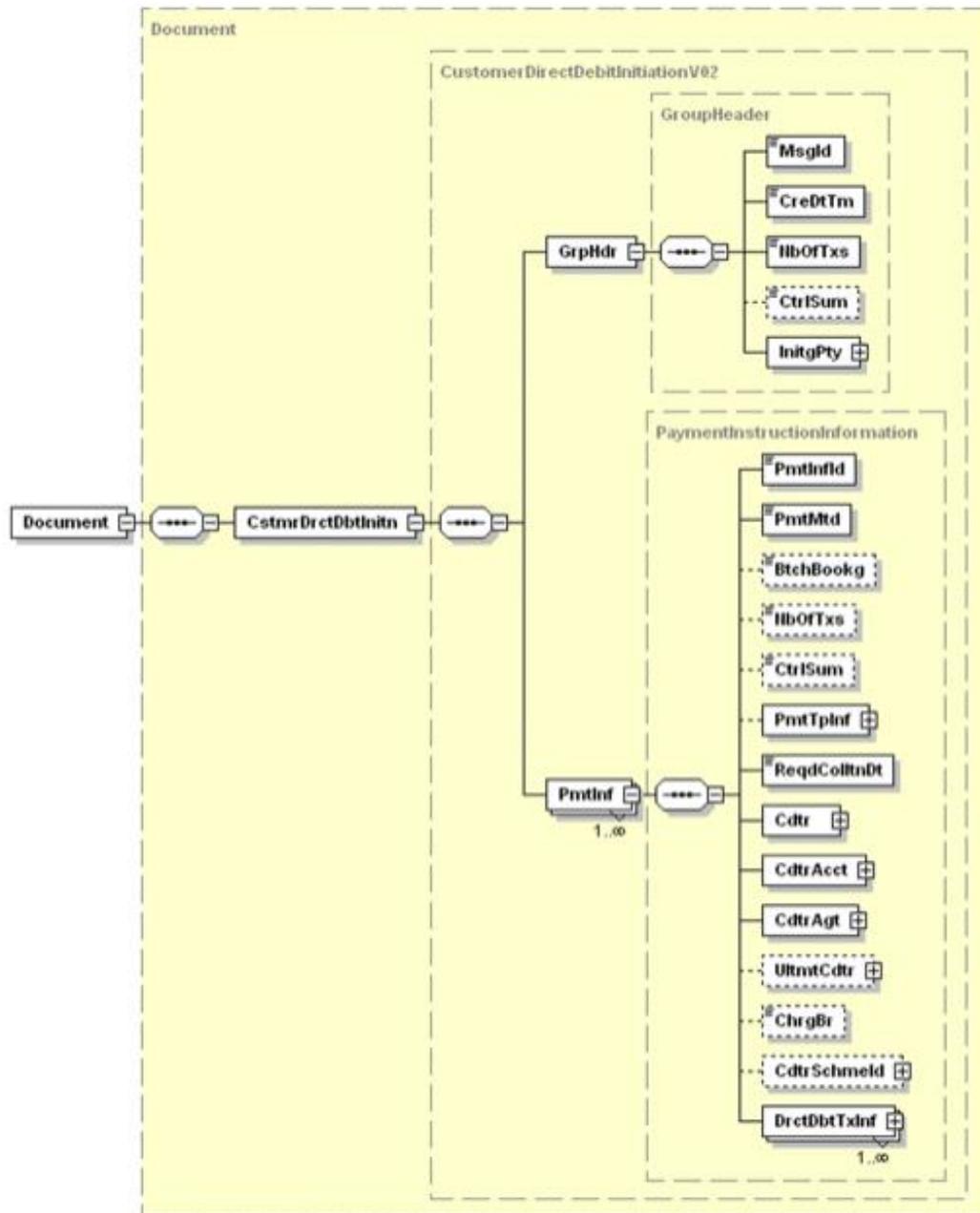
Document

CustomerDirectDebitInitiationV02

GroupHeader

- GrpHdr
  - Msgld
  - CreDtTm
  - NbOfTxs
  - CtrlSum
  - InitgPty

PaymentInstructionInformation

Document — CstmrDrctDbtInitn

- PmtInf (1..∞)
  - PmtInfId
  - PmtMtd
  - BtchBookg
  - NbOfTxs
  - CtrlSum
  - PmtTpInf
  - ReqdColltnDt
  - Cdtr
  - CdtrAcct
  - CdtrAgt
  - UltmtCdtr
  - ChrgBr
  - CdtrSchmeId
  - DrctDbtTxInf (1..∞)
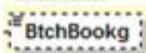
Msgld	Box with full-line is a **mandatory** Message Element
BtchBookg	Box with full-line is a **mandatory** Message Element
(sequence icon)	The Child Elements must appear in the **sequence** mentioned
(choice icon)	Only one of the possible Child Elements may be present (choice)

Table

Index	Occ.	Message item	XML TAG	Length
	[1..1]	CustomerDirectDebitInitiation	<CstmrDrctDbtInitn>	
1.0	**[1..1]**	**+ Group Header**	**<GrpHdr>**	
1.1	[1..1]	++ MessageIdentification	<MsgId>	35
1.2	[1..1]	++ CreationDateTime	<CreDtTm>	19
1.6	[1..1]	++ NumberOfTransactions	<NbOfTxs>	15
1.7	[0..1]	++ ControlSum	<CtrlSum>	18
1.8	[1..1]	++ InitiatingParty	<InitgPty>	
	[0..1]	+++ Name	<Nm>	70
	[0..1]	+++ Identification	<Id>	
	[1..1]	++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>	8 or 11
	[0..1] Or}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Issuer	<Issr>	35
2.0	**[1..n]**	**+ PaymentInformation**	**<PmtInf>**	
2.1	[1..1]	++ PaymentInformationIdentification	<PmtInfId>	35
2.2	[1..1]	++ PaymentMethod	<PmtMtd>	2
2.3	[0..1]	++ BatchBooking	<BtchBookg>	
2.4	[0..1]	++ NumberOfTransactions	<NbOfTxs>	15
2.5	[0..1]	++ ControlSum	<CtrlSum>	18
2.6	[1..1]	++ PaymentTypeInformation	<PmtTpInf>	
2.8	[1..1]	+++ ServiceLevel	<SvcLvl>	
2.9	[1..1]	++++ Code	<Cd>	4
2.11	[1..1]	+++ LocalInstrument	<LclInstrm>	
2.12	[1..1]	++++ Code	<Cd>	4
2.14	[1..1]	+++ SequenceType	<SeqTp>	4
2.15	[0..1]	+++ CategoryPurpose	< CtgyPurp>	
2.16	[1..1]	++++ Code	<Cd>	4
2.18	[1..1]	++ RequestedCollectionDate	<ReqdColltnDt>	10
2.19	[1..1]	++ Creditor	<Cdtr>	
	[1..1]	+++ Name	<Nm>	70
	[0..1]	+++ PostalAddress	<PstlAdr>	
	[0..1]	++++ Country	<Ctry>	2
	[0..2]	++++ AddressLine	<AdrLine>	70
2.20	[1..1]	++ CreditorAccount	<CdtrAcct>	
	[1..1]	+++ Identification	<Id>	
	[1..1]	++++ IBAN	<IBAN>	34
	[0..1]	+++ Currency	<Ccy>	3
2.21	[1..1]	++ CreditorAgent	<CdtrAgt>	
	[1..1]	+++ FinancialInstitutionIdentification	<FinInstnId>	
	[0..1]	++++ BIC	<BIC>	8 or 11
	[0..1]	++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	35
2.23	[0..1]	++ UltimateCreditor	<UltmtCdtr>	
	[0..1]	+++ Name	<Nm>	70
	[0..1]	+++ Identification	<Id>	
	[1..1]	++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>	8 o 11

[0..1] Or}	+++++ Other	<Othr>	
[1..1]	++++++ Identification	<Id>	35
[0..1]	++++++ Issuer	<Issr>	35

Index	Occ.	Message item	XML TAG	Length
2.24	[0..1]	++ ChargeBearer	<ChrgBr>	4
2.27	[0..1]	++ CreditorSchemeIdentification	<CdtrSchmeId>	
	[1..1]	+++ Identification	<Id>	
	[1..1]	++++ PrivateIdentification	<PrvtId>	
	[1..1]	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[1..1]	++++++ SchemeName	<SchmeNm>	
	[1..1]	+++++++ Proprietary	<Prtry>	4
2.28	**[1..n]**	**++ DirectDebitTransaction Information**	**<DrctDbtTxInf>**	
2.29	[1..1]	+++ Payment Identification	<PmtId>	
2.30	[0..1]	++++ InstructionIdentification	<InstrId>	35
2.31	[1..1]	++++ EndToEndIdentification	<EndToEndId>	35
2.44	[1..1]	+++ InstructedAmount	<InstdAmt>	11
2.45	[0..1]	+++ ChargeBearer	<ChrgBr>	4
2.46	[1..1]	+++ DirectDebitTransaction	<DrctDbtTx>	
2.47	[1..1]	++++ MandateRelatedInformation	<MndtRltdInf>	
2.48	[1..1]	+++++ MandateIdentification	<MndtId>	35
2.49	[1..1]	+++++ DateOfSignature	<DtOfSgntr>	10
2.50	[0..1]	+++++ AmendmentIndicator	<AmdmntInd>	
2.51	[0..1]	+++++ AmendmentInformationDetails	<AmdmntInfDtls>	
2.52	[0..1]	++++++ OriginalMandateIdentification	<OrgnlMndtId>	35
2.53	[0..1]	++++++ OriginalCreditorSchemeId.	<OrgnlCdtrSchmeId>	
	[0..1]	+++++++ Name	<Nm>	70
	[0..1]	+++++++ Identification	<Id>	
	[1..1]	++++++++ PrivateIdentification	<PrvtId>	
	[1..1]	+++++++++ Other	<Othr>	
	[1..1]	++++++++++ Identification	<Id>	35
	[1..1]	++++++++++ SchemeName	<SchmeNm>	
	[1..1]	+++++++++++ Proprietary	<Prtry>	4
2.57	[0..1]	++++++ OriginalDebtorAccount	<OrgnlDbtrAcct>	
	[1..1]	+++++++ Identification	<Id>	
	[0..1]{Or	++++++++ IBAN	<IBAN>	34
	[0..1] Or}	++++++++ Other	<Othr>	
	[1..1]	+++++++++ Identification	<Id>	
2.58	[0..1]	++++++ OriginalDebtorAgent	<OrgnlDbtrAgt>	
	[1..1]	+++++++ FinancialInstitutionId.	<FinInstnId>	
	[1..1]	++++++++ Other	<Othr>	
	[1..1]	+++++++++ Identification	<Id>	5
2.62	[0..1]	++++ ElectronicSignature	<ElctrncSgntr>	35
2.66	[0..1]	++++ CreditorSchemeIdentification	<CdtrSchmeId>	
	[1..1]	+++++ Identification	<Id>	
	[1..1]	++++++ PrivateIdentification	<PrvtId>	
	[1..1]	+++++++ Other	<Othr>	
	[1..1]	++++++++ Identification	<Id>	35

	[1..1]	++++++++ SchemeName	<SchmeNm>	
	[1..1]	+++++++++ Proprietary	<Prtry>	4
2.69	[0..1]	+++ UltimateCreditor	<UltmtCdtr>	
	[0..1]	++++ Name	<Nm>	70
	[0..1]	++++ Identification	<Id>	
	[1..1]	+++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>	8 or 11
	[0..1] Or}	++++++ Other	<Othr>	

Index	Occ.	Message item	XML TAG	Length
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2.70	[1..1]	+++ DebtorAgent	<DbtrAgt>	
	[1..1]	++++ FinancialInstitutionIdentification	<FinInstnId>	
	[0..1]	+++++ BIC	<BIC>	8 or 11
	[0..1]	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
2.72	[1..1]	+++ Debtor	<Dbtr>	
	[1..1]	++++ Name	<Nm>	70
	[0..1]	++++ PostalAddress	<PstlAdr>	
	[0..1]	+++++ Country	<Ctry>	2
	[0..2]	+++++ AddressLine	<AdrLine>	70
	[0..1]	++++ Identification	<Id>	
	[1..1]	+++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>	8 o 11
	[0..1] Or}	++++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2.73	[1..1]	+++ DebtorAccount	<DbtrAcct>	
	[1..1]	++++ Identification	<Id>	
	[1..1]	++++ IBAN	<IBAN>	34
2.74	[0..1]	+++ UltimateDebtor	<UltmtDbtr>	
	[1..1]	++++ Name	<Nm>	70
	[0..1]	++++ Identification	<Id>	
	[1..1]	+++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>	8 or 11
	[0..1] Or}	++++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2.76	[0..1]	+++ Purpose	<Purp>	
	[1..1]	++++ Code	<Cd>	4
2.88	[0..1]	+++ RemittanceInformation	<RmtInf>	
2.89	[1..1]{Or	++++ Unstructured	<Ustrd>	140
2.90	[1..1] Or}	++++ Structured	<Strd>	
2.110	[1..1]	+++++ CreditorReferenceInformation	<CdtrRefInf>	
2.111	[1..1]	++++++ Type	<Tp>	
2.112	[1..1]	+++++++ CodeOrProprietary	<CdOrPrtry>	
2.113	[1..1]	++++++++ Code	<Cd>	4
2.115	[0..1]	+++++++ Issuer	<Issr>	35
2.116	[1..1]	++++++ Reference	<Ref>	35

B. Message Description

i. 1.0 GroupHeader
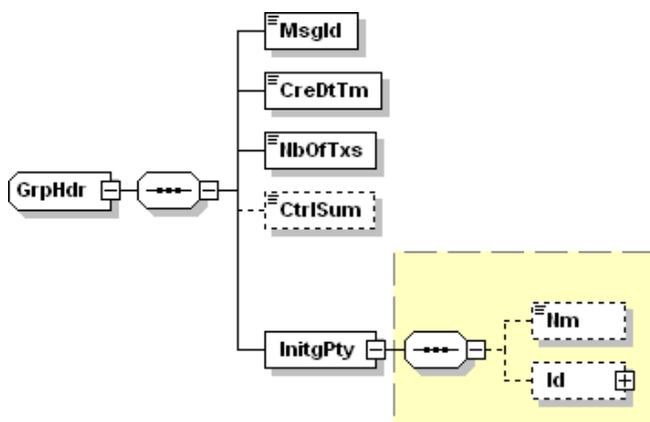
Definition: Set of characteristics shared by all individual transactions included in the message.
XML Tag: <GrpHdr>
Occurrences: [1..1]
Level: 1
Format: This message item is composed of the following elements.

Index	Occ.	Message item	XML TAG
1.1	[1..1]	++ MessageIdentification	<MsgId>
1.2	[1..1]	++ CreationDateTime	<CreDtTm>
1.6	[1..1]	++ NumberOfTransactions	<NbOfTxs>
1.7	[0..1]	++ ControlSum	<CtrlSum>
1.8	[1..1]	++ InitiatingParty	<InitgPty>

ii. 1.1 MessageIdentification

Definition: Point to point reference assigned by the instructing party and sent
                       to the next party inthe chain to unambiguously identify the
                       message.

XML Tag:	<MsgId>
Occurrences:	[1..1]
Level:	2
Format:	Max35Text
Usage:	The instructing party has to make sure that "Message Identification" is unique per instructed party for a pre-agreed period.
Example:	<MsgId>ABC/060928/DDT001</MsgId>

iii.   1.2 CreationDateTime

Definition:	Date and time at which a (group of) payment instruction(s) was created by theinstructing party.
XML Tag:	<CreDtTm>
Occurrences:	[1..1]
Level:	2
Format:	YYYY-MM-DDThh:mm:ss
Example:	<CreDtTm>2010-12-02T08:35:30</CreDtTm>

iv.   1.6 NumberOfTransactions

Definition:	Number of individual transactions contained in the message.
XML Tag:	<NbOfTxs>
Occurrences:	[1..1]
Level:	2
Format:	Max15NumericText
Usage:	It is recommended to use this field
Example:	<NbOfTxs>28</NbOfTxs>

v.   1.7 ControlSum

Definition:	Total of all individual amounts included in the message, irrespective of currencies.
XML Tag:	<CtrlSum>
Occurrences:	[0..1]
Level:	2
Format:	Max. 18 digits of which 2 for the fractional part.
	Decimal separator is "."
Usage:	It is recommended to use this field
Example:	<CtrlSum>32.56</CtrlSum>

vi.   1.8 InitiatingParty
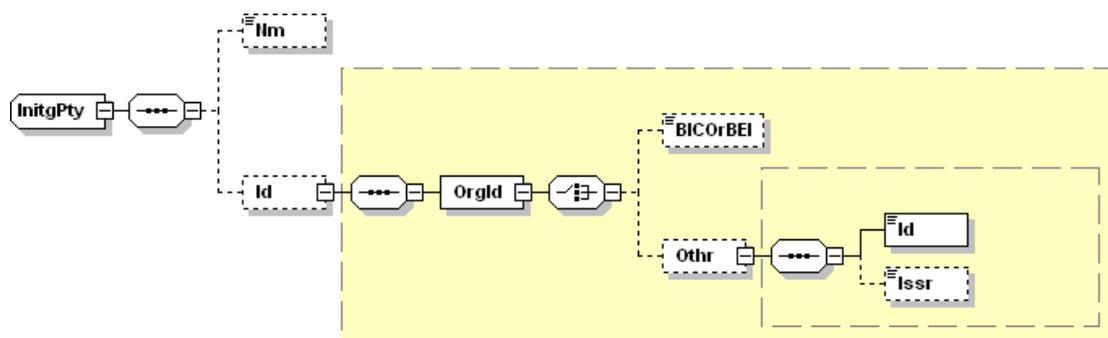
Definition:	Party initiating the payment. In the Direct Debit context, this can be the creditor, or the party that initiates the payment on behalf of the creditor.
XML Tag:	<InitgPty>
Occurrences:	[1..1]
Format:	This message item is composed of the following elements.

Occ.	Message item	XML TAG	Format
[0..1]	+++ Name	<Nm>	Max70Text
[0..1]	+++ Identification	<Id>	
[1..1]	++++ OrganisationIdentification	<OrgId>	
[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>	ISO BIC format

[0..1] Or}	+++++ Other	<Othr>	
[1..1]	++++++ Identification	<Id>	Max35Text
[0..1]	++++++ Issuer	<Issr>	Max35Text

Usage:

- Either Name or Identification of the initiating party or both must be used. It's recommended to used the field "Name".
- For Luxembourg companies, Identification (within Other) shall contain for example the "VAT number" or RCS number; The issuer of this identification is not mandatory.
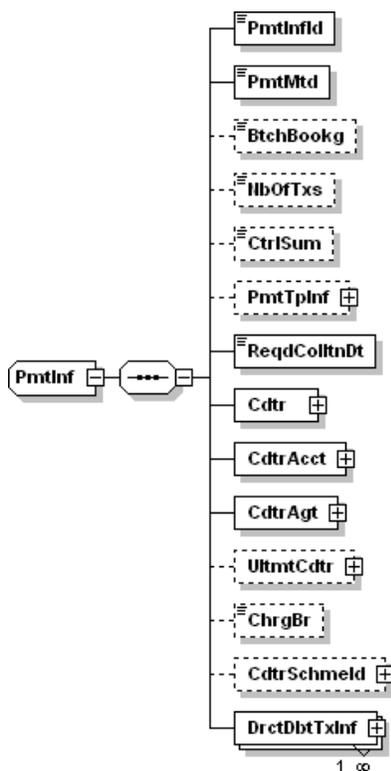- No business control is applied on the field InitiatingParty.

Example:

```
<InitgPty>
<Nm>Luxcompany</Nm>
<Id>
    <OrgId>
        <Othr>
            <Id>0123456789</Id>
            <Issr>RCS</Issr>
        </Othr>
    </OrgId>
</Id>
</InitPty>
```

vii.   2.0 PaymentInformation

Definition: Set of characteristics that apply to the credit side of the Direct Debit transactions.
XML Tag: <PmtInf>
Occurrences: [1..n]
Level: 1
Format: This message item is composed of the following elements.

Index	Occ.	Message item	XML TAG
2.1	[1..1]	++ PaymentInformationIdentification	<PmtInfId>
2.2	[1..1]	++ Payment Method	<PmtMtd>
2.3	[0..1]	++ BatchBooking	<BtchBookg>
2.4	[0..1]	++ NumberOfTransactions	<NbOfTxs>
2.5	[0..1]	++ ControlSum	<CtrlSum>
2.6	[1..1]	++ PaymentTypeInformation	<PmtTpInf>
2.18	[1..1]	++ RequestedCollectionDate	<ReqdColltnDt>
2.19	[1..1]	++ Creditor	<Cdtr>
2.20	[1..1]	++ CreditorAccount	<CdtrAcct>
2.21	[1..1]	++ CreditorAgent	<CdtrAgt>
2.23	[0..1]	++ UltimateCreditor	<UltmtCdtr>
2.24	[1..1]	++ ChargeBearer	<ChrgBr>
2.27	[0..1]	++ CreditorSchemeIdentification	<CdtrSchmeId>
2.28	[1..n]	++ DirectDebitTransactionInformation	<DrctDbtTxInf>

viii.   2.1 PaymentInformationIdentification

Definition: Reference assigned by a sending party to unambiguously
               identify the paymentinformation block within the message.
XML Tag: <PmtInfId>
Occurrences: [1..1]
Level: 2
Format: Max35Text
Example: <PmtInfId>ABC/1234/2010-09-25</PmtInfId>

ix.   2.2 PaymentMethod

Definition: Specifies the means of payment that will be used to move the
               amount of money.
XML Tag: <PmtMtd>
Occurrences: [1..1]
Level: 2
Format: The following code must be used.

Code	Name	Definition
DD	Direct Debit	Collection of an amount of money from the debtor's bank account by the creditor.The amount of money and dates of collections may vary.

Example: <PmtMtd>DD</PmtMtd>

x.   2.3 BatchBooking

Definition: Identifies whether a single entry per individual transaction or a
               batch entry for the sumof the amounts of all transactions in the
               group is required.
XML Tag: <BtchBookg>
Occurrences: [0..1]

Format: One of the following codes must be used.

Code	Name	Definition
true	true	Identifies that a batch entry for the sum of the amounts of all transactions in aPayment Information Block is required. (i.e. one credit for all transactions in a Payment Information Block)
false	false	Identifies that a single entry for each of the transactions in a message is required.

Usage: If BatchBooking is absent, then its value is considered to be "true".

Example: <BtchBookg>true</BtchBookg>

xi.   2.4 NumberOfTransactions

Definition: Number of individual transactions contained in the payment block.

XML Tag: <NbOfTxs>

Occurrences: [0..1]

Level: 2

Format: Max15NumericText

Usage: It is recommended to use this field

Example: <NbOfTxs>14</NbOfTxs>

xii.   2.5 ControlSum

Definition: Total of all individual amounts included in the payment block, irrespective of currencies.
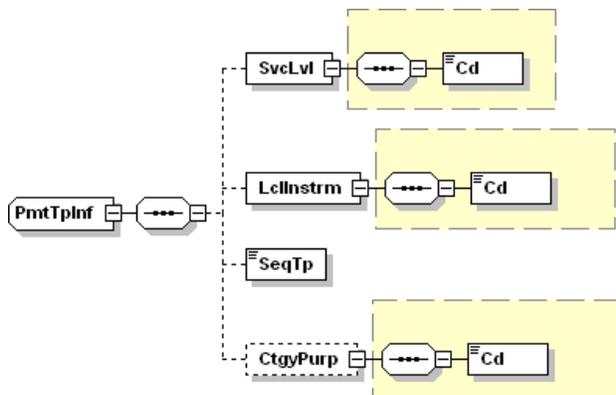
XML Tag: <CtrlSum>

Occurrences: [0..1]

Format: Max. 18 digits of which 2 for the fractional part.

        Decimal separator is "."

Usage: It is recommended to use this field

Example: <CtrlSum>1234.56</CtrlSum>

xiii.   2.6 PaymentTypeInformation

Definition: Set of elements that further specifies the type of transaction.
XML Tag: <PmtTpInf>
Occurrences: [1..1]
Format: This message item is composed of the following elements.

Index	Occ.	Message item	XML TAG
2.8	[1..1]	+++ ServiceLevel	<SvcLvl>
2.9	[1..1]	++++ Code	<Cd>
2.11	[1..1]	+++ LocalInstrument	<LclInstrm>
2.12	[1..1]	++++ Code	<Cd>
2.14	[1..1]	+++ SequenceType	<SeqTp>
2.15	[0..1]	+++ CategoryPurpose	<CtgyPurp>
2.16	[1..1]	++++ Code	<Cd>

Example:

```
<PmtTpInf>
    <SvcLvl>
        <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
        <Cd>CORE</Cd>
    </LclInstrm>
      <SeqTp>OOFF</SeqTp>
```
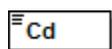
xiv.   2.8 ServiceLevel

This Message item is part of PaymentTypeInformation (2.6)

Definition: Agreement under which or rules under which the transaction should be processed.
XML Tag: <SvcLvl>
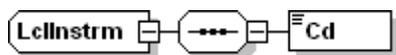**Occurrences**:   [1..1]

xv.   2.9 Code

This Message item is part of 2.8.

Definition: Identification of a pre-agreed level of service between the parties in a coded form.
XML Tag: <Cd>
Occurrences: [1..1]
Format: The following Code value must be used.

Code	Name	Definition
SEPA	Single Euro Payments Area	Direct Debit must be executed following the Single Euro Payments Area scheme

Example: <Cd>SEPA</Cd>

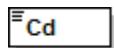## xvi.   2.11 LocalInstrument

This Message item is part of PaymentTypeInformation (2.6)

Definition: User community specific instrument.
XML Tag: <LclInstrm>
Occurrences: [1..1]
Level: 3
Format: TAG

xvii. 2.12 Code

This Message item is part of 2.11.

Definition:
XML Tag: <Cd>
Occurrences: [1..1]
Level: 4
Format: One of the following values must be used.

Code	Name	Definition
CORE	European Core Direct Debit	Direct Debits sent under the governance of SEPA Core DirectDebit Scheme Rulebook
B2B	European Business-to-BusinessDirect Debit	Direct Debits sent under the governance of SEPA Business-to-Business Scheme Rulebook

Usage: The mixing of Core Direct Debits and Business-to-Business Direct Debits is not allowed in the same message.
Example: <Cd>CORE</Cd>

xviii. 2.14 SequenceType
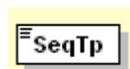
This Message item is part of PaymentTypeInformation (2.6)

Definition: Identifies the Direct Debit sequence, e.g. first, recurrent, final or one-off.
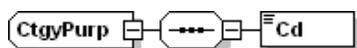**XML Tag**:   <SeqTp>
Occurrences: [1..1]
Format: One of the following values must be used.

Code	Name	Definition
FRST	First	First collection of a series of Direct Debit instructions. It is optional. Each first direct debit can be submitted as a recurrent one..
RCUR	Recurrent	Direct Debit instruction where the debtor's authorisation is used for regularDirectDebitTransactions initiated by the creditor.
FNAL	Final	Final collection of a series of Direct Debit instructions.
OOFF	One Off	Direct Debit instruction where the debtor's authorisation is used to initiateone single DirectDebitTransaction.

Usage: The first collection no longer needs to be submitted as a FRST. In other words, the first and the eventual subsequent collections can all be submitted in the same PaymentInformation block (batch) with SequenceType RCUR.

Core and B2B are still not permitted in the same PaymentInformation.

xix.   2.15 CategoryPurpose

This Message item is part of PaymentTypeInformation (2.6)

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.
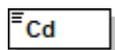**XML Tag**: <CtgyPurp>
Occurrences: [0..1]
Level: 3
Usage: Usage of this field is not recommended.

xx.   2.16 Code

This Message item is part of 2.15.

Definition: Specifies the underlying reason of the payment transaction.
XML Tag: <Cd>
Occurrences: [1..1]
Format: For a full list of codes to be used as Category Purpose, see CategoryPurpose at http://www.iso20022.org/Payments_External_Code_Lists.page
Usage: Values not pre-agreed with the Financial institution are ignored.

xxi.   2.18 RequestedCollectionDate

Definition: Date at which the creditor requests the amount of money to be collected from thedebtor.
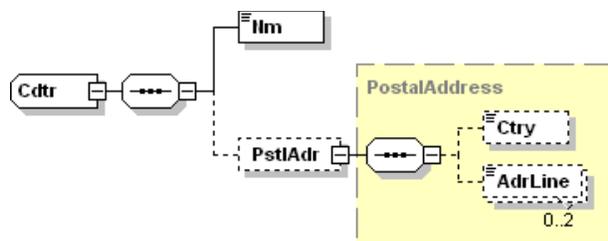**XML Tag**:   <ReqdColltnDt>
Occurrences: [1..1]
Format: YYYY-MM-DD
Usage: The minimum delay between sending date and RequestedCollectionDate is no longer dependent on the type of Direct Debit (B2B or CORE) and on the sequence type (FRST, OOFF, RCUR, FNAL).
Example: <ReqdColltnDt>2011-12-05</ReqdColltnDt>

xxii.   2.19 Creditor

Definition: Party to which an amount of money is due.
XML Tag: <Cdtr>
Occurrences: [1..1]
Level: 2
Format: This message item is composed of the following elements.
Usage: The street and the building number must be put in the first AddressLine, and thepostcode and town in the second AddressLine.

Occ.	Message item	XML TAG	Format
[1..1]	+++ Name	<Nm>	Max70Text
[0..1]	+++ PostalAddress	<PstlAdr>	
[0..1]	++++ Country	<Ctry>	ISO Country Code
[0..2]	++++ AddressLine	<AdrLine>	Max70Text

Example:

<Cdtr>

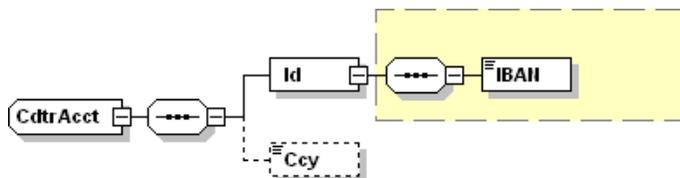   <Nm>Luxcompany</Nm>

    <PstlAdr>

       <Ctry>LU</Ctry>

       <AdrLine>59 Boulevard Royal</AdrLine>

       <AdrLine>L-2010 Luxembourg</AdrLine>

    </PstlAdr>

</Cdtr>

xxiii.   2.20 CreditorAccount

Definition: Unambiguous identification of the account of the creditor to which a credit entry will beposted as a result of the payment transaction.
XML Tag: <CdtrAcct>
Occurrences: [1..1]
Level: 2
Format: This message item is composed of the following elements.

Occ.	Message item	XML TAG	Format
[1..1]	+++ Identification	<Id>	
[1..1]	++++ IBAN	<IBAN>	IBAN-format
[0..1]	+++ Currency	<Ccy>	ISO Currency Code

Usage: Currency of the account must be EUR.
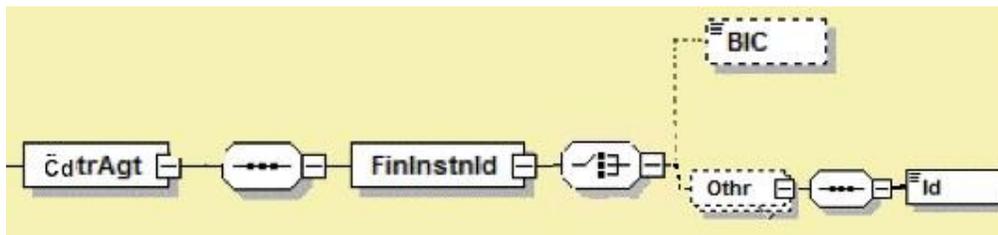The field "Currency" is not recommended to be used. The account's currency is dominant.

Example:

    <CdtrAcct>

      <Id>

        <IBAN>LU566541234567890123</IBAN>

      </Id>

    </CdtrAcct>

Definition: Financial institution servicing an account for the creditor.
XML Tag: <CdtrAgt>
Occurrences: [1..1]
Level: 2
Format: This message item is composed of the following elements.

Name	XML Tag	Occurrences	Format
+++ FinancialInstitutionIdentification	<FinInstnId>	[1..1]	TAG
++++ BIC	<BIC>	[0..1] {or	ISO BIC format
++++ Other	<Othr>	[0..1] or}	
+++++ Identification	<Id>	[1..1]	Max35Text

Usage: The Bank Identifier Code (BIC) is composed of 8 or 11 characters, of which only the first8 characters are significant. The BIC, always refers to the IBAN code.
Rules :
The BIC is optional for national SEPA transactions as of 01/02/2014.

The BIC is mandatory for EU/EEA cross-border transactions until 31 January 2016 and it will continue to be mandatory for non-EU /EEA cross-border SEPA transactions.

If field <BIC> is not used, then only 'NOTPROVIDED' is allowed in the field "Identification"
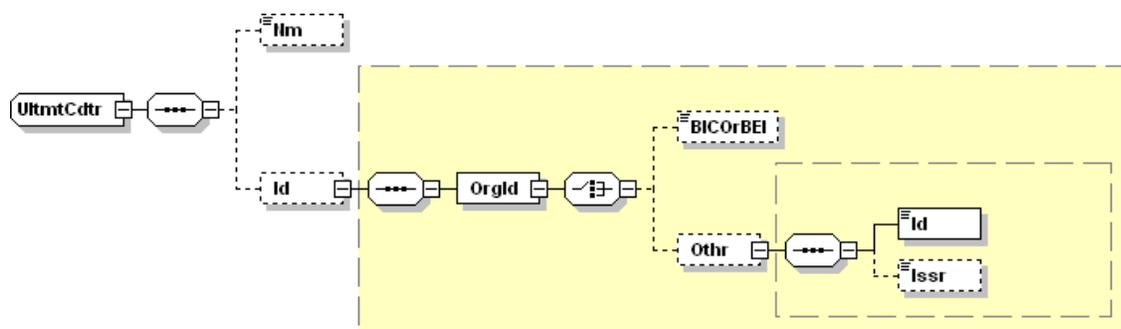

Example:
<CdtrAgt>

   <FinInstnId>

      <BIC>AAAALULLXXX</BIC>

   </FinInstnId>

</CdtrAgt>

   <CdtrAgt>
     <FinInstnId>

       <Othr>

         <Id>NOTPROVIDED</Id>

       </Othr>

```
            </FinInstnId>

        </CdtrAgt>
```

xxv.   2.23 UltimateCreditor

Definition: Ultimate party to which an amount of money is due.
            UltimateCreditor is only to be used if different from Creditor.
XML Tag: <UltmtCdtr>
Occurrences: [0..1]
Format: This message item consists of the following elements:

Occ.	Message item	XML TAG
[0..1]	+++ Name	<Nm>
[0..1]	+++ Identification	<Id>
[1..1]	++++ OrganisationIdentification	<OrgId>
[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>
[0..1] Or}	+++++ Other	<Othr>
[1..1]	++++++ Identification	<Id>
[0..1]	++++++ Issuer	<Issr>

Usage:

- UltimateCreditor may be present either at Payment Information level, or at DirectDebitTransaction Information level. It is recommended to use it at 'Payment information' level.
- If field 2.23 is used then field 2.69 is ignored.
- Name is limited to 70 characters.
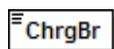- BICorBEI or one occurrence of Other may be used.

Example:

```
<UltmtCdtr>
    <Nm>Luxcorporate</Nm>
    <Id>
        <OrgId>
            <Othr>
                <Id>9876543210</Id>
                <Issr>RCS</Issr>
            </Othr>
        </OrgId>
    </Id>
```

xxvi.   2.24 ChargeBearer

ChrgBr

Definition: Specifies which party/parties will bear the charges associated with the processing of thepayment transaction.
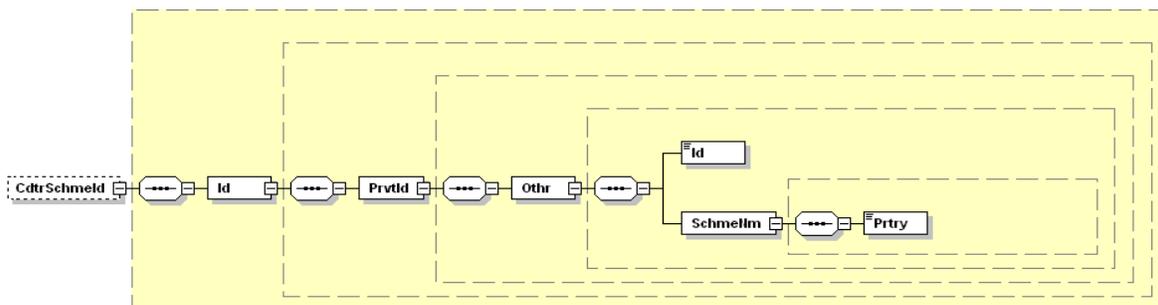**XML Tag**:   <ChrgBr>
Occurrences: [0..1]
Level: 2
Format: Code - The following value must be used.

Code	Name	Definition
SLEV	Following Service Level	Charges are to be applied following the rules agreed in the scheme. For European Direct Debit: Charges applied by Debtor and Creditor Bank are charged resp. to Debtor and Creditor.

Usage: ChargeBearer is preferred to be used at highest level If field 2.24 is used then field 2.45 is ignored

xxvii.   2.27 CreditorSchemeIdentification

Definition:	Credit party that signs the Direct Debit mandate.
XML Tag:	<CdtrSchmeId>
Occurences:	[0..1]
Format:	This message item is composed of the following elements.

Occ.	Message item	XML TAG
[1..1]	+++++ Identification	<Id>
[1..1]	++++++ PrivateIdentification	<PrvtId>
[1..1]	+++++++ Other	<Othr>
[1..1]	++++++++ Identification	<Id>
[1..1]	++++++++ SchemeName	<SchmeNm>
[1..1]	+++++++++ Proprietary	<Prtry>

Usage:

- This data element must be present at either 'Payment Information' or DirectDebitTransaction' level. It is recommended to use it at 'Payment information' level.
- If field 2.27 is used then field 2.66 is ignored.
- SchemeName under 'Other' must specify 'SEPA' as 'Proprietary'.
- Detail of Identification: see annexe1

xxviii.   2.28 DirectDebitTransactionInformation
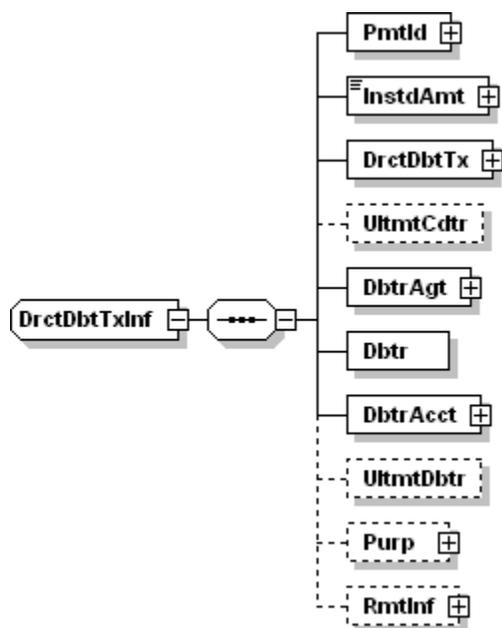
Definition: Set of elements providing information specific to the individual transaction(s) included in themessage.
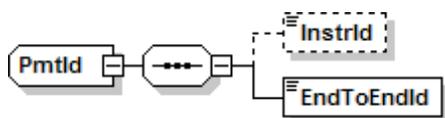**XML Tag**:   <DrctDbtTxInf>
Occurrences: [1..n]
Level: 2
Format:

| Index	Occ.	Message item	XML TAG
2.29	[1..1]	+++ PaymentIdentification	<PmtId>
2.44	[1..1]	+++ InstructedAmount	<InstdAmt>
2.46	[1..1]	+++ DirectDebitTransaction	<DrctDbtTx>
2.69	[0..1]	+++ UltimateCreditor	<UltmtCdtr>
2.70	[1..1]	+++ DebtorAgent	<DbtrAgt>
2.72	[1..1]	+++ Debtor	<Dbtr>
2.73	[1..1]	+++ DebtorAccount	<DbtrAcct>
2.74	[0..1]	+++ UltimateDebtor	<UltmtDbtr>
2.76	[0..1]	+++ Purpose	<Purp>
2.88	[0..1]	+++ RemittanceInformation	<RmtInf>

xxix. 2.29 PaymentIdentification

This Message item is part of DirectDebitTransactionInformation (2.28)

Definition: Set of elements to reference a payment instruction.
XML Tag: <PmtId>
Occurrences: [1..1]
Level: 3
Format: This message item is composed of the following elements.

| Index	Occ.	Name	XML Tag
2.30	[0..1]	InstructionIdentification	<InstrId>
2.31	[1..1]	EndToEndIdentification	<EndToEndId>

xxx. 2.30   InstructionIdentification
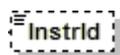
This Message item is part of PaymentIdentification (2.29)

Definition: The InstructionIdentification is a unique reference assigned by the Initiator to
                       unambiguously identify the transaction. It can be used in status messages related
                       to the transaction.
                       As this identification is a point-to-point reference between the Initiator and the
                       Creditor Agent, it is not forwarded to the DebtorAgent.
XML Tag: <InstrId> **Occurrences**:   [0..1] **Format**: max35Text
Example: <InstrId>1234567890</InstrId>

xxxi. 2.31 EndToEndIdentification
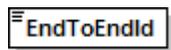
This Message item is part of PaymentIdentification (2.29)

Definition: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to- end chain.
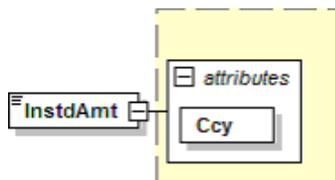
XML Tag: <EndToEndId>

Occurrences: [1..1]

Level: 4

Format: max35Text

Example: <EndToEndId>ABC/4562/2010-09-25</EndToEndId>

Usage: This number identifies for a given Creditor, each Collection transaction presented to theCreditor's bank, in a unique way.

This number will be transmitted in the whole process of the

handling of the Collectionsfrom the beginning, until the finality of

the Collection.

It must be returned in any exception handling process-step by any party involved.

The Creditor cannot request for any other referencing

information to be returned to him,in order to identify a

Collection.

The Creditor must define the internal structure of this reference;

it can only be expectedto be meaningful to the Creditor

xxxii.   2.44 InstructedAmount

This Message item is part of DirectDebitTransactionInformation (2.28)

Definition: Amount of the Direct Debit, expressed in euro.

XML Tag: <InstdAmt>

Occurrences: [1..1]

Level: 3

Format: Max. 11 digits of which 2 for the fractional part.

    Decimal separator is ".".

    Currency "EUR" is explicit, and included in the XML tag.

Usage: Amount must be between 0.01 and 999999999.99

Example: <InstdAmt Ccy="EUR">4723.34</InstdAmt>

xxxiii.   2.45 ChargeBearer

Definition: Specifies which party/parties will bear the charges associated with the processing of thepayment transaction.
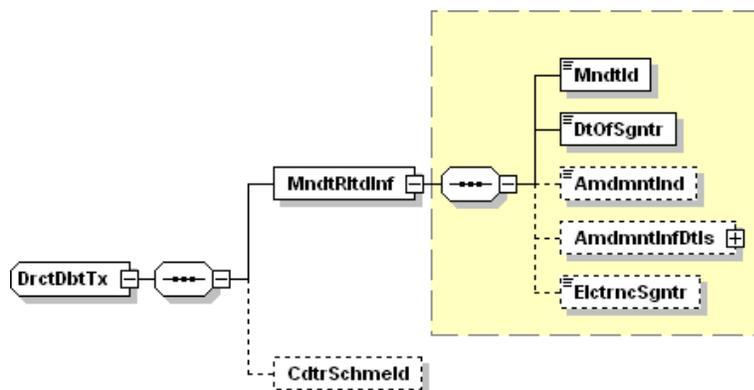**XML Tag**:   <ChrgBr>
Occurrences: [0..1]
Level: 2
Format: Code - The following value must be used.

Code	Name	Definition
SLEV	Following Service Level	Charges are to be applied following the rules agreed in the scheme.
		For European Direct Debit: Charges applied by Debtor and Creditor Bank are charged resp. to Debtor and Creditor.

Usage: ChargeBearer is preferred to be used at highest levelIf field 2.24 is used then field 2.45 is ignored

xxxiv.   2.46 DirectDebitTransaction

This Message item is part of DirectDebitTransactionInformation (2.28)

Definition: Set of elements providing information specific to the Direct Debit mandate.
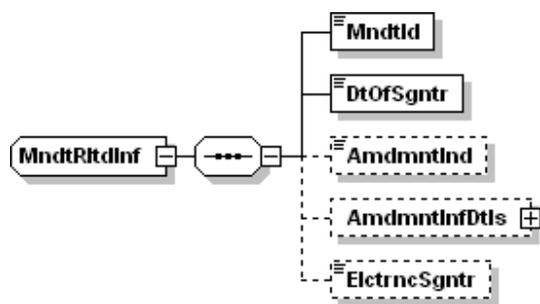**XML Tag**:   <DrctDbtTx>
Occurrences: [1..1]
Level: 3
Format: This message item is composed of the following elements.

Index	Name	XML Tag	Occ.	Format
2.47	MandateRelatedInformation	<MndtRltdInf>	[1..1]	TAG
2.66	CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	TAG

xxxv.   2.47 MandateRelatedInfomation

This Message item is part of DirectDebitTransaction (2.46)

Definition: Set of elements used to provide further details related to a Direct
                      Debit mandate signedbetween the creditor and the debtor.

XML Tag: <MndtRltdInf>

Occurences: [1..1]

Level: 4

Format: This message item is composed of the following elements.

xxxvi.   2.48 MandateIdentification

This Message item is part of MandateRelatedInformation (2.47)

Definition: Reference of the Direct Debit mandate that has been signed
                      between the debtor and thecreditor.

XML Tag: <MndtId>

Occurences: [1..1]

Level: 5

Format: Max35Text

Usage: This field is case insensitive.

Example: <MndtId>MandatREF001</MndtId>

xxxvii. 2.49 DateOfSignature

This Message item is part of MandateRelatedInformation (2.47)

Definition:	Date on which the Direct Debit mandate has been signed by the debtor.
XML Tag:	<DtOfSgntr>
Occurences:	[1..1]
Level:	5
Format:	YYYY-MM-DD
Example:	<DtOfSgntr>2011-12-02</DtOfSgntr>

xxxviii. 2.50 AmendmentIndicator

This Message item is part of MandateRelatedInformation (2.47)

Definition:	Indicator notifying whether the underlying mandate is amended or not.
XML Tag:	<AmdmntInd>
Occurrences:	[0..1]
Level:	5
Format:	Boolean - One of the following codes must be used.

Code	Name	
true	true	The mandate is amended
false	false	The mandate is not amended

Usage:

- If not present, considered as "false".
- If true, then AmendmentInformationDetails (2.51) is mandatory.
- If false, then AmendmentInformationDetails (2.51) is ignored.

xxxix.   2.51 AmendmentInformationDetails
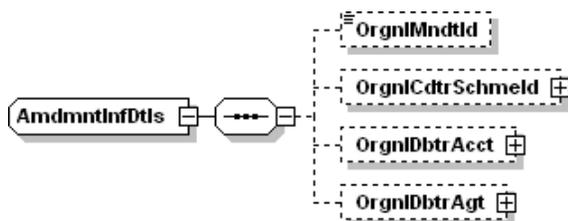
This Message item is part of MandateRelatedInformation (2.47)

Definition:	List of Direct Debit mandate elements that have been modified.
XML Tag:	<AmdmntInfDtls>
Occurences:	[0..1]
Level:	5
Format:	This message item is composed of the following elements.

Index	Name	XML Tag	Occ.	Format
2.52	OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text
2.53	OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	TAG
2.57	OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	TAG
2.58	OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	TAG

xl.   2.52 OriginalMandateIdentification

This Message item is part of AmendmentInformationdetails (2.51)

Definition:	Original mandate identification that has been modified.
XML Tag:	<OrgnlMndtId>
Occurences:	[0..1]
Format:	Max35Text
Usage:	Mandatory if MandateIdentification has changed.
Example:	<OrgnlMndtId>123456789012</OrgnlMndtId>

xli. 2.53 OriginalCreditorSchemeIdentification
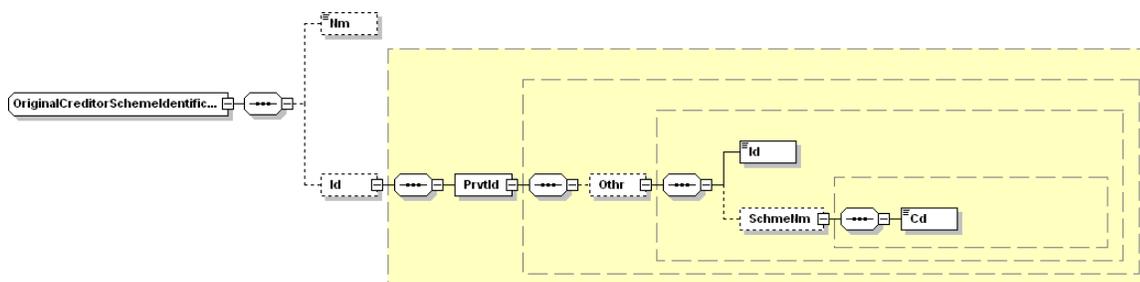
This Message item is part of AmendmentInformationdetails (2.51)

Definition: Original CreditorSchemeIdentification or Creditor Name that has been modified.
XML Tag: <OrgnlCdtrSchmeId>
Occurences: [0..1]
Level: 6
Format: This message item is composed of the following elements.

Occ.	Message item	XML TAG
[0..1]	+++++++ Name	<Nm>
[0..1]	+++++++ Identification	<Id>
[1..1]	+++++++ PrivateIdentification	<PrvtId>
[1..1]	+++++++++ Other	<Othr>
[1..1]	+++++++++++ Identification	<Id>
[1..1]	+++++++++++ SchemeName	<SchmeNm>
[1..1]	+++++++++++++ Proprietary	<Prtry>

Usage: Mandatory if CreditorSchemeIdentification or Creditor Name has changed.
-     Name is limited to 70 characters.
-     SchemeName under 'Other' must specify 'SEPA' as 'Proprietary'.
-     Detail of Identification: see annexe1

Example: **SEPA Amendment – Creditor Identification**
<MndtRltdInf>
    <MndtId>MANDATE-CRED-0001</MndtId>
    <DtOfSgntr>2009-10-02</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>
    <AmdmntInfDtls>
        <OrgnlCdtrSchmeId>
            <Id>
                <PrvtId>

```
                    <Othr>
                        <Id>LU83ZZZ0000000000000000001</Id>
                          <SchmeNm>
                              <Prtry>SEPA</Prtry>
                          </SchmeNm>
                      </Othr>
                  </PrvtId>
              </Id>
          </OrgnlCdtrSchmeId>
      </AmdmntInfDtls>
  </MndtRltdInf>
```
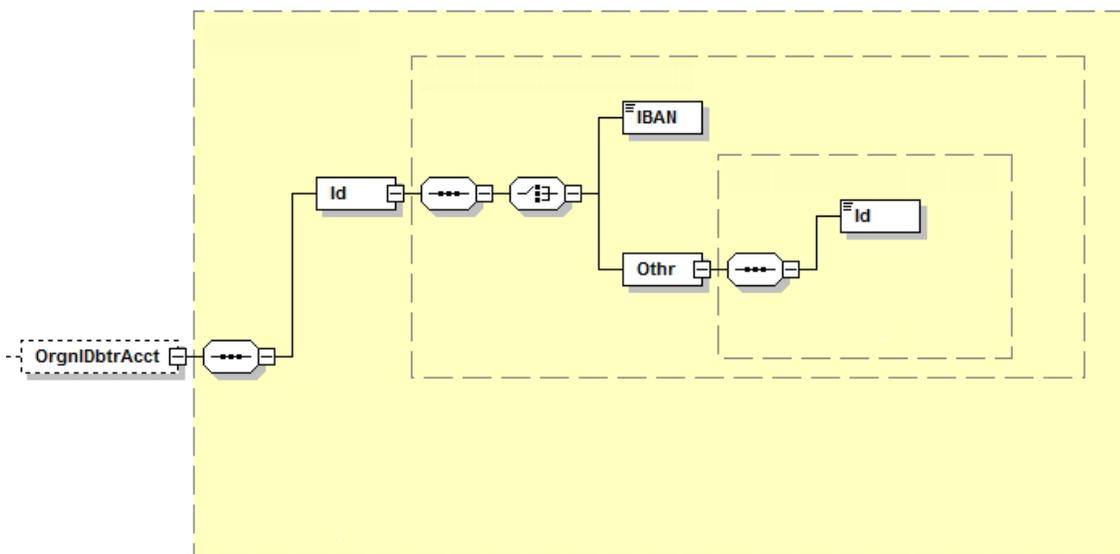
xlii.   2.57 OriginalDebtorAccount

This Message item is part of AmendmentInformationdetails (2.51)

Definition: Indication that the original debtor account has been changed.
XML Tag: <OrgnlDbtrAcct>
Occurences: [0..1]
Level: 6
Format: This message item is composed of the following elements.

Name	XML Tag	Occurrences	Format
+++++++Identification	<Id>	[1..1]	TAG
++++++++IBAN	<IBAN>	[0..1]{Or	IBAN format
++++++++Other	<Othr>	[0..1] Or}	TAG
+++++++++Identification	<Id>	[1..1]	TAG

Usage: Advice: Always use SMNDA when the account has changed (after 20/11/2016, themeaning of SMNDA is "Same Mandate New Debtor Account")

Example:

```
<OrgnlDbtrAcct>
    <Id>
        <Othr>
            <Id>SMNDA</Id>
        <Othr/>
    </Id>
</OrgnlDbtrAcct>
```

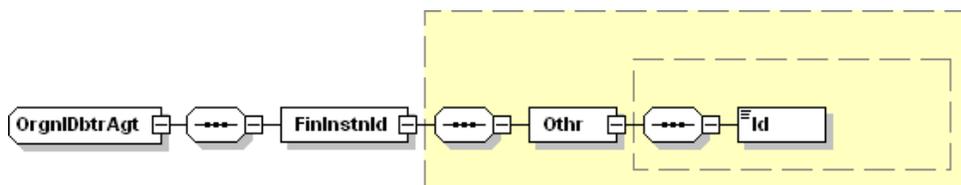If the debtor remains in the same bank, then IBAN can still be used

```
<OrgnlDbtrAcct>
    <Id>
        <IBAN>LU566541234567890123</IBAN>
    </Id>
</OrgnlDbtrAcct>
```

# xliii.   2.58 OriginalDebtorAgent

This Message item is part of AmendmentInformationdetails (2.51)

Definition: Original debtor's agent that has been modified.
XML Tag: <OrgnlDbtrAgt>
Occurences: [0..1]
Level: 6
Format: This message item is composed of the following elements.

Occ.	Message item	XML TAG
[1..1]	+++++++ FinancialInstitutionIdentification	<FinInstnId>
[1..1]	++++++++ Other	<Othr>
[1..1]	+++++++++ Identification	<Id>

Usage: May only be used when OriginalDebtorAgent does not contain SMNDAAdvice: No longer use it

xliv. 2.62 ElectronicSignature
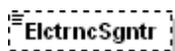
This Message item is part of MandateRelatedInformation (2.47)

Definition: Digital signature as provided by the creditor.
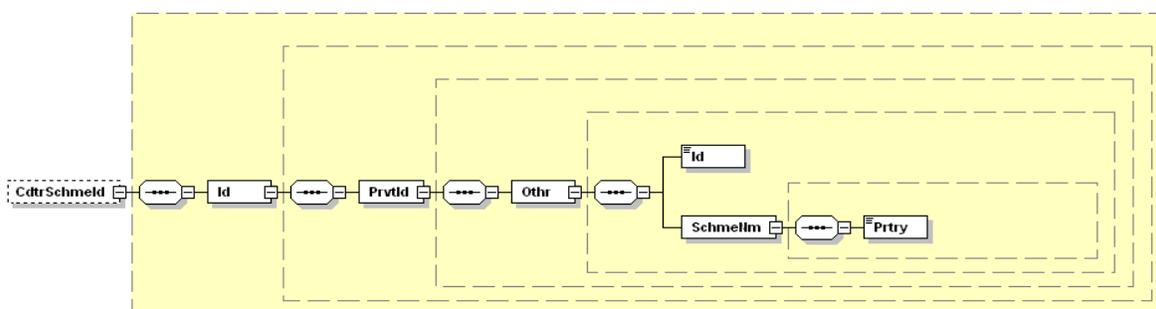**XML Tag**: <ElctrncSgntr>
Occurences: [0..1]
Level: 5
Format: max35Text
Usage: If the Direct Debit is based on an electronic mandate, this data element must containthe reference of the Mandate Acceptance Report.
- If the Direct Debit is based on a paper mandate, this data element is not allowed.

xlv. 2.66 CreditorSchemeIdentification

This Message item is part of DirectDebitTransaction (2.46)

Definition: Creditor identification as given by his bank.
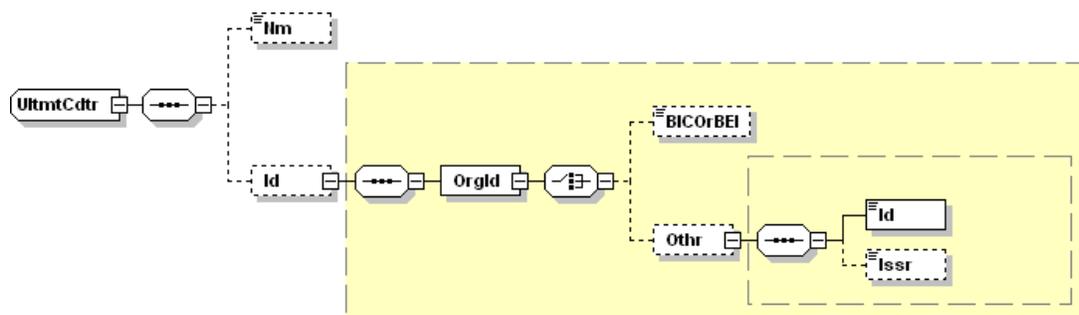**XML Tag**: <CdtrSchmeId>
Occurences: [0..1]
Level: 4
Format: This message item is composed of the following elements.

Occ.	Message item	XML TAG
[1..1]	+++++ Identification	<Id>
[1..1]	++++++ PrivateIdentification	<PrvtId>
[1..1]	+++++++ Other	<Othr>
[1..1]	++++++++ Identification	<Id>
[1..1]	++++++++ SchemeName	<SchemeNm>
[1..1]	+++++++++ Proprietary	<Prtry>

Usage:

- This data element must be present at either 'Payment Information' or 'DirectDebitTransaction' level. It is recommended to use it at 'Payment information' level.
- If field 2.27 is used then field 2.66 is ignored.
- SchemeName under 'Other' must specify 'SEPA' as 'Proprietary'.
- Detail of Identification: <u>see annexe1</u>

xlvi.   2.69 UltimateCreditor

This Message item is part of DirectDebitTransactionInformation (2.28)

Definition: Ultimate party to which an amount of money is due.
UltimateCreditor is only to be usedif different from Creditor.
XML Tag: <UltmtCdtr>
Occurrences: [0..1]
Format: This message item consists of the following elements.

Occ.	Message item	XML TAG
[0..1]	++++ Name	<Nm>
[0..1]	++++ Identification	<Id>
[1..1]	+++++ OrganisationIdentification	<OrgId>
[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>
[0..1] Or}	+++++++ Other	<Othr>
[1..1]	++++++++ Identification	<Id>
[0..1]	++++++++ Issuer	<Issr>

Usage:

- UltimateCreditor may be present either at Payment Information level, or at DirectDebitTransaction Information level. It is recommended to use it at 'Payment information' level.
- If field 2.23 is used then field 2.69 is ignored.
- Name is limited to 70 characters.
- BICorBEI or one occurrence of Other may be used.

Example:

```
<UltmtCdtr>
    <Nm>Luxcorporate</Nm>
    <Id>
        <OrgId>
            <Othr>
                <Id>9876543210</Id>
                <Issr>RCS</Issr>
            </Othr>
        </OrgId>
    </Id>
```
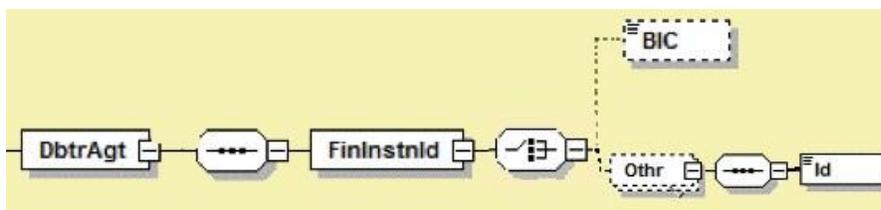
xlvii.   2.70 DebtorAgent

This Message item is part of DirectDebitTransactionInformation (2.28)

Definition: Financial institution servicing an account for the debtor.

XML Tag: <DbtrAgt>

Occurences: [1..1]

Level: 3

Format: This message item is composed of the following elements.

Name	Occurrences	XML Tag
++++ FinancialInstitutionIdentification	[1..1]	<FinInstnId>
+++++ BIC	[0..1] {or	<BIC>
+++++ Other	[0..1] or}	<Othr>
++++++ Identification	[1..1]	<Id>

Usage: -   The Bank Identifier Code (BIC) is composed of 8 or 11 characters. The BIC of theDebtorAgent is mandatory.

Rules :

The BIC is optional for national SEPA transactions as of 01/02/2014.

The BIC is mandatory for EU/EEA cross-border transactions until 31 January 2016 and it will continue tobe mandatory for non-EU /EEA cross-border SEPA transactions.

If field <BIC> is not used, then only 'NOTPROVIDED' is allowed in the field "Identification"
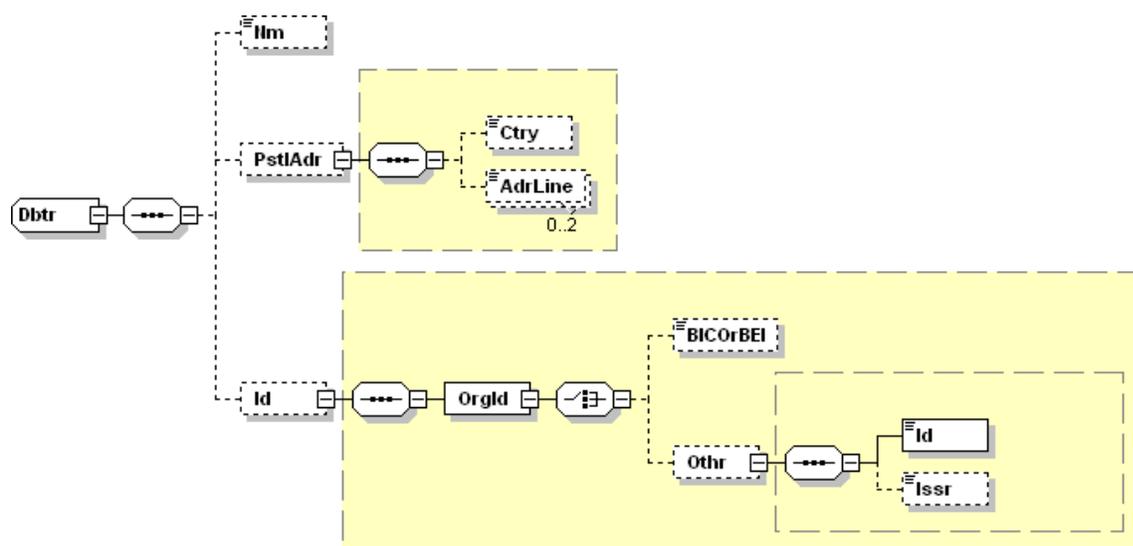
Example:

<DbtrAgt>

   <FinInstnId>

     <BIC>AAAALULLXXX</BIC>

   </FinInstnId>

</DbtrAgt>

   <DbtrAgt>

     <FinInstnId>

       <Othr>

         <Id>NOTPROVIDED</Id>

       </Othr>

     </FinInstnId>

</DbtrAgt>

xlviii.   2.72 Debtor

This Message item is part of DirectDebitTransactionInformation (2.28)

Definition: Party that owes an amount of money to the (ultimate) creditor.

XML Tag: <Dbtr>

Occurences: [1..1]

Level: 3

Format: This message item is composed of the following elements.

Occ.	Message item	XML TAG
[1..1]	++++ Name	<Nm>
[0..1]	++++ PostalAddress	<PstlAdr>
[0..1]	+++++ Country	<Ctry>
[0..2]	+++++ AddressLine	<AdrLine>
[0..1]	++++ Identification	<Id>
[1..1]	+++++ OrganisationIdentification	<OrgId>
[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>
[0..1] Or}	++++++ Other	<Othr>
[1..1]	+++++++ Identification	<Id>
[0..1]	+++++++ Issuer	<Issr>

Usage:

- Name is limited to 70 characters.
- Street and Building number must be put in the 1-st AddressLine, and the Postcode and Town in the 2-nd AddressLine.

xlix. 2.73 DebtorAccount
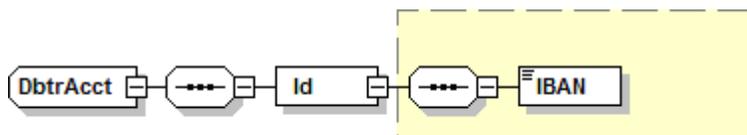
This Message item is part of DirectDebitTransactionInformation (2.28)

Definition:　　Identification of the account of the debtor to which a debit entry
　　　　　　　will be made to executethe transfer.

XML Tag:　　<DbtrAcct>

Occurences:　　[1..1]

Level:　　3

Format:　　This message item is composed of the following elements.

Name	XML Tag	Occ.	Format
++++ Identification	<Id>	[1..1]	TAG
+++++ IBAN	<IBAN>	[1..1]	IBAN-format

Example:

```
<DbtrAcct>
    <Id>
      <IBAN>LU566541234567890123</IBAN>
    </Id>
```

l. 2.74 UltimateDebtor
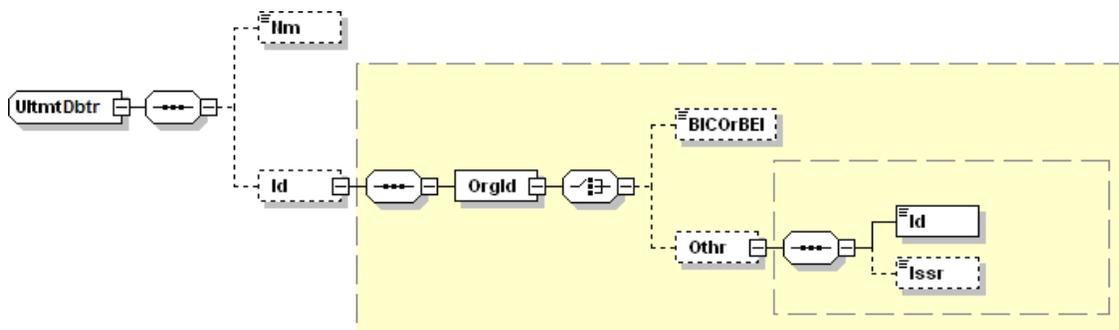
This Message item is part of DirectDebitTransactionInformation (2.28)

Definition:　　　　　Ultimate party that owes an amount of money to the
(ultimate) creditor. UltimateDebtoris only to be used if different from Debtor.

XML Tag: <UltmtDbtr>

Occurrences: [0..1]

Format: This message item consists of the following elements:
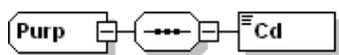
Occ.	Message item	XML TAG
[0..1]	++++ Name	<Nm>
[0..1]	++++ Identification	<Id>
[1..1]	+++++ OrganisationIdentification	<OrgId>
[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>
[0..1] Or}	+++++++ Other	<Othr>
[1..1]	++++++++ Identification	<Id>
[0..1]	++++++++ Issuer	<Issr>

Usage:

-     UltimateDebtor is mandatory if provided by the Debtor in the Mandate.
-     Name is limited to 70 characters.

li.   2.76 Purpose

This Message item is part of DirectDebitTransactionInformation (2.28)

Definition: Underlying reason for the payment transaction.
Purpose is used by the Creditor to provide information to the Debtor, concerning the nature of the payment transaction. It is not used for processing by any of the banks involved.

XML Tag: <Purp>

Occurrences: [0..1]

Format: This message item contains the following element:

Index	Name
2.77	Code

Usage: Usage of this field is not recommended.

lii.   2.77 Code
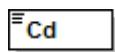
This message item is part of Purpose (2.76)

Definition: Specifies the underlying reason of the payment transaction
XML Tag: <Cd>
Occurrences: [1..1]
Format: Code

    For list of possible codes for Purpose, see External Purpose Code

    athttp://www.iso20022.org/Payments_External_Code_Lists.page

Usage: Values not pre-agreed with the Financial institution are ignored.

liii.   2.88 RemittanceInformation

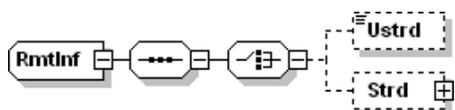This Message item is part of DirectDebitTransactionInformation (2.28)

Definition: Information which makes it possible to match a payment with the items it is supposed tosettle, e.g. commercial invoices within an account receivable system.
XML Tag: <RmtInf>
Occurences: [0..1]
Format: This message item is composed of the following elements.

liv.   2.89 Unstructured
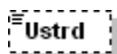
This message item is part of RemittanceInformation (2.88)

Definition: Information supplied so as to enable the matching of an entry with the items thetransfer is supposed to settle, e.g. a commercial invoice, in an unstructured form.
XML Tag: <Ustrd>
Occurences: [0..1]
Level: 4
Format: Max140Text

lv. 2.90 Structured
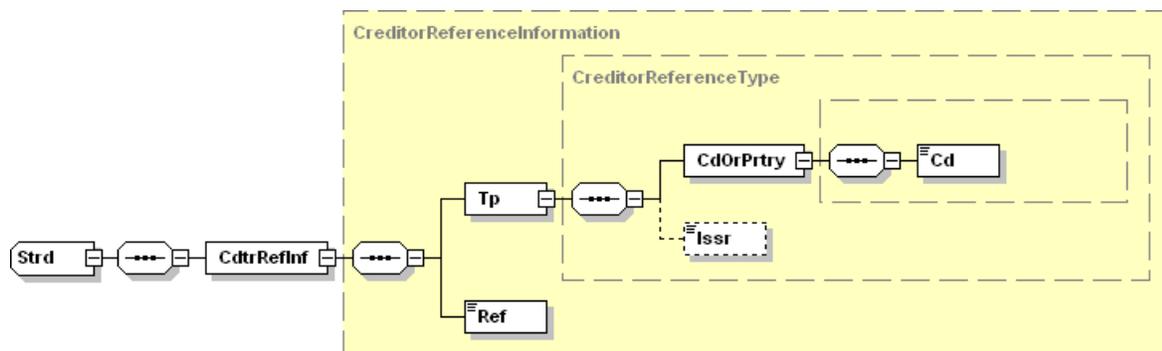
Definition: Information, which makes it possible to match a payment with the items, it is supposedto settle, in a structured form.

XML Tag: <Strd>

Occurences: [0..1]

Level: 4

Format: This message item is composed of the following element.

Index	Name	XML Tag	Occ.	Format
2.110	CreditorReferenceInformation	<CdtrRefInf>	[1..1]	TAG

lvi. 2.110 CreditorReferenceInformation
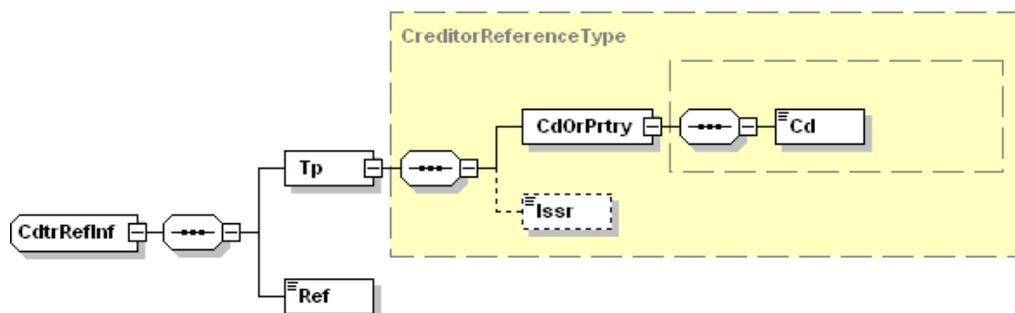
Definition: Reference information provided by the creditor to allow the identification of theunderlying documents.

XML Tag: <CdtrRefInf>

Occurrences: [1..1]

Index	Message item	XML TAG	Occ.	Format
2.111	++++++ Type	<Tp>	[1..1]	TAG
2.112	+++++++ CodeOrProprietary	<CdOrPrtry>	[1..1]	TAG
2.113	++++++++ Code	<Cd>	[1..1]	TAG
			[0..1]	Text
2.115	+++++++ Issuer	<Issr>	[1..1]	Text
2.116	++++++ Reference	<Ref>		

Code	Name	Description
SCOR	Structured Communication Reference	Document is a structured communication referenceprovided by the creditor to identify the referred transaction.

Values for Code not listed or not pre-agreed with the financial

institution are ignoredMessage Item **"Reference":**

> If used, the national standardized reference has to be filled in this field.
> The Reference contains a 14 digit structured communication, with
> the last 2 digits as check digits (modulo 97) of the first 12 digits; but
> if the result is 0, then the check digits are 97.
> Only Luxembourg banks support this national standardized reference.

Example:

```
<CdtrRefInf>
    <Tp>
        <CdOrPrtry>
                <Cd>SCOR</Cd>
            </CdOrPrtry>
        </Tp>
        <Ref>+++01234012401313+++</Ref>
    </CdtrRefInf>
```

Example 1 – Recurrent Direct Debit

The following example describes a simple and recurrent Direct Debit occurring after the firstSEPA Direct Debit.

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02
pain.008.001.02.xsd"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
    <CstmrDrctDbtInitn>
        <GrpHdr>
            <MsgId>ABC/060928/DDT001</MsgId>
            <CreDtTm>2011-12-02T08:35:30</CreDtTm>
            <NbOfTxs>1</NbOfTxs>
            <CtrlSum>4723.34</CtrlSum>
            <InitgPty>
                <Nm>Luxcompany</Nm>
                <Id>
                    <OrgId>
                        <Othr>
                            <Id>0123456789</Id>
                            <Issr>RCS</Issr>
                        </Othr>
                    </OrgId>
                </Id>
            </InitgPty>
        </GrpHdr>
        <PmtInf>
            <PmtInfId>ABC/1234/2010-09-25</PmtInfId>
            <PmtMtd>DD</PmtMtd>
            <BtchBookg>true</BtchBookg>
            <NbOfTxs>1</NbOfTxs>
            <CtrlSum>4723.34</CtrlSum>
            <PmtTpInf>
                <SvcLvl>
<Cd>SEPA</Cd>
                </SvcLvl>
                <LclInstrm>
<Cd>CORE</Cd>
                </LclInstrm>
```

```
            <SeqTp>RCUR</SeqTp>
                </PmtTpInf>
                <ReqdColltnDt>2011-12-05</ReqdColltnDt>
                <Cdtr>
                    <Nm>Luxcompany</Nm>
                    <PstlAdr>
                        <Ctry>LU</Ctry>
                        <AdrLine>59 Boulevard Royal</AdrLine>
                        <AdrLine>L-2010 Luxembourg</AdrLine>
                    </PstlAdr>
                </Cdtr>
    <CdtrAcct>
        <Id>
                    <IBAN>LU566541234567890123</IBAN>
        </Id>
    </CdtrAcct>
    <CdtrAgt>
        <FinInstnId>
                    <BIC>AAAALULLXXX</BIC>
        </FinInstnId>
    </CdtrAgt>
                <ChrgBr>SLEV</ChrgBr>
                <CdtrSchmeId>
                    <Id>
                        <PrvtId>
                            <Othr>
                                <Id>LU83ZZZ0000000000000000001</Id>
                                <SchmeNm>
        <Prtry>SEPA</Prtry>
                                </SchmeNm>
                            </Othr>
                        </PrvtId>
                    </Id>
    </CdtrSchmeId>
    <DrctDbtTxInf>
        <PmtId>
                    <InstrId>0123456789</InstrId>
                    <EndToEndId>ABC/4562/2010-09-25</EndToEndId>
                </PmtId>
                <InstdAmt Ccy="EUR">4723.34</InstdAmt>
                <DrctDbtTx>
                    <MndtRltdInf>
```

```xml
                        <MndtId>MandatREF001</MndtId>
                        <DtOfSgntr>2011-10-02</DtOfSgntr>
                    </MndtRltdInf>
                </DrctDbtTx>
                <DbtrAgt>
                    <FinInstnId>
        <BIC>BBBBLULLXXX</BIC>
                    </FinInstnId>
                </DbtrAgt>
                <Dbtr>
                    <Nm>Debtor</Nm>
                </Dbtr>
                <DbtrAcct>
                    <Id>
                        <IBAN>LU564561234567890123</IBAN>
            </Id>
        </DbtrAcct>
    <RmtInf>
        <Strd>
                <CdtrRefInf>
                    <Tp>
                        <CdOrPrtry>
                                <Cd>SCOR</Cd>
                            </CdOrPrtry>
                        </Tp>
                        <Ref>+++01234012401313+++</Ref>
                    </CdtrRefInf>
        </Strd>
    </RmtInf>
                </DrctDbtTxInf>
            </PmtInf>
        </CstmrDrctDbtInitn>
</Document>
```

Annexe 1 - Structure of the SEPA Creditor- ID in Luxembourg

Structure of the SEPA Creditor-ID in Luxembourg:

Example: LU27ZZZ0000000000123456789

Creditor ID

Position 1 and 2	Country Code:	"LU" (ISO 3166)
Position 3 and 4	Check Digit:	2n (ISO 7064)
Position 5 to 7	Business Code:	3AN; "ZZZ" (default)
Position 8	Fixed Value:	''0''
Position 9 to 26	National Identifier:	18AN

How to get a SEPA Creditor-ID?

1. The bank downloads the application form from the ABBL website: http://www.abbl.lu/banking- luxembourg-0. (If the link is broken, you can use the search engine from the ABBL website withthe tag: "Creditor-ID").
2. The bank completes the form with all mandatory fields.
3. The bank sends the application form to the email address: cred-id@abbl.lu
4. The ABBL verifies the form (have all the required fields been completed? Is the BIC code valid?)
5. The ABBL verifies that the creditor has not **already** received a creditor identifier in Luxembourg.
6. The ABBL generates the SEPA Creditor ID and verifies its uniqueness.
7. In case there is a problem, the ABBL gets in touch with the bank in order to solve the issue.
8. The ABBL sends back the form completed with the SEPA Creditor-ID to the creditor bank.

Questions/Answers:

*   Who is authorised to ask for a SEPA Creditor-ID?
    o   Only creditor banks located in Luxembourg are authorised to ask ABBL for a SEPACreditor-ID.

*   Has the creditor to be located in Luxembourg?
    o   No. The creditor may be located anywhere in a SEPA country.

*   Is it possible to re-use an existing identifier?
    o   Yes. It's possible to re-use 18 characters of an existing identifier, which will be encapsulated in the SEPA Creditor-ID.
        If the existing identifier is less than 18 characters, then the identifier is left padded with

"0" up to 18 characters.

- What is the other possibility to get an identifier?
    - If there is no reuse of any existing identifier, then an incremental SEPA Creditor-ID is generated, starting from "000000000000000001" to "999999999999999999".

- Is there any verification on data sent by banks?
    - ABBL doesn't make any verification on creditor's data sent by a bank. Only the BIC8 ofthe creditor bank is verified through the SWIFT website.

Annexe 2 – List of changes

V1.0 – 21/09/2011	
First release	ISO 20022 (pain.008.001.02)
	SEPA B2B DD Scheme C2B Implementation Guidelines v2.0
	SEPA Core DD Scheme C2B Implementation Guidelines
	v4.0

V1.1 – 19/09/2012	
Chapter / Index	**Description**
§1.4 Character set – p.7	Minor error in the authorised characters'
	list:' replaces '

V1.2 – 24/10/2013	
Chapter / Index	**Description**
§1.4 Message Structure – p.10 andp.12	Modification of the CreditorAgent and DebtorAgent structure, following the "EPC- SEPA Core Direct Debit C2B Implementation Guidelines Version 7.0 and EPC- SEPA B2B Direct Debit C2B Implementation Guidelines Version 5.0" and the EU Regulation 260/2012: (BIC will be optional)
2.21 CreditorAgent - p.36	Modification of the scheme
	Modification of the structure; BIC is optional and if not used, then thefield Other has to be used
	Addition of a new rule and new example
2.70 DebtorAgent - p.42	Modification of the scheme
	Modification of the structure; BIC is optional and if not used, then thefield Other has to be used
	Addition of a new rule and new example

V1.3 01/07/2016										
Chapter / Index	**Description**									
1 Introduction - p.4	Date of acceptance of this new version									
2.14 Sequence Type - p.22	Modification mandatory	of	the	usage	rule	of	"FRST", which	is	no	more
2.57 OriginalDebtorAccount - p.38	Modification of the structure to add the tag Other for SMNDA.									
2.58 OriginalDebtorAgent - p.39	Modification of the usage rule.									

About the ABBL

The ABBL is the largest professional association in the financial sector, representing the majority of financial institutions as well as regulated financial intermediaries and other professionals in Luxembourg, including law firms, consultancies, auditors, market infrastructures, e-money and payment institutions. This makes us truly representative of the diversity of the Luxembourg financial centre, placing us in a unique position, able to give the entire sector a voice at both national and international level.

We provide our members with the intelligence, resources and services they need to operate in a dynamic financial market and in an increasingly complex regulatory environment. We facilitate an open platform to discuss key industry issues and to define common positions for the entire sector.

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