



Association des Banques et Banquiers, Luxembourg  
The Luxembourg Bankers' Association  
Luxemburger Bankenvereinigung

# XML Message for SEPA Direct Debit Initiation

Core and Business-to-Business Implementation Guidelines

**Version 1.3**

## Table of Contents

<b>1</b>	<b>Introduction .....</b>	<b>4</b>
1.1	SEPA Direct Debit definition.....	5
1.2	Message Coverage.....	5
1.3	Use of these Guidelines.....	6
1.4	Character Set .....	7
1.5	Message Structure .....	7
<b>2</b>	<b>Message Description .....</b>	<b>13</b>
1.0	GroupHeader .....	13
1.1	MessageIdentification .....	14
1.2	CreationDateTime.....	14
1.6	NumberOfTransactions .....	15
1.7	ControlSum .....	15
1.8	InitiatingParty .....	16
2.0	PaymentInformation .....	17
2.1	PaymentInformationIdentification .....	18
2.2	PaymentMethod .....	18
2.3	BatchBooking .....	19
2.4	NumberOfTransactions .....	19
2.5	ControlSum .....	19
2.6	PaymentTypeInfoInformation .....	20
2.8	ServiceLevel .....	21
2.9	Code .....	21
2.11	LocalInstrument .....	21
2.12	Code.....	22
2.14	SequenceType.....	22
2.15	CategoryPurpose .....	23
2.16	Code.....	23
2.18	RequestedCollectionDate.....	23
2.19	Creditor .....	24
2.20	CreditorAccount.....	25
2.21	CreditorAgent.....	26
2.23	UltimateCreditor .....	27
2.24	ChargeBearer .....	28
2.27	CreditorSchemeIdentification .....	29
2.28	DirectDebitTransactionInformation.....	30
2.29	PaymentIdentification .....	31
2.30	InstructionIdentification .....	31

2.31	EndToEndIdentification .....	32
2.44	InstructedAmount.....	32
2.45	ChargeBearer .....	33
2.46	DirectDebitTransaction.....	33
2.47	MandateRelatedInformation .....	34
2.48	MandateIdentification .....	34
2.49	DateOfSignature.....	35
2.50	AmendmentIndicator .....	35
2.51	AmendmentInformationDetails .....	36
2.52	OriginalMandateIdentification .....	36
2.53	OriginalCreditorSchemeIdentification.....	37
2.57	OriginalDebtorAccount .....	38
2.58	OriginalDebtorAgent .....	39
2.62	ElectronicSignature .....	39
2.66	CreditorSchemeIdentification .....	40
2.69	UltimateCreditor .....	41
2.70	DebtorAgent.....	42
2.72	Debtor .....	43
2.73	DebtorAccount .....	44
2.74	UltimateDebtor .....	45
2.76	Purpose .....	46
2.77	Code.....	46
2.88	RemittanceInformation.....	47
2.89	Unstructured .....	47
2.90	Structured.....	48
2.110	CreditorReferenceInformation .....	49
	<b>Example 1 – Recurrent Direct Debit .....</b>	<b>50</b>
	<b>Annexe 1 - Structure of the SEPA Creditor-ID in Luxembourg.....</b>	<b>53</b>
	<b>Annexe 2 : List of changes .....</b>	<b>54</b>
	<b>Contact Details: .....</b>	<b>55</b>

## **1 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 Luxembourg.

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.

## 1.1 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.

## 1.2 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.

### 1.3 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](http://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	<p>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</p> <p>For example:</p> <p>[0..1] shows that the element can be present 0 times or 1 time. The element is optional</p> <p>[1..1] shows that the element must only be present 1 time. The element is mandatory</p> <p>[1..n] shows that the element is mandatory and must be present 1 to n times</p> <p>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.</p> <p>If only one of several elements may be present, this is indicated by {OR ... OR} before the elements concerned.</p>
Level	Gives the place of the element in the XML tree.
Format	<p>This specifies the values and format allowed.</p> <p>Remark: if a tag is used, the correspondent data field must not be left empty. At least one character has to be filled in.</p>
Rules	Any specific rules that could impact the presence or the values of an element.

## 1.4 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.

## 1.5 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](http://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">
```

```
  <CstmrDrctDbtInitn>
    message content...
  </CstmrDrctDbtInitn>
```

```
</Document>
```

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

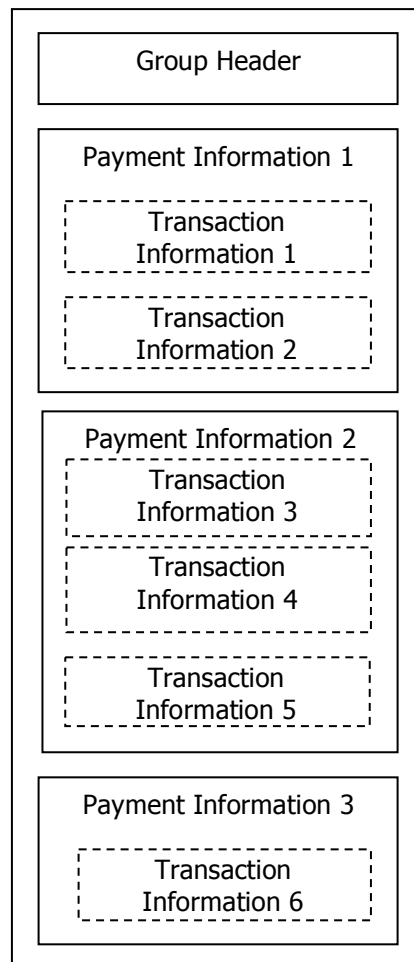
The message is composed of 3 building blocks:

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

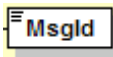
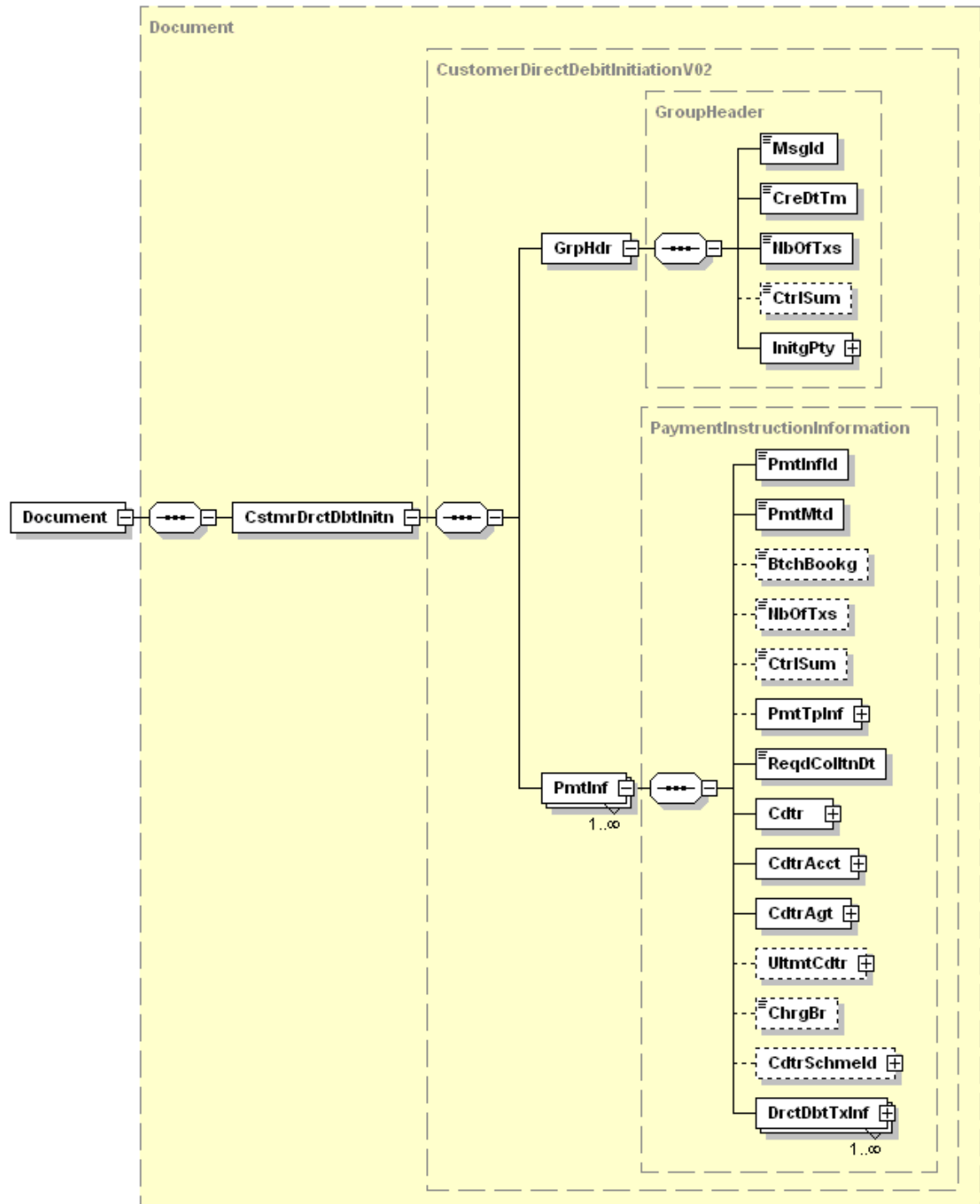
**B. PaymentInformation:** This building block is mandatory and repetitive. It contains, among other things, elements related to the Credit side of the transaction, such as Creditor and Payment Type Information.

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

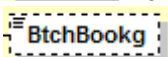
A detailed view on the structure of a Direct Debit Initiation Message is presented in the figure below and in the following table.



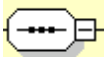




Box with full-line is a **mandatory** Message Element



Box with dotted line is an **optional** Message Element



The Child Elements must appear in the **sequence** mentioned



Only one of the possible Child Elements may be present (choice)

**Table**

Index	Occ.	Message item	XML TAG	Length
	<b>[1..1]</b>	<b>CustomerDirectDebitInitiation</b>	<b>&lt;CstmrDrctDbtInitn&gt;</b>	
<b>1.0</b>	<b>[1..1]</b>	<b>+ Group Header</b>	<b>&lt;GrpHdr&gt;</b>	
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
<b>2.0</b>	<b>[1..n]</b>	<b>+ PaymentInformation</b>	<b>&lt;PmtInf&gt;</b>	
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

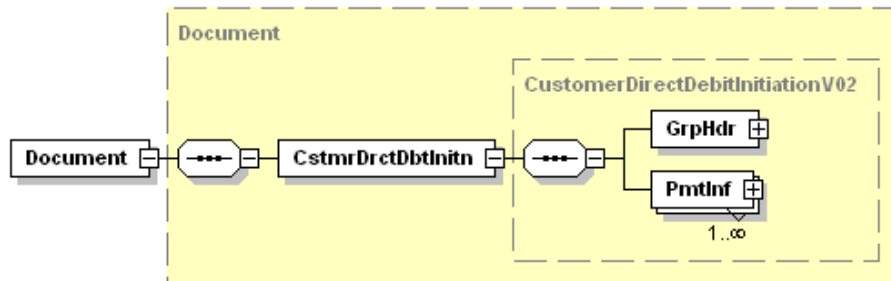


Index	Occ.	Message item	XML TAG	Length
2.24	[0..1]	++ ChargeBearer	<ChrgBr>	4
2.27	[0..1]	++ CreditorSchemeIdentification	<CdtrSchmeId>	
	[1..1]	+++ Identification	<Id>	
	[1..1]	++++ PrivateIdentification	<PrvtId>	
	[1..1]	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[1..1]	++++++ SchemeName	<SchmeNm>	
	[1..1]	+++++++ Proprietary	<Prtry>	4
<b>2.28</b>	<b>[1..n]</b>	<b>++ DirectDebitTransaction Information</b>	<b>&lt;DrctDbtTxInf&gt;</b>	
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	<DtOfSgnt>	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	<ElctrcSgnt>	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>	

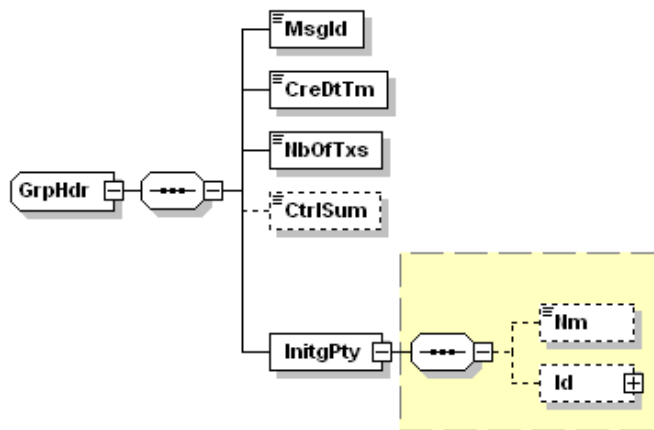


Index	Occ.	Message item	XML TAG	Length
2.70	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
	[1..1]	+++ DebtorAgent	<DbtrAgt>	
	[1..1]	++++ FinancialInstitutionIdentification	<FinInstnId>	
	[0..1]	+++++ BIC	<BIC>	8 or 11
2.72	[0..1]	+++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[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 [0..1] Or}	+++++++ BICOrBEI	<BICOrBEI>	8 o 11
[0..1] Or}	+++++++ Other	<Othr>		
2.73	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
	[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 [0..1] Or}	+++++++ BICOrBEI	<BICOrBEI>	8 or 11
[0..1] Or}	+++++++ Other	<Othr>		
2.76	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
	[0..1]	+++ Purpose	<Purp>	
	[1..1]	++++ Code	<Cd>	4
	[0..1]	+++ RemittanceInformation	<RmtInf>	
2.88	[1..1]{Or	++++ Unstructured	<Ustrd>	140
2.89	[1..1] Or}	++++ Structured	<Strd>	
2.90	[1..1]	+++++ CreditorReferenceInformation	<CdtrRefInf>	
2.110	[1..1]	+++++++ Type	<Tp>	
2.111	[1..1]	+++++++ CodeOrProprietary	<CdOrPrtry>	
2.112	[1..1]	+++++++ Code	<Cd>	4
2.113	[1..1]	+++++++ Issuer	<Issr>	35
2.115	[0..1]	+++++++ Reference	<Ref>	35
2.116	[1..1]			

## 2 Message Description



### 1.0 GroupHeader



**Definition:** Set of characteristics shared by all individual transactions included in the message.

**XML Tag:** <GrpHdr>

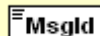
**Occurrences:** [1..1]

**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>

## 1.1 MessageIdentification



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

**XML Tag:** <MsgId>

**Occurrences:** [1..1]

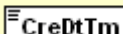
**Level:** 2

**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>

## 1.2 CreationDateTime



**Definition:** Date and time at which a (group of) payment instruction(s) was created by the instructing party.

**XML Tag:** <CreDtTm>

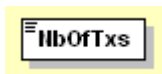
**Occurrences:** [1..1]

**Level:** 2

**Format:** YYYY-MM-DDThh:mm:ss

**Example:** <CreDtTm>2010-12-02T08:35:30</CreDtTm>

## 1.6 NumberOfTransactions



**Definition:** Number of individual transactions contained in the message.

**XML Tag:** <NbOfTxs>

**Occurrences:** [1..1]

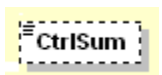
**Level:** 2

**Format:** Max15NumericText

**Usage:** It is recommended to use this field

**Example:** <NbOfTxs>28</NbOfTxs>

## 1.7 ControlSum



**Definition:** Total of all individual amounts included in the message, irrespective of currencies.

**XML Tag:** <CtrlSum>

**Occurrences:** [0..1]

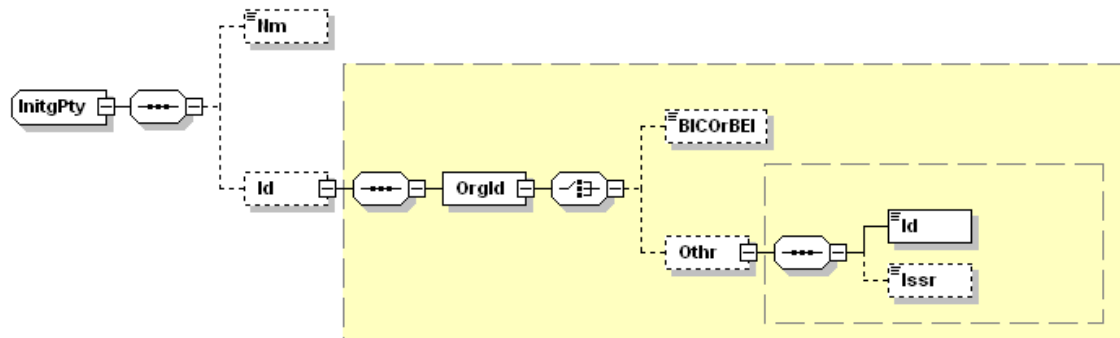
**Level:** 2

**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>

## 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 use 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:

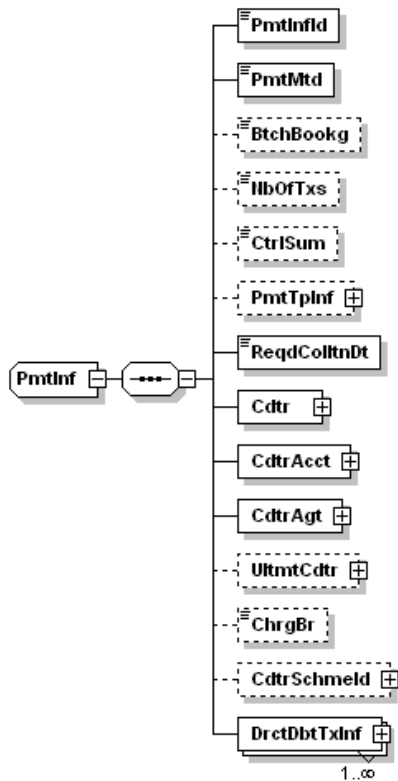
```

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

```



## 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	<NbOfTx>
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>

## 2.1 PaymentInformationIdentification

**PmtInfId**

**Definition:** Reference assigned by a sending party to unambiguously identify the payment information block within the message.

**XML Tag:** <PmtInfId>

**Occurrences:** [1..1]

**Level:** 2

**Format:** Max35Text

**Example:** <PmtInfId>ABC/1234/2010-09-25</PmtInfId>

## 2.2 PaymentMethod

**PmtMtd**

**Definition:** Specifies the means of payment that will be used to move the amount of money.

**XML Tag:** <PmtMtd>

**Occurrences:** [1..1]

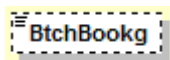
**Level:** 2

**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>

## 2.3 BatchBooking



**Definition:** Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions in the group is required.

**XML Tag:** <BtchBookg>

**Occurrences:** [0..1]

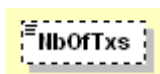
**Format:** One of the following codes must be used.

Code	Name	Definition
true	true	Identifies that a batch entry for the sum of the amounts of all transactions in a Payment 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>

## 2.4 NumberOfTransactions



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

**XML Tag:** <NbOfTxS>

**Occurrences:** [0..1]

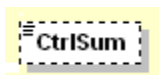
**Level:** 2

**Format:** Max15NumericText

**Usage:** It is recommended to use this field

**Example:** <NbOfTxS>14</NbOfTxS>

## 2.5 ControlSum



**Definition:** Total of all individual amounts included in the payment block, irrespective of currencies.

**XML Tag:** <CtrlSum>

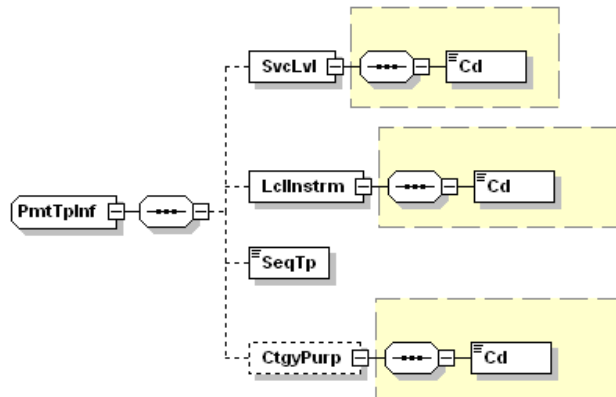
**Occurrences:** [0..1]

**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>

## 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>
</PmtTpInf>

```

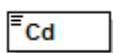
## 2.8 ServiceLevel



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]

## 2.9 Code



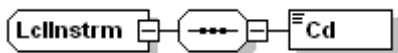
This Message item is part of 2.8.

**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>

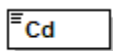
## 2.11 LocalInstrument



This Message item is part of PaymentTypeInformation (2.6)

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

## 2.12 Code



This Message item is part of 2.11.

**Definition:**

**XML Tag:** <Cd>

**Occurrences:** [1..1]

**Level:** 4

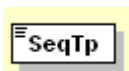
**Format:** One of the following values must be used.

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

## 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]

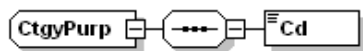
**Format:** One of the following values must be used.

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 regular DirectDebitTransactions 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 initiate one 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.

## 2.15 CategoryPurpose

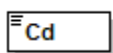


This Message item is part of PaymentTypeInformation (2.6)

- 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.

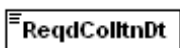
## 2.16 Code

This Message item is part of 2.15.



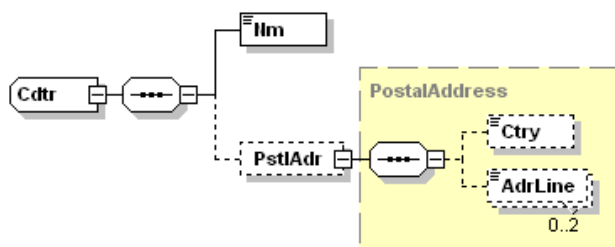
- Definition:** Specifies the underlying reason of the payment transaction.
- XML Tag:** <Cd>
- Occurrences:** [1..1]
- Format:** For a full list of codes to be used as Category Purpose, see CategoryPurpose at [http://www.iso20022.org/Payments\\_External\\_Code\\_Lists.page](http://www.iso20022.org/Payments_External_Code_Lists.page)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

## 2.18 RequestedCollectionDate



- Definition:** Date at which the creditor requests the amount of money to be collected from the debtor.
- 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>

## 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 the postcode 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:**

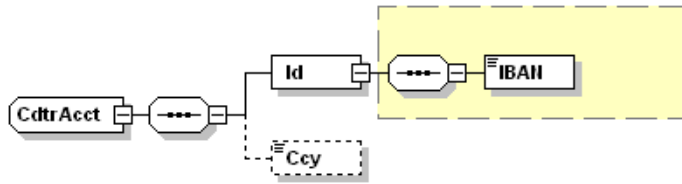
```

<Cdtr>
  <Nm>Luxcompany</Nm>
  <PstlAdr>
    <Ctry>LU</Ctry>
    <AdrLine>59 Boulevard Royal</AdrLine>
    <AdrLine>L-2010 Luxembourg</AdrLine>
  </PstlAdr>
</Cdtr>

```



## 2.20 CreditorAccount



**Definition:** Unambiguous identification of the account of the creditor to which a credit entry will be posted 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.

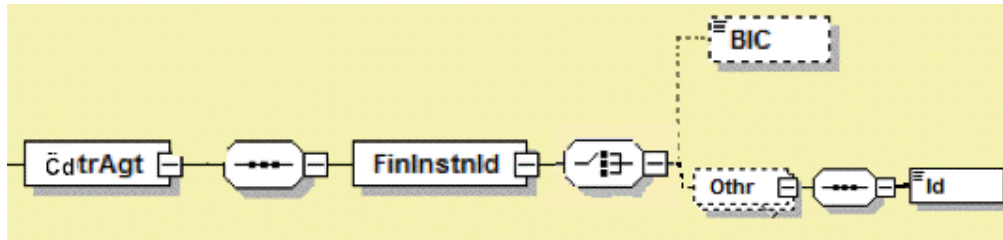
Occ.	Message item	XML TAG	Format
[1..1]	+++ Identification	<Id>	
[1..1]	++++ IBAN	<IBAN>	IBAN-format
[0..1]	+++ Currency	<Ccy>	ISO Currency Code

**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>
```

## 2.21 CreditorAgent



**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 first 8 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.

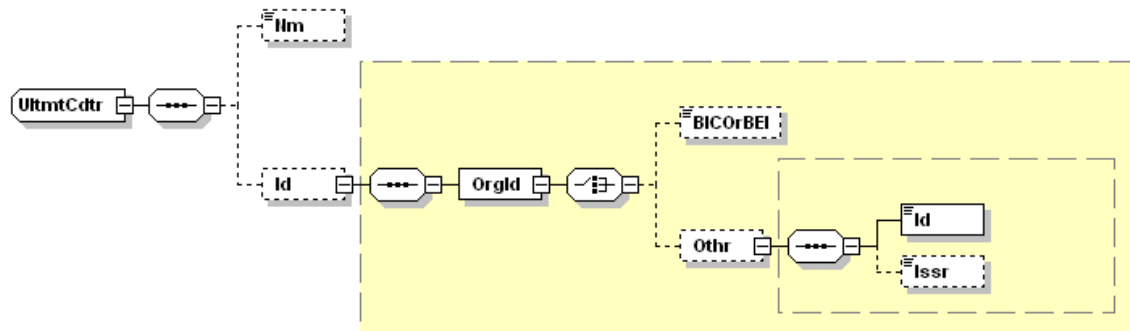
If field <BIC> is not used, then only 'NOTPROVIDED' is allowed in the field "Identification"

### Example:

```
<CdtrAgt>
  <FinInstnId>
    <BIC>AAAALULLXXX</BIC>
  </FinInstnId>
</CdtrAgt>

<CdtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</CdtrAgt>
```

## 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.

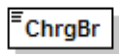
### Example:

```

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

```

## 2.24 ChargeBearer



**Definition:** Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

**XML Tag:** <ChrgBr>

**Occurrences:** [0..1]

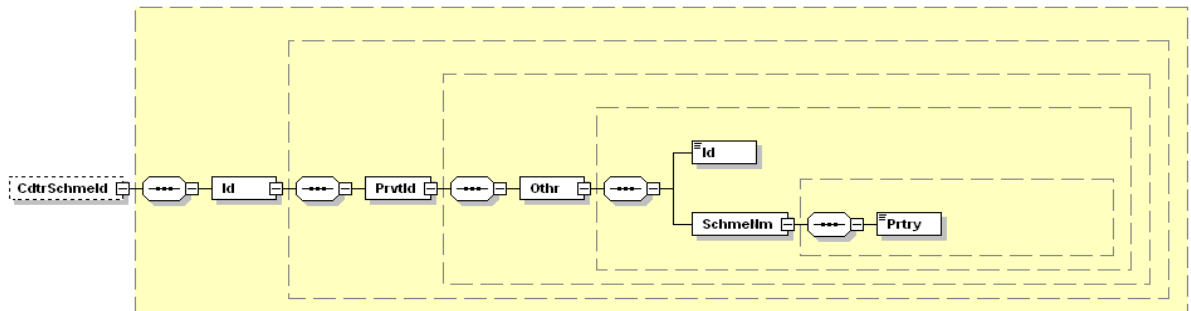
**Level:** 2

**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

## 2.27 CreditorSchemeIdentification



**Definition:** Credit party that signs the Direct Debit mandate.

**XML Tag:** <CdtSchmeId>

**Occurrences:** [0..1]

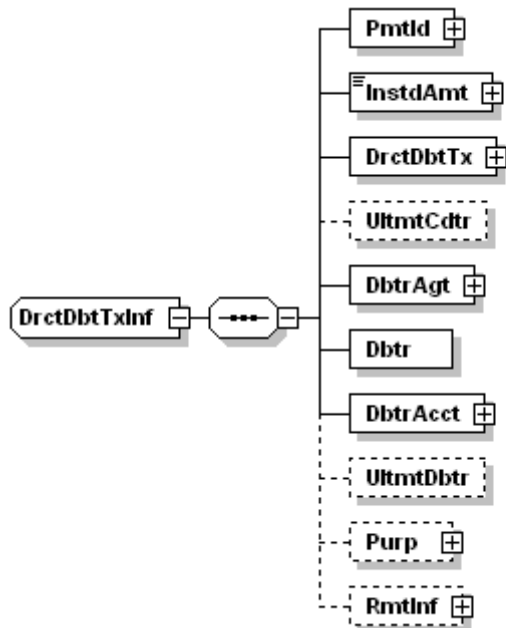
**Format:** This message item is composed of the following elements.

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](#)

## 2.28 DirectDebitTransactionInformation



**Definition:** Set of elements providing information specific to the individual transaction(s) included in the message.

**XML Tag:** <DrctDbtTxInf>

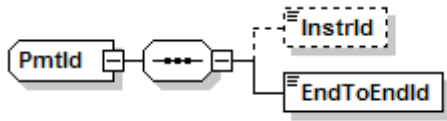
**Occurrences:** [1..n]

**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>

## 2.29 PaymentIdentification

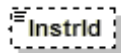


This Message item is part of DirectDebitTransactionInformation (2.28)

- 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>

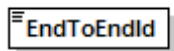
## 2.30 InstructionIdentification



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>

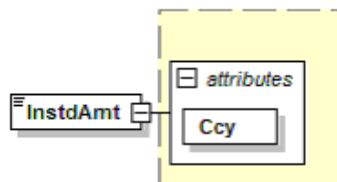
## 2.31 EndToEndIdentification



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 the Creditor's bank, in a unique way.  
This number will be transmitted in the whole process of the handling of the Collections from 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 expected to be meaningful to the Creditor

## 2.44 InstdAmount

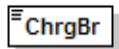


This Message item is part of DirectDebitTransactionInformation (2.28)

- 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>



## 2.45 ChargeBearer



**Definition:** Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

**XML Tag:** <ChrgBr>

**Occurrences:** [0..1]

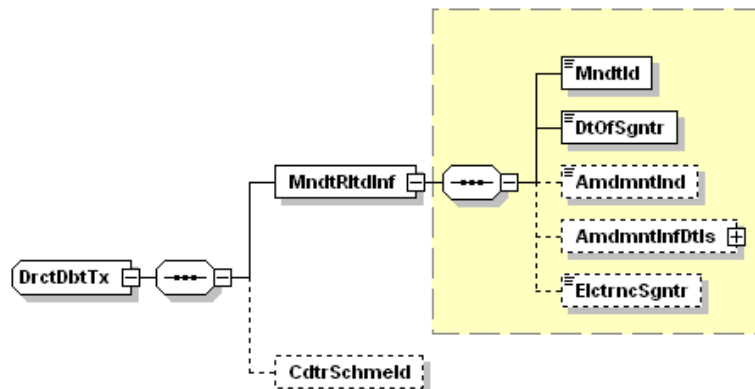
**Level:** 2

**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

## 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>

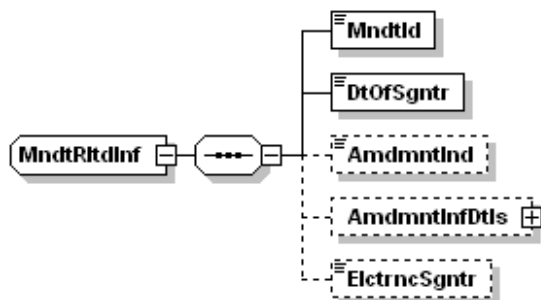
**Occurrences:** [1..1]

**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

## 2.47 MandateRelatedInformation



This Message item is part of DirectDebitTransaction (2.46)

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

**XML Tag:** <MndtRltdInf>

**Occurrences:** [1..1]

**Level:** 4

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

Index	Name	XML Tag	Occ.	Format
2.48	MandateIdentification	<MndtId>	[1..1]	Text
2.49	DateOfSignature	<DtOfSgntr>	[1..1]	Date
2.50	AmendmentIndicator	<AmdmntInd>	[0..1]	Boolean
2.51	AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]	TAG
2.62	ElectronicSignature	<ElectrncSgntr>	[0..1]	Text

## 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 the creditor.

**XML Tag:** <MndtId>

**Occurrences:** [1..1]

**Level:** 5

**Format:** Max35Text

**Usage:** This field is case insensitive.

**Example:** <MndtId>MandatREF001</MndtId>

## 2.49 DateOfSignature

**DtOfSgntr**

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>  
**Occurrences:** [1..1]  
**Level:** 5  
**Format:** YYYY-MM-DD  
**Example:** <DtOfSgntr>2011-12-02</DtOfSgntr>

## 2.50 AmendmentIndicator

**AmdmntInd**

This Message item is part of MandateRelatedInformation (2.47)

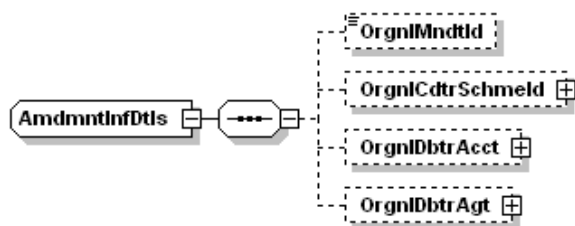
**Definition:** Indicator notifying whether the underlying mandate is amended or not.  
**XML Tag:** <AmdmntInd>  
**Occurrences:** [0..1]  
**Level:** 5  
**Format:** Boolean - One of the following codes must be used.

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.

## 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:** <AmdmntInfDtIs>

**Occurrences:** [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

## 2.52 OriginalMandateIdentification



This Message item is part of AmendmentInformationdetails (2.51)

**Definition:** Original mandate identification that has been modified.

**XML Tag:** <OrgnlMndtId>

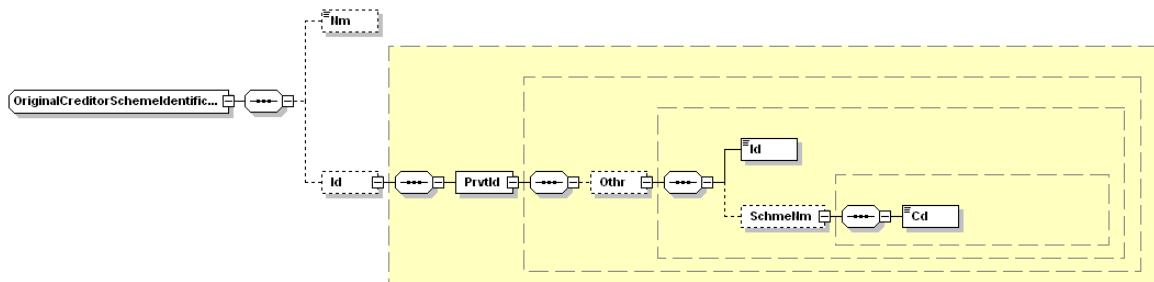
**Occurrences:** [0..1]

**Format:** Max35Text

**Usage:** Mandatory if MandateIdentification has changed.

**Example:** <OrgnlMndtId>123456789012</OrgnlMndtId>

## 2.53 OriginalCreditorSchemeIdentification



This Message item is part of AmendmentInformationdetails (2.51)

**Definition:** Original CreditorSchemeIdentification or Creditor Name that has been modified.

**XML Tag:** <OrgnCdtrSchmeId>

**Occurrences:** [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.

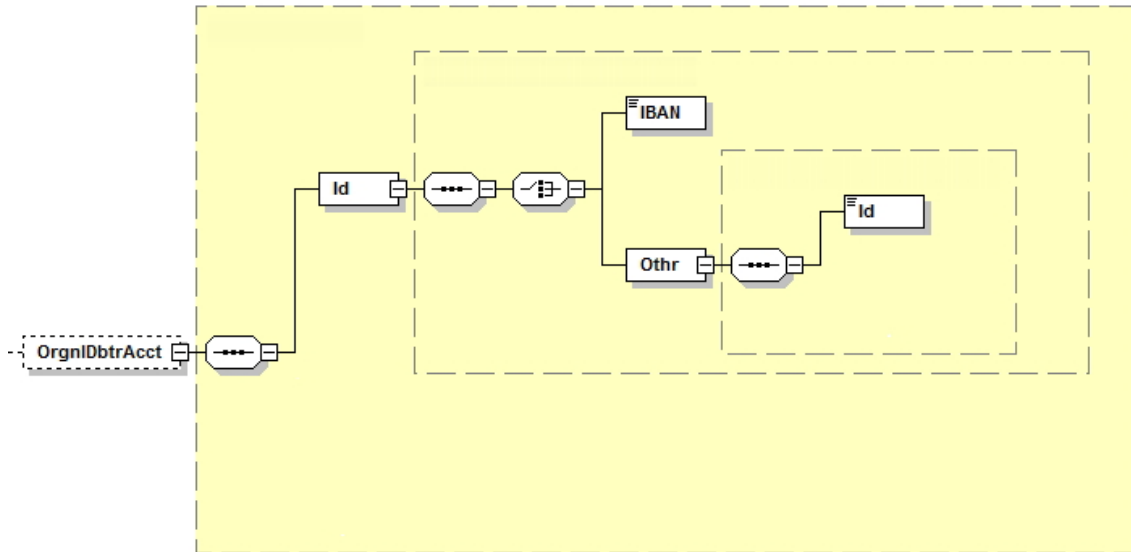
- Name is limited to 70 characters.
- SchemeName under 'Other' must specify 'SEPA' as 'Proprietary'.
- Detail of Identification: [see annexe1](#)

**Example:** **SEPA Amendment – Creditor Identification**

```

<MndtRltdInf>
  <MndtId>MANDATE-CRED-0001</MndtId>
  <DtOfSgntr>2009-10-02</DtOfSgntr>
  <AmdmntInd>true</AmdmntInd>
  <AmdmntInfDtls>
    <OrgnCdtrSchmeId>
      <Id>
        <PrvtId>
          <Othr>
            <Id>LU83ZZZ000000000000000000001</Id>
            <SchmeNm>
              <Prtry>SEPA</Prtry>
            </SchmeNm>
          </Othr>
        </PrvtId>
      </Id>
    </OrgnCdtrSchmeId>
  </AmdmntInfDtls>
</MndtRltdInf>
  
```

## 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>  
**Occurrences:** [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, the meaning of SMNDA is "Same Mandate New Debtor Account")

**Example:**

```

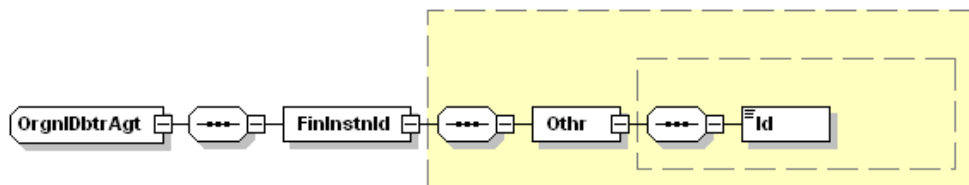
<OrgnlDbtrAcct>
  <Id>
    <Othr>
      <Id>SMNDA</Id>
    </Othr>
  </Id>
</OrgnlDbtrAcct>
  
```

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

```

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

## 2.58 OriginalDebtorAgent



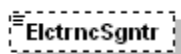
This Message item is part of AmendmentInformationdetails (2.51)

- Definition:** Original debtor’s agent that has been modified.  
**XML Tag:** <OrgnlDbtrAgt>  
**Occurrences:** [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 SMNDA  
 Advice: No longer use it

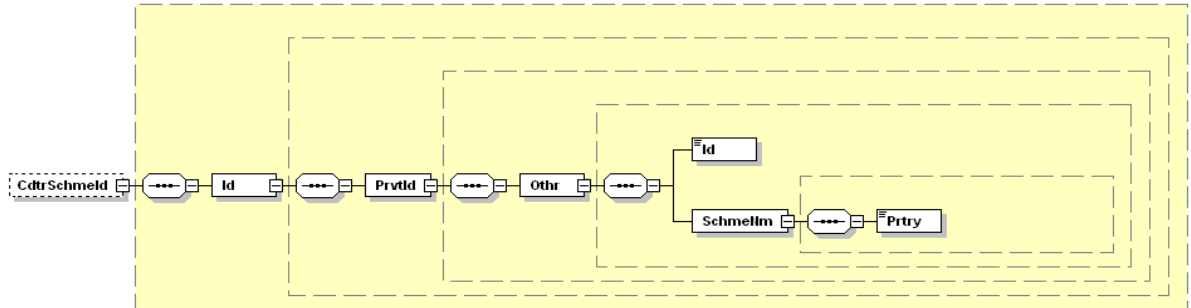
## 2.62 ElectronicSignature



This Message item is part of MandateRelatedInformation (2.47)

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

## 2.66 CreditorSchemeIdentification



This Message item is part of DirectDebitTransaction (2.46)

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

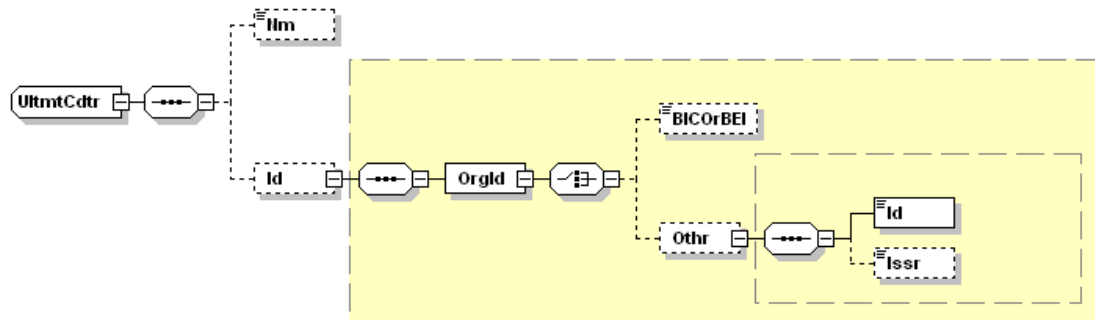
Occ.	Message item	XML TAG
[1..1]	+++++ Identification	<Id>
[1..1]	+++++++ PrivateIdentification	<PrvtId>
[1..1]	+++++++ Other	<Othr>
[1..1]	+++++++ Identification	<Id>
[1..1]	+++++++ SchemeName	<SchmeNm>
[1..1]	+++++++ Proprietary	<Prtry>

**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](#)



## 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 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.

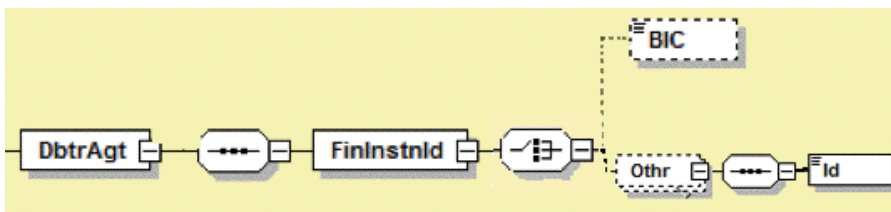
### Example:

```

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

```

## 2.70 DebtorAgent



This Message item is part of DirectDebitTransactionInformation (2.28)

**Definition:** Financial institution servicing an account for the debtor.  
**XML Tag:** <DbtrAgt>  
**Occurrences:** [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 the DebtorAgent 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 to be mandatory for non-EU /EEA cross-border SEPA transactions.

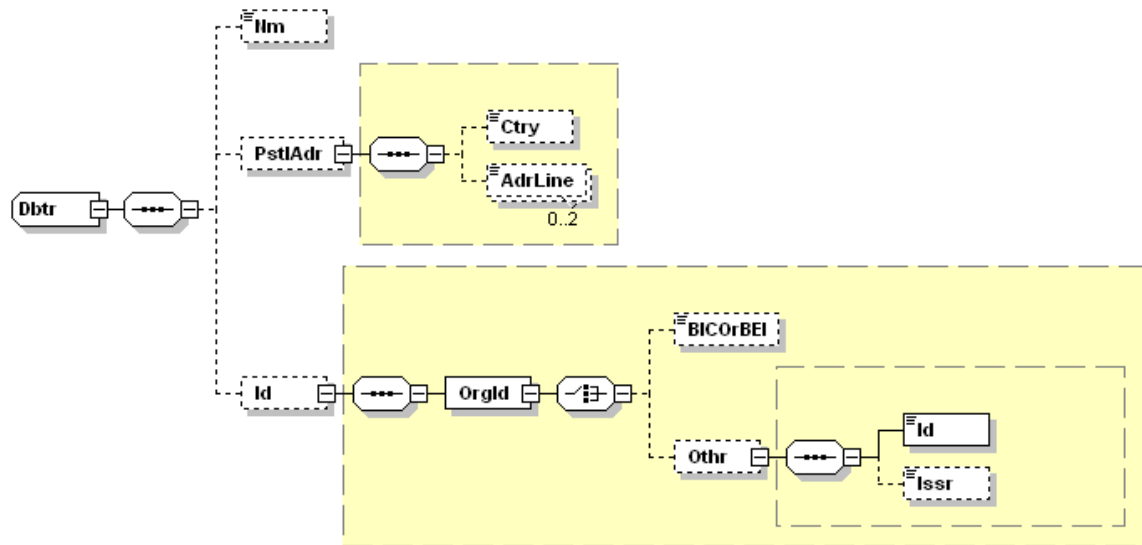
If field <BIC> is not used, then only 'NOTPROVIDED' is allowed in the field "Identification"

### Example:

```
<DbtrAgt>
  <FinInstnId>
    <BIC>AAAALULLXXX</BIC>
  </FinInstnId>
</DbtrAgt>

<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
```

## 2.72 Debtor



This Message item is part of DirectDebitTransactionInformation (2.28)

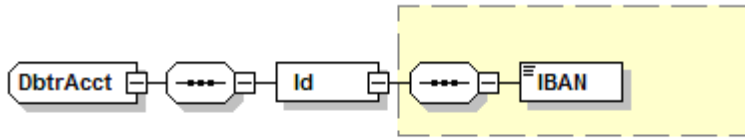
**Definition:** Party that owes an amount of money to the (ultimate) creditor.  
**XML Tag:** <Dbtr>  
**Occurrences:** [1..1]  
**Level:** 3  
**Format:** This message item is composed of the following elements.

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<sup>st</sup> AddressLine, and the Postcode and Town in the 2<sup>nd</sup> AddressLine.

## 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 execute the transfer.

**XML Tag:** <DbtrAcct>

**Occurrences:** [1..1]

**Level:** 3

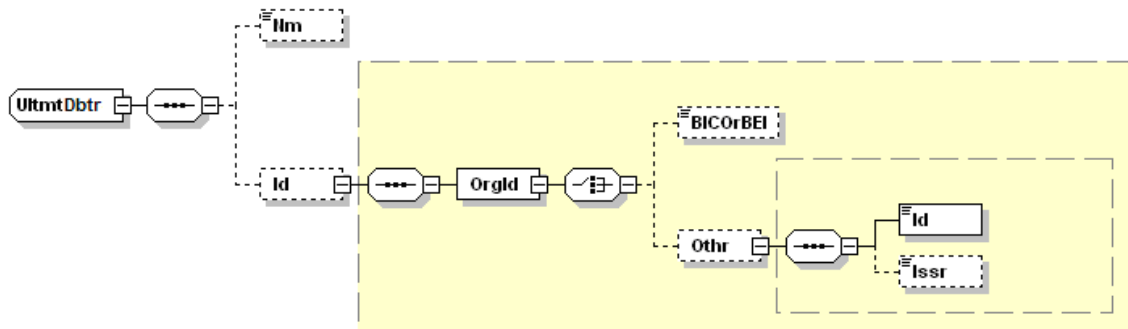
**Format:** This message item is composed of the following elements.

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

**Example:**

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

## 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. UltimateDebtor is 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.

## 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>

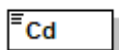
**Occurrences:** [0..1]

**Format:** This message item contains the following element:

Index	Name
2.77	Code

**Usage:** Usage of this field is not recommended.

## 2.77 Code



This message item is part of Purpose (2.76)

**Definition:** Specifies the underlying reason of the payment transaction

**XML Tag:** <Cd>

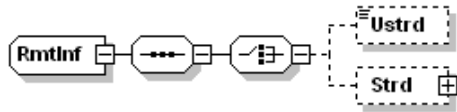
**Occurrences:** [1..1]

**Format:** Code

For list of possible codes for Purpose, see External Purpose Code at [http://www.iso20022.org/Payments\\_External\\_Code\\_Lists.page](http://www.iso20022.org/Payments_External_Code_Lists.page)

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

## 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 to settle, e.g. commercial invoices within an account receivable system.

**XML Tag:** <RmtInf>

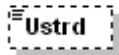
**Occurrences:** [0..1]

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

Index	Or	XML Tag	Name
2.89	[1..1]{or	<Ustrd>	Unstructured
2.90	[1..1]or}	<Strd>	Structured

**Usage:** Either Structured or Unstructured, but not both, may be present.

## 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 the transfer is supposed to settle, e.g. a commercial invoice, in an unstructured form.

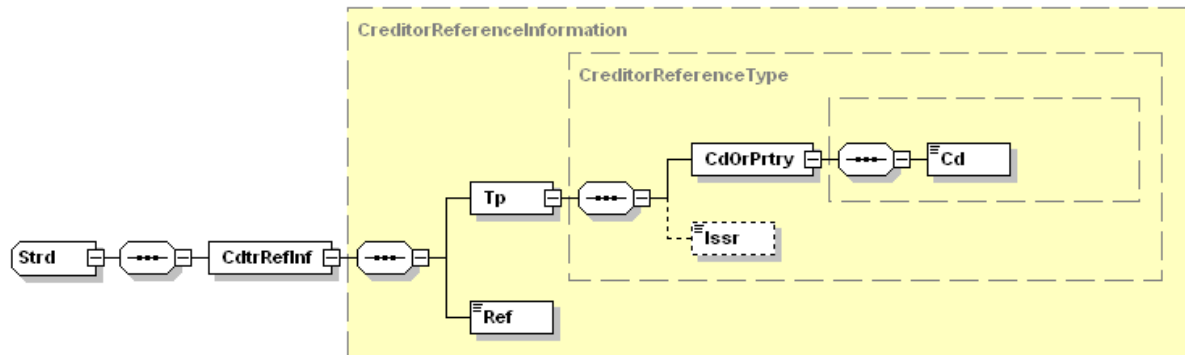
**XML Tag:** <Ustrd>

**Occurrences:** [0..1]

**Level:** 4

**Format:** Max140Text

## 2.90 Structured



**Definition:** Information, which makes it possible to match a payment with the items, it is supposed to settle, in a structured form.

**XML Tag:** <Strd>

**Occurrences:** [0..1]

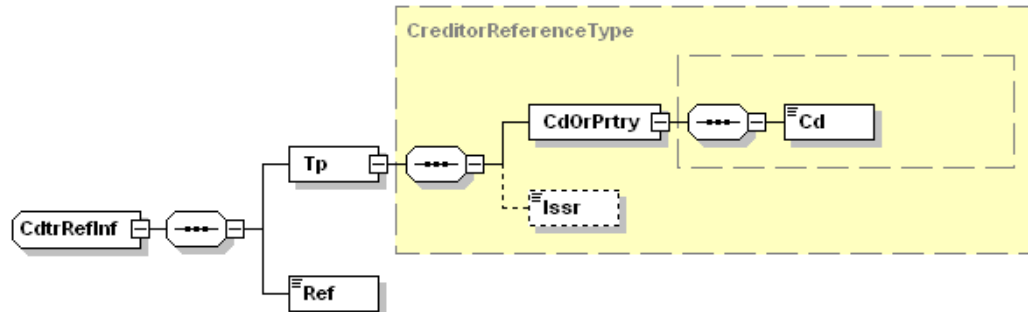
**Level:** 4

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

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



## 2.110 CreditorReferenceInformation



**Definition:** Reference information provided by the creditor to allow the identification of the underlying 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
2.115	+++++++ Issuer	<Issr>	[0..1]	Text
2.116	++++++ Reference	<Ref>	[1..1]	Text

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

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

### Message 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 first SEPA Direct Debit.

```
<?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>
    </PmtInf>
  </CstmrDrctDbtInitn>
</Document>
```



```
<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>
      <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:	26 alphanumerical characters
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 with the 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](mailto: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?
  - Only creditor banks located in Luxembourg are authorised to ask ABBL for a SEPA Creditor-ID.
- Has the creditor to be located in Luxembourg?
  - No. The creditor may be located anywhere in a SEPA country.
- Is it possible to re-use an existing identifier?
  - 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 "9999999999999999".
- 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 of the creditor bank is verified through the SWIFT website.

## Annexe 2 : List of changes

<b>V1.0 – 21/09/2011</b>	
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
<b>V1.1 – 19/09/2012</b>	
<b>Chapter / Index</b>	<b>Description</b>
§1.4 Character set – p.7	Minor error in the authorised characters' list: ' replaces `
<b>V1.2 – 24/10/2013</b>	
<b>Chapter / Index</b>	<b>Description</b>
§1.4 Message Structure – p.10 and p.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 the field 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 the field Other has to be used Addition of a new rule and new example
<b>V1.3 01/07/2016</b>	
<b>Chapter / Index</b>	<b>Description</b>
1 Introduction - p.4	Date of acceptance of this new version
2.14 Sequence Type - p.22	Modification of the usage rule of "FRST", which is no more mandatory
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.



## Contact Details:

ABBL: Association des Banques et Banquiers, Luxembourg – Luxembourg Bankers' Association

**Postal address:**

BP 13  
L-2010 Luxembourg

**Telephone:** (+352) 46 36 601

**Fax:** (+352) 46 09 21

**Email:** [mail@abbl.lu](mailto:mail@abbl.lu)

**Website:** <http://www.abbl.lu>