

2.2.2 Direct Debit Initiation – pain.008.001.02

The message is used to transport the Customer to Bank Direct Debit Transfer Information sent by the Originator to the Originator Bank.

BTF-Parameters / Order Type

The BTF-Parameters SDD//COR/pain.008/ (resp. order type CDD) are used for SEPA core direct debit initiations and the BTF-Parameters SDD//B2B/pain.008/ (resp. order type CDB) are used for SEPA B2B direct debit initiations.

Creditor Identifier (CI)

The Creditor is identified by an Creditor Identifier (CI). The identifier is permanent (and unique for each creditor) and enables the Debtor and the Debtor Bank to come back to the Creditor for refunds and complaints, and to check the existence of a valid Mandate at the presentation of Collections by the Creditor.

The CI is constructed according to the following format rules:

- Positions 1 and 2 contain the ISO country code
- Positions 3 and 4 contain the check digits
- Positions 5 to 7 contain the Creditor Business Code. Positions 5 to 7 of the creditor identification number are allocated by default with "ZZZ" at allocation. These positions represent the business division identifier which can be used by the applicant for signifying particular business divisions or affiliates. These three positions can be allocated with any alphanumeric character. Not permitted are blank characters, special characters and special German Characters (umlauts and sharp s). If the business division identifier is not used, „ZZZ“ will remain allocated to the creditor ID.
- Positions 8 up to 35 contain the country-specific identifier

The calculation of the check digit is done according to the following steps:

- Disregard positions 5 to 7
- Take the country-specific part, positions 8 to 35, and delete all non-alphanumeric characters
- Add the ISO country code and '00' to the right-hand end
- Convert letters to digits by substituting 'A' or an 'a' with 10, 'B' or 'b' with 11 and so forth
- Apply the check character system MOD 97-10 (see ISO 7064)

CIs for German creditors are assigned by the Deutsche Bundesbank. Further information (e.g. on the length of the CI for German creditors) are available on www.glaeubiger-id.bundesbank.de.

On

<https://www.europeanpaymentscouncil.eu/document-library/clarification-paper/creditor-identifier-overview>

the structure and the (national) issuer of the CIs of all SEPA countries is published.

Mandate ID

1. According to the EPC Implementation Guidelines the details given in the Mandate ID are to be handled independently of upper or lower case letters, i.e.
<MndtId>123AAa45678</MndtId> and
<MndtId>123aaA45678</MndtId> stand for the same mandate.
2. The blank character is permitted for mandate IDs. This corresponds to the pattern defined by the EPC for this identifier.
Though blanks are valid characters, the DK recommends clients to define mandate IDs without blanks to prevent possible misunderstandings.
Because:
<MndtId>123aaa45678</MndtId> and
<MndtId>123aaa 45678</MndtId> stand for different mandates.

Overview

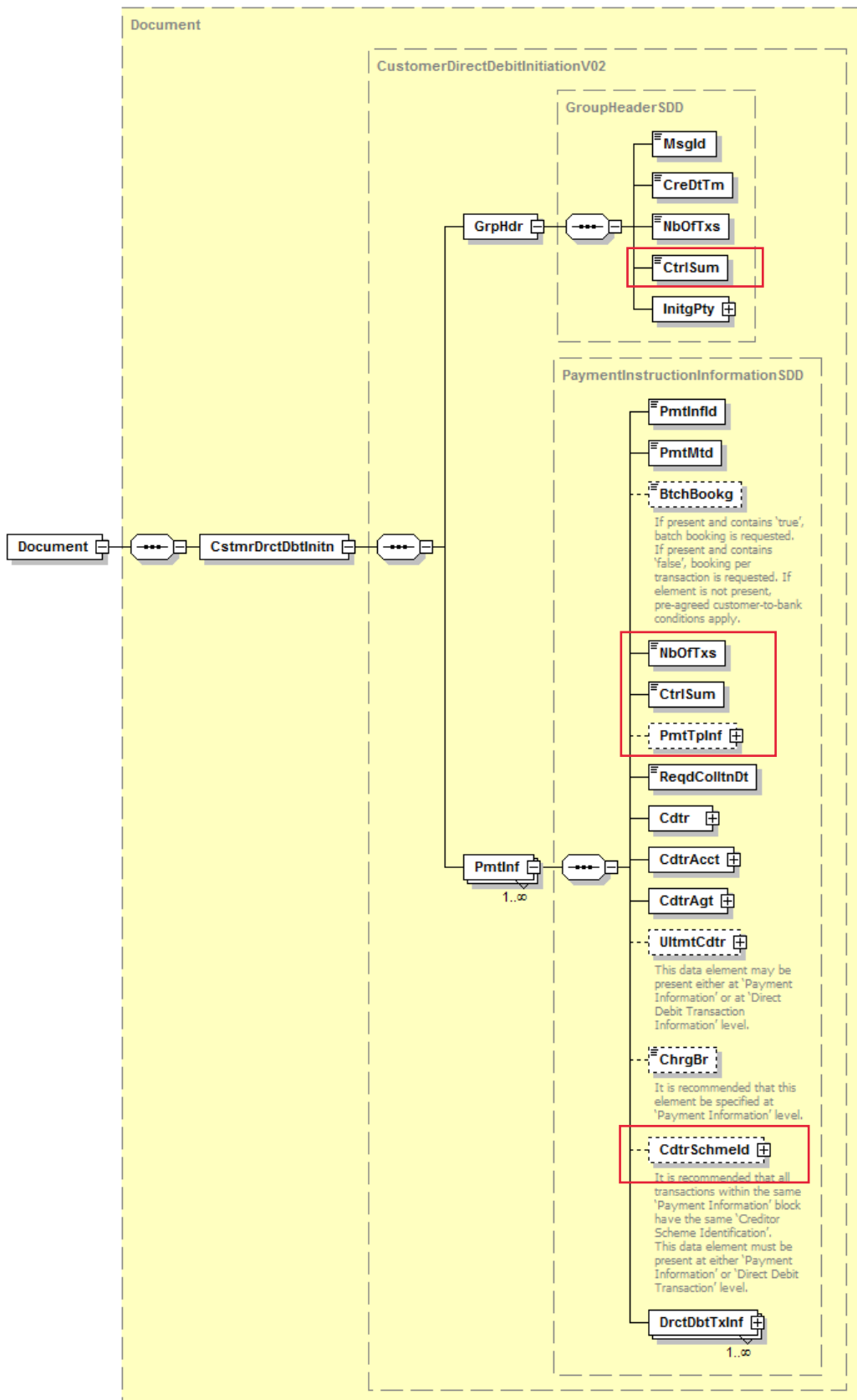


Diagram 18: Overview pain.008.001.02

2.2.2.1 Document

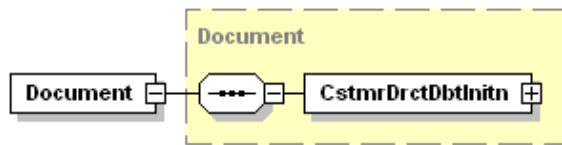


Diagram 19: pain.008.001.02, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Direct Debit Transfer Schema. This is the top level element of the message pain.008.001.02.

XML Tag

<Document>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
CustomerDirectDebitInitiation	<CstmrDrctDbtInitn>	[1..1]	Refer to 2.2.2.2		-

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
  xmlns:xsi="https://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02
    pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>Message-ID</MsgId>
      <CreDtTm>2010-11-21T09:30:47.000Z</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>6655.86</CtrlSum>
      <InitgPty>
        <Nm>Initiator Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>Payment-ID</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>6655.86</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
```

```

    <Cd>SEPA</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>CORE</Cd>
  </LclInstrm>
  <SeqTp>RCUR</SeqTp>
</PmtTpInf>
<ReqdColltnDt>2010-12-03</ReqdColltnDt>
<Cdtr>
  <Nm>Creditor Name</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DE87200500001234567890</IBAN>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>BANKDEFFXXX</BIC>
  </FinInstnId>
</CdtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtrSchmeId>
  <Id>
    <PrvtId>
      <Othr>
        <Id>DE00ZZZ00099999999</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</CdtrSchmeId>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>Mandate-Id</MndtId>
      <DtOfSgntr>2010-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>
            <PrvtId>
              <Othr>
                <Id>AA00ZZZOriginalCreditorID</Id>
                <SchmeNm>
                  <Prtry>SEPA</Prtry>
                </SchmeNm>
              </Othr>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
      </AmdmntInfDtls>
    </MndtRltdInf>
  </DrctDbtTx>
</DbtrAgt>
  <FinInstnId>
    <BIC>SPUEDE2UXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<Dbtr>

```

```

<Nm>Debtor Name</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE21500500009876543210</IBAN>
  </Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>Ultimate Debtor Name</Nm>
</UltmtDbtr>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</DrctDbtTxInf>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1235</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">112.72</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>Other-Mandate-Id</MndtId>
      <DtOfSgntr>2010-11-20</DtOfSgntr>
      <AmdmntInd>false</AmdmntInd>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Other Debtor Name</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DE21500500001234567897</IBAN>
    </Id>
  </DbtrAcct>
  <UltmtDbtr>
    <Nm>Ultimate Debtor Name</Nm>
  </UltmtDbtr>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>

```

2.2.2.2 Customer Direct Debit Initiation

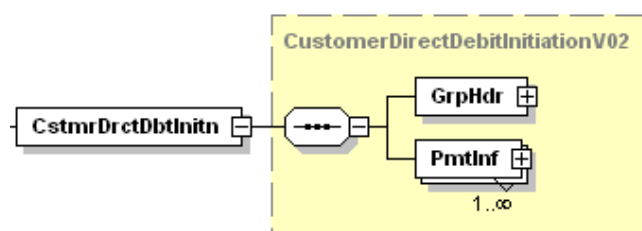


Diagram 20: pain.008.001.02, Customer Direct Debit Initiation

Definition

Customer Direct Debit Transfer Initiation

XML Tag

<CstmrDrctDbtInitn>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.2.2.3		-
PaymentInformation	<PmtInf>	[1..n]	Refer to 2.2.2.5		-

2.2.2.3 Group Header

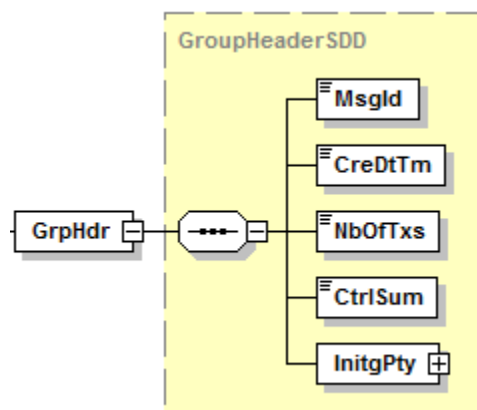


Diagram 21: pain.008.001.02, Group Header

Definition

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

XML Tag

<GrpHdr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- /DK-Rules
MessageIdentification	<MsgID>	[1..1]	Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.	RestrictedIdentificationSEPA1	If a file is submitted twice by mistake, a double processing can be avoided by verifying the tag <MsgID> in combination with the customer ID or the ordering party's IBAN. Therefore, the tag <MsgID> must contain a new value for every new pain message.
CreationDateTime	<CreDtTm>	[1..1]	Date and time at which a (group of) payment instruction(s) was created by the instructing party.	ISODateTime	-
NumberOfTransactions	<NbOfTxs>	[1..1]	Number of individual transactions contained in the message.	Max15NumericText	-
ControlSum	<CtrlSum>	[1..1]	Total of all individual amounts included in the message, irrespective of currencies.	DecimalNumber	2 is the maximum number of decimal digits allowed
InitiatingParty	<InitgPty>	[1..1]	Refer to 2.2.2.4		Allocation may differ from Creditor. Recommendation : Only the subfield Name should be used.

Example

```
<GrpHdr>
  <MsgId>Message-ID</MsgId>
  <CreDtTm>2010-11-21T09:30:47.000Z</CreDtTm>
  <NbOfTxs>2</NbOfTxs>
  <CtrlSum>6655.86</CtrlSum>
  <InitgPty>
    <Nm>Initiator Name</Nm>
  </InitgPty>
</GrpHdr>
```

2.2.2.4 Initiating Party

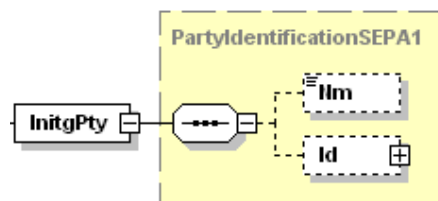


Diagram 22: pain.008.001.02, Initiating Party

Definition

Party initiating the payment. In the payment context, this can either be the creditor or the party that initiates the payment on behalf of the creditor.

XML Tag

<InitgPty>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
Name	<Nm>	[0..1]	Name	Max70Text	Name is restricted to 70 characters.
Identification	<Id>	[0..1]	Refer to 2.2.1.5		It is recommended to leave this data element group without allocation.

Example

```
<InitgPty>
  <Nm>Initiator Name</Nm>
</InitgPty>
```

2.2.2.5 Payment Information

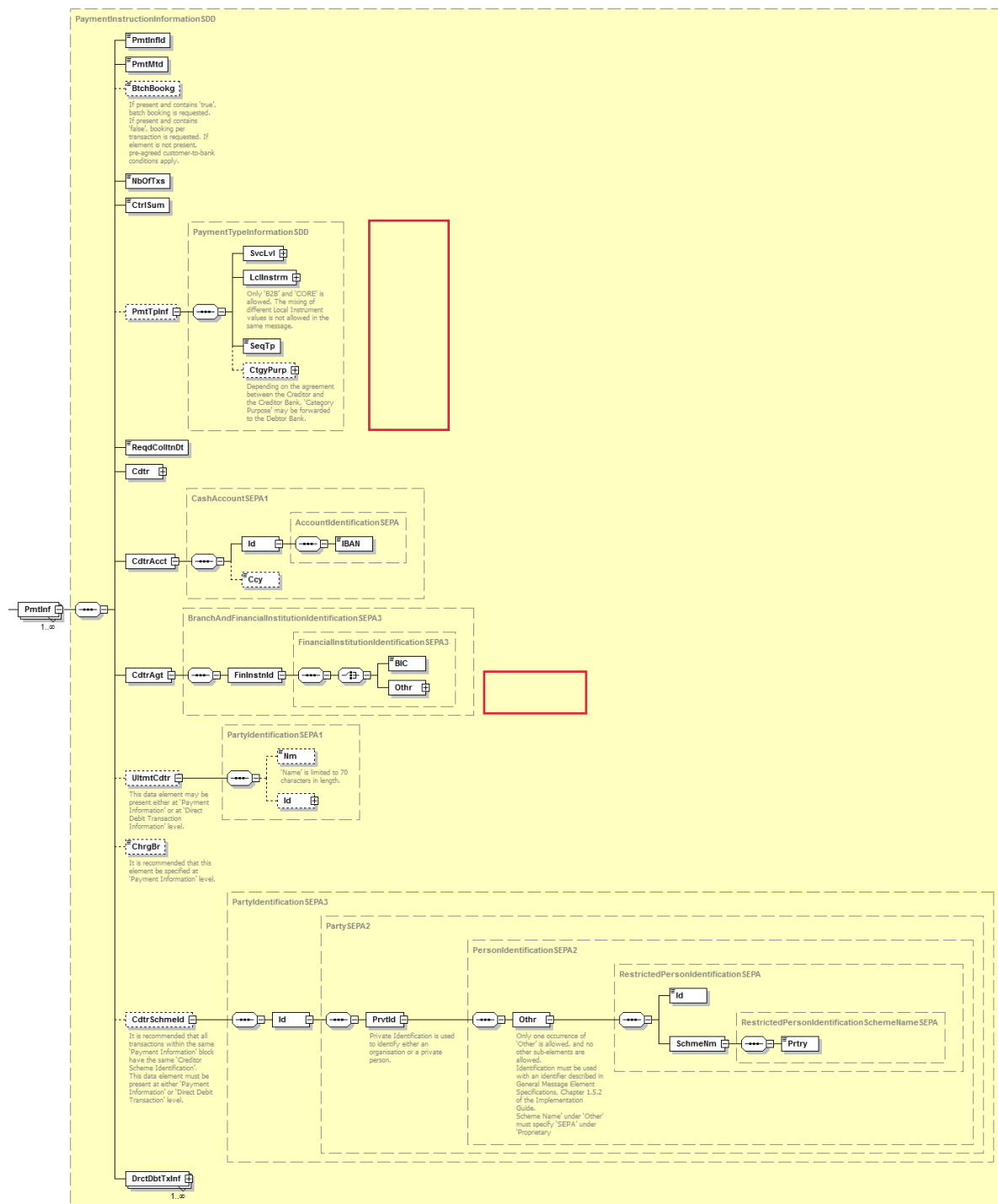


Diagram 23: pain.008.001.02, Payment Information

Definition

Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation.

XML Tag

<PmtInf>

Occurrences

[1..n]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
PaymentInformationIdentification	<PmtInfId>	[1..1]	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	RestrictedIdentificationSEPA1	-
PaymentMethod	<PmtMtd>	[1..1]	Specifies the means of payment that will be used to move the amount of money.	PaymentMethod2Code	Only DD is allowed.
BatchBooking	<BtchBooking>	[0..1]	Identifies whether a single entry (<i>false</i>) per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message (<i>true</i>) is requested.	BatchBookingIndicator	Only if a corresponding agreement with the customer for single entries is on hand and in case of an allocation with <i>false</i> , every transaction will be displayed as a single item on the bank statement of the creditor. Otherwise, a batched booking is always displayed (default/ pre-agreed: <i>true</i>).
NumberOfTransactions	<NbOfTx>	[1..1]	Number of individual transactions contained in the Payment Information Block	Max15NumericText	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
ControlSum	<CtrlSum>	[1..1]	Total of all individual amounts included in the Payment Information Block	DecimalNumber	2 is the maximum number of decimal digits allowed.
PaymentTypeInfo	<PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction.	PaymentTypeInformationSDD	This element group has to be allocated either here or on transaction level.
ServiceLevel	<SvcLvl>	[1..1]	Agreement under which or rules under which the transaction should be processed.	ServiceLevelSEPA	-
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ExternalServiceLevel1Code	For SEPA payments, the solely permitted value from the external ISO 20022 code list is SEPA.
LocalInstrument	<LclInstrm>	[1..1]	Type of a direct debit	LocalInstrumentSEPA	It is not permissible to mix B2B and core SEPA direct debits in one pain.008 message.
Code	<Cd>	[1..1]	In a coded form	ExternalLocalInstrument1Code	Only CORE (SEPA direct debit core) and B2B (SEPA direct debit B2B) is permissible.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
SequenceType	<SeqTp>	[1..1]	Identifies the direct debit sequence, e.g. first, recurrent, final or one-off.	SequenceType1Code	<p>Only FRST, RCUR, FNAL, OOFF is permissible.</p> <p>The first of a recurrent series of collections can also be identified by RCUR.</p> <p>Note: According to the EPC IG each of the four above mentioned codes is usable without any restrictions in the case of mandate modifications (SMNDA). However, the Code OOFF is not practice relevant for in a first collection no mandate modifications is possible.</p>
Category Purpose	<CtgyPurp>	[0..1]	Type of a payment	CategoryPurposeSEPA	
Code	<Cd>	[1..1]	Category purpose, as published in an external category purpose code list.	ExternalCategoryPurpose1Code	<p>Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3</p> <p>Note: These codes are not represented in the account statement.</p>

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
RequestedCollectionDate	<ReqdColltnDt>	[1..1]	Date at which the creditor requests the amount of money to be collected from the debtor.	ISODate	Due date requested by the customer. In case a date is no TARGET business day the bank is authorised to indicate the subsequent TARGET business day as due date, When the order reaches the bank after the declared cut-off time it is regarded as delivered at the subsequent business day. Banks are not obliged to execute order data which are delivered more than 15 calendar days BEFORE the requested collection date.
Creditor	<Cdtr>	[1..1]	Refer to 2.2.2.6		-
CreditorAccount	<CdtrAcct>	[1..1]	Unambiguous identification of the account of the creditor.	CashAccountSEPA1	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account.	AccountIdentificationSEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (ISO 13616).	IBAN2007Identifier	To be allocated with a valid IBAN (International Bank Account Number) This can have a maximum of 34 characters.
Currency	<Ccy>	[0..1]	Currency of the account	ActiveOrHistoricCurrencyCode	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
CreditorAgent	<CdtrAgt>	[1..1]	Financial institution servicing an account for the creditor.	BranchAndFinancialInstitutionIdentificationSEPA3	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution.	FinancialInstitutionIdentificationSEPA3	-
BIC	<BIC>	[1..1]	Business Identifier Code (ISO 9362).	BICIdentifier	If the field is used it has to be allocated with a valid BIC. This can be either 8 or 11 characters long.
OtherIdentification	<Othr>	[1..1]	Other Identification of financial institution	OthrIdentification	
Identification	<Id>	[1..1]	Identification	OthrIdentificationCode	If the BIC field is not used, the constant NOTPROVIDED has to be specified
UltimateCreditor	<UltmtCdtr>	[0..1]	Creditor reference party. For information only.	PartyIdentificationSEPA1	This element is either to be allocated on the level of <PaymentInstructionInformation> or on the level of the transaction details.
Name	<Nm>	[0..1]	Name	Max70Text	Name is restricted to 70 characters
Identification	<Id>	[0..1]	Refer to 2.2.1.5		It is recommended not to allocate any value to this element group

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
ChargeBearer	<ChrgBr>	[0..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	ChargeBearerTypeSEPA Code	It is recommended, to use this field instead of the field on the level of transaction details. Furthermore a concomitance of this element group in both levels is not allowed. If used, only SLEV is allowed.
CreditorScheme-Identification	<CdtrSchm eld>	[0..1]	Credit party that signs the mandate.	PartyIdentificationSEPA A3	This field has to be allocated either on the level „Payment Instruction“ or on the level „Direct Debit Transaction“ The Creditor-Identifier (CI) must be allocated to this field. It is recommended that the CI in a payment instruction information is always the same.
Identification	<Id>	[1..1]	Unique and unambiguous identification of a party.	PartySEPA 2	
PrivateIdentification	<PrvtId>	[1..1]	Unique and unambiguous identification of a person	PersonIdentificationSEPA 2	
OtherIdentification	<Othr>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	RestrictedPersonIdentificationSEPA A	
Identification	<Id>	[1..1]	Unique and unambiguous identification of the creditor	RestrictedPersonIdentifierSEPA	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
SchemeName	<SchmeNm>	[1..1]	Name of the identification scheme.	RestrictedPersonIdentificationSchemeNameSEPA	
Proprietary	<Prtry>	[1..1]	Name of the identification scheme, in a free text form.	IdentificationSchemeNameSEPA	SEPA must be allocated to this field.
DirectDebitTransactionInformation	<DrctDbtTxInf>	[1..n]	Refer to 2.2.2.7		Please refer to the annotation in chapter 2.1.

Example

```

<PmtInf>
  <PmtInfId>Payment-ID</PmtInfId>
  <PmtMtd>DD</PmtMtd>
  <NbOfTxes>2</NbOfTxes>
  <CtrlSum>6655.86</CtrlSum>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>RCUR</SeqTp>
  </PmtTpInf>
  <ReqdColltnDt>2010-12-03</ReqdColltnDt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE87200500001234567890</IBAN>
    </Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BANKDEFFXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <Othr>
          <Id>DE00ZZZ00099999999</Id>
          <SchmeNm>
            <Prtry>SEPA</Prtry>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
  <DrctDbtTxInf>
    <PmtId>
      <EndToEndId>OriginatorID1234</EndToEndId>
    </PmtId>
  </DrctDbtTxInf>
</PmtInf>

```

```

</PmtId>
<InstdAmt Ccy="EUR">6543.14</InstdAmt>
<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>Mandate-Id</MndtId>
    <DtOfSgntr>2010-11-20</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>
    <AmdmntInfDtls>
      <OrgnlCdtrSchmeId>
        <Nm>Original Creditor Name</Nm>
        <Id>
          <PrvtId>
            <Othr>
              <Id>AA00ZZZOriginalCreditorID</Id>
              <SchmeNm>
                <Prtry>SEPA</Prtry>
              </SchmeNm>
            </Othr>
          </PrvtId>
        </Id>
      </OrgnlCdtrSchmeId>
    </AmdmntInfDtls>
  </MndtRltdInf>
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BIC>SPUEDE2UXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE21500500009876543210</IBAN>
  </Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>Ultimate Debtor Name</Nm>
</UltmtDbtr>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</DrctDbtTxInf>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1235</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">112.72</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>OtherMandateId</MndtId>
      <DtOfSgntr>2010-11-20</DtOfSgntr>
      <AmdmntInd>false</AmdmntInd>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Other Debtor Name</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DE21500500001234567897</IBAN>
    </Id>
  </DbtrAcct>

```

```

</Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>Ultimate Debtor Name</Nm>
</UltmtDbtr>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>

```

2.2.2.6 Creditor

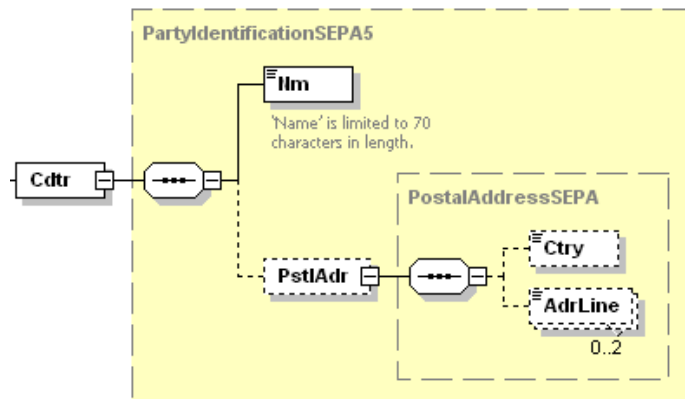


Diagram 24: pain.008.001.02, Creditor

Definition

Party to which an amount of money is due.

XML Tag

<Cdtr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
Name	<Nm>	[1..1]	Name	Max70Text	Name is restricted to 70 characters.
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	Postal-AddressSEPA	It is recommended to leave this field group without allocation.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
Country	<Ctry>	[0..1]	Nation with its own government.	CountryCode	Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE for Deutschland (Germany)
AddressLine	<AdrLine>	[0..2]	Address information is presented in free format text.	Max70Text	-

Example

```
<Cdtr>  
  <Nm>Creditor Name</Nm>  
</Cdtr>
```

2.2.2.7 Direct Debit Transaction Information

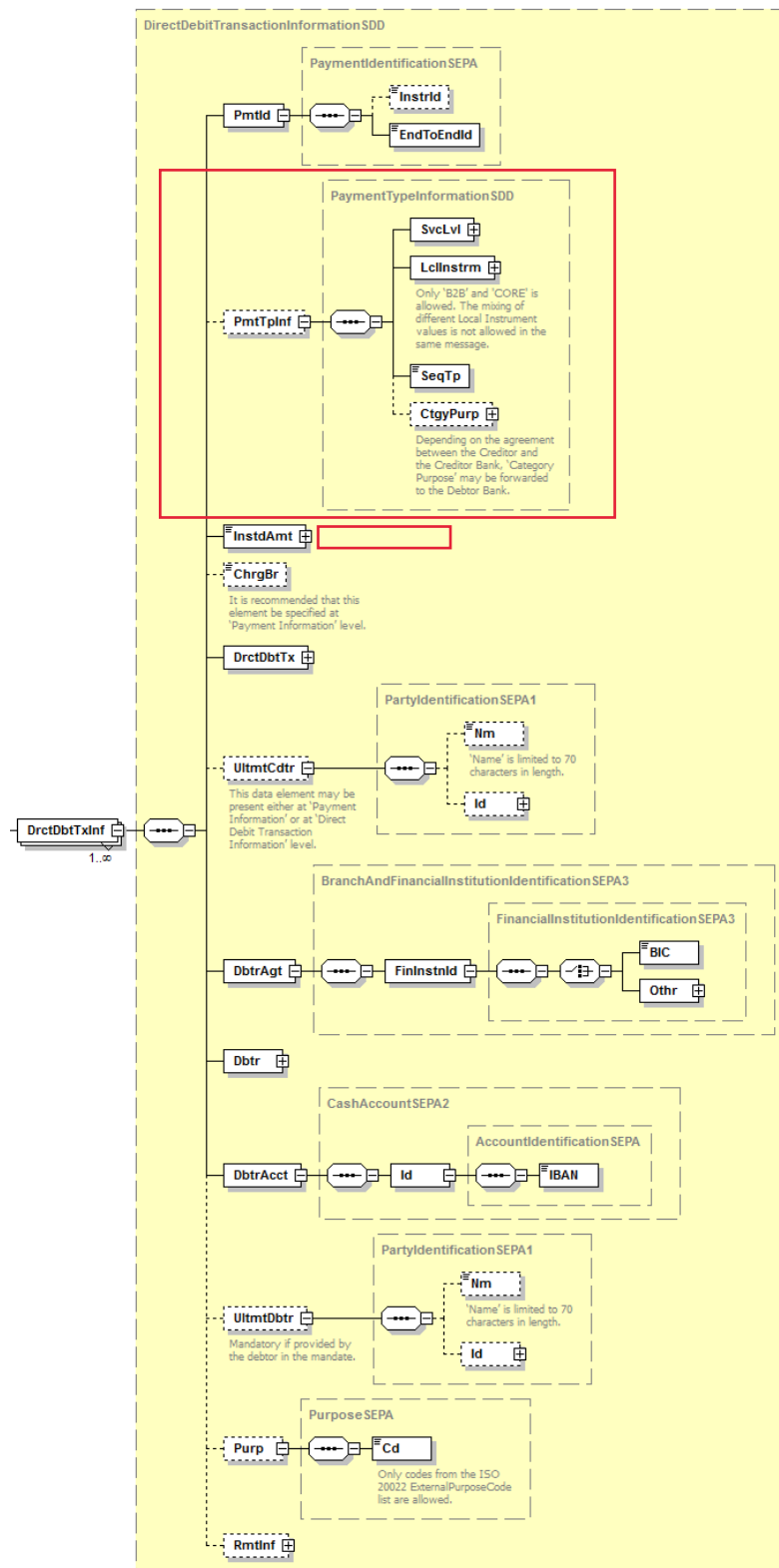


Diagram 25: pain.008.001.02, Direct Debit Transaction Information

Definition

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

XML Tag

<DrctDbtTxInf>

Occurrences

[1..n]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
PaymentIdentification	<PmtId>	[1..1]	Set of elements to reference a payment instruction.	PaymentIdentificationSEPA	-
InstructionIdentification	<InstrId>	[0..1]	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction (point-to-point identification). Unambiguous reference of the submitter of a direct debit to his financial institution	RestrictedIdentificationSEPA1	This field should only be used by a technical service company that sets the field to its own reference.
EndToEndIdentification	<EndToEndId>	[1..1]	Unambiguous reference of the submitter of a direct debit 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.	RestrictedIdentificationSEPA1	It is recommended to use the field for a direct debit reference. If not used as a reference, only NOTPROVIDED is allowed.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
PaymentTypeInformation	<PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction.	PaymentTypeInformationSDD	This element group has to be allocated either here or on Payment Information level. Recurrent, singular, first and last direct debits can be combined in one payment information block when using this element group on transaction level.
ServiceLevel	<SvcLvl>	[1..1]	Agreement under which or rules under which the transaction should be processed.	ServiceLevelSEPA	
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ExternalServiceLevel1Code	For SEPA payments, the solely permitted value from the external ISO 20022 code list is SEPA.
LocalInstrument	<LclInstrm>	[1..1]	Type of a direct debit	LocalInstrumentSEPA	It is not permissible to mix B2B and core SEPA direct debits in one pain.008 message.
Code	<Cd>	[1..1]	In a coded form	ExternalLocalInstrument1Code	Only CORE (SEPA direct debit core) and B2B (SEPA direct debit B2B) is permissible.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
SequenceType	<SeqTp>	[1..1]	Identifies the direct debit sequence, e.g. first, recurrent, final or one-off.	SequenceType1Code	<p>Only FRST, RCUR, FNAL, OOFF is permissible.</p> <p>The first of a recurrent series of collections can also be identified by RCUR.</p> <p>Note: According to the EPC IG each of the four above mentioned codes is usable without any restrictions in the case of mandate modifications (SMNDA). However, the Code OOFF is not practice relevant for in a first collection no mandate modifications is possible.</p>
CategoryPurpose	<CtgyPurp>	[0..1]	Type of a payment	CategoryPurposeSEPA	
Code	<Cd>	[1..1]	Category purpose, as published in an external category purpose code list.	ExternalCategoryPurpose1Code	<p>Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3</p> <p>Note: These codes are not represented in the account statement..</p>
InstructedAmount	<InstdAmt>	[1..1]	Amount of money to be moved between the debtor and creditor, before deduction of charges.	ActiveOrHistoricCurrencyAndAmountSEPA	The fractional parts has a maximum of two digits.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
ChargeBearer	<ChrgBr>	[0..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	ChargeBearerTypeSE PACode	It is recommended, not to use this field but the field on the level of the Payment Instruction Information. Furthermore a concomitance of this element group in both levels is not allowed. If used, only SLEV is allowed.
DirectDebitTransaction	<DrctDbtTx>	[1..1]	Refer to 2.2.2.8		-
UltimateCreditor	<UltmtCdtr>	[0..1]	Creditor reference party. For information only.	PartyIdentificationSEP A1	This element is either to be allocated on the level of <PaymentInstructionInformation> or on the level of the transaction details.
Name	<Nm>	[0..1]	Name	Max70Text	Name is restricted to 70 characters.
Identification	<Id>	[0..1]	Refer to 2.2.1.5		It is recommended not to allocate this element group.
DebtorAgent	<DbtrAgt>	[1..1]	Financial institution servicing an account for the debtor.	BranchAndFinancialInstitutionIdentificationSEP A3	BIC code of the debtor's bank.
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution.	FinancialInstitutionIdentificationSEP A3	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
BIC	<BIC>	[1..1]	Business Identifier Code (ISO 9362).	BICIdentifier	This information can be requested by the payment service provider for payments outside the EU/EEA. The BIC can be either 8 or 11 characters long.
OtherIdentification	<Othr>	[1..1]	Other identification of financial institution	OthrIdentification	
Identification	<Id>	[1..1]	Identification	OthrIdentificationCode	If the BIC field is not used, the constant NOTPROVIDED has to be specified
Debtor	<Dbtr>	[1..1]	Refer to 2.2.2.10		-
DebtorAccount	<DbtrAcct>	[1..1]	Identification of the debtor's account.	CashAccountSEPA2	IBAN of the debtor
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account.	AccountIdentificationSEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account number (IBAN)	IBAN2007Identifier	To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters.
UltimateDebtor	<UltmtDbtr>	[0..1]	Debtor reference party. For information only.	PartyIdentificationSEPA1	To be allocated with a debtor's name differing from the account holder if such a debtor has been specified in the direct debit mandate.
Name	<Nm>	[0..1]	Name of the debtor	Max70Text	Name is restricted to 70 characters.
Identification	<Id>	[0..1]	Refer to 2.2.1.5		It is recommended, not to allocate this element group.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
Purpose	<Purp>	[0..1]	Underlying reason for the payment transaction.	PurposeSEPA	-
Code	<Cd>	[1..1]	In a coded form	ExternalPurpose1Code	Only the codes of ISO 20022 ExternalPurpose Code are allowed. Refer to chapter 2.3.2. In the customer statement messages MT940/942 only the code CGDD (Card Generated Direct Debit) is representable by mapping this code into a specific business transaction code (GVC 107). Refer to the respective footnote of this GVC in chapter 8.2.6
RemittanceInformation	<RmtInf>	[0..1]	Refer to 2.2.2.11		Information that is provided to the creditor by the debtor.

Example

```

<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>Mandate-Id</MndtId>
      <DtOfSgntr>2010-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>
            <PrvtId>
              <Othr>
                <Id>AA00ZZZOriginal Creditor ID</Id>
                <SchmeNm>
                  <Prtry>SEPA</Prtry>
                </SchmeNm>
              </Othr>
            </PrvtId>
          </Id>

```

```

</OrgnlCdtrSchmeId>
</AmdmntInfDtls>
</MndtRltdInf>
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BIC>SPUEDE2UXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE21500500009876543210</IBAN>
  </Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>Ultimate Debtor Name</Nm>
</UltmtDbtr>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</DrctDbtTxInf>

```

2.2.2.8 Direct Debit Transaction

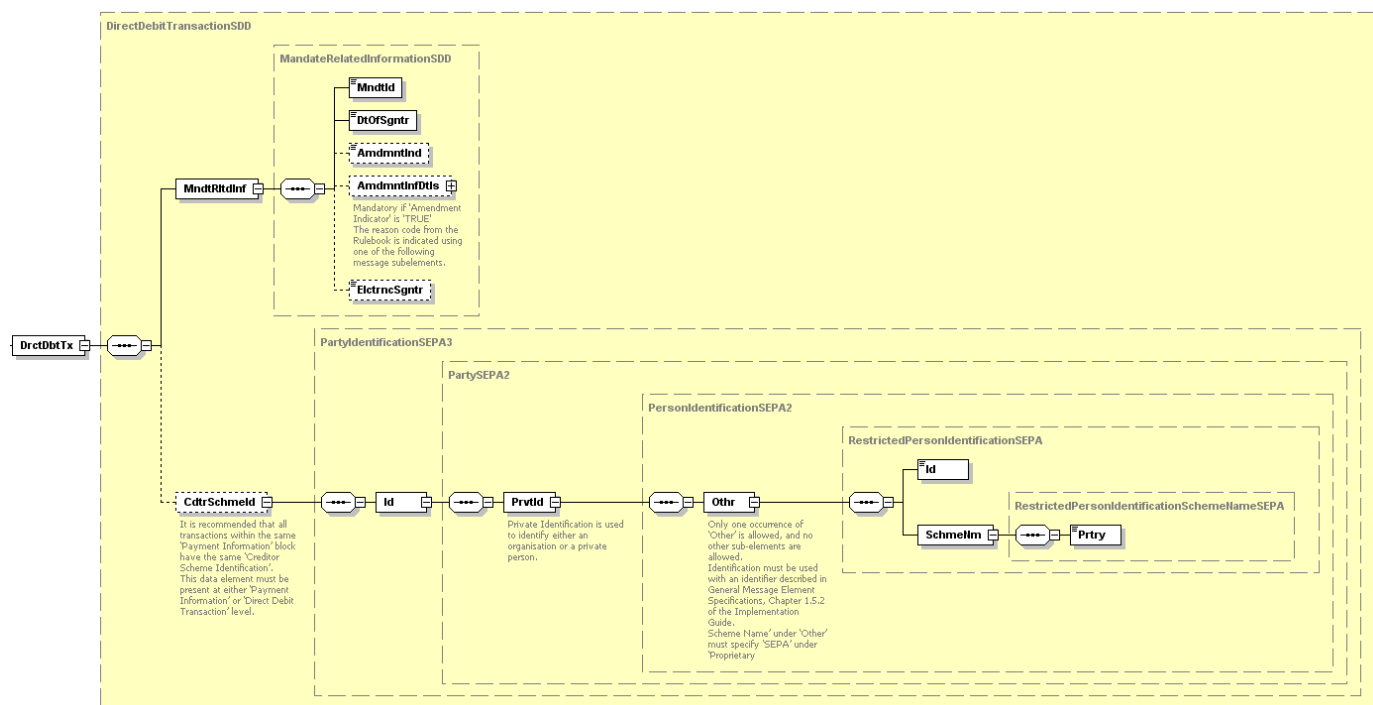


Diagram 26: pain.008.001.02, Direct Debit Transaction

Definition

Set of elements providing information specific to the direct debit mandate.

XML Tag

<DrctDbtTx>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
MandateRelatedInformation	<MndtRltdInf>	[1..1]	Set of elements used to provide further details related to a direct debit mandate.	MandateRelatedInformationSDD	-
MandateIdentification	<MndtId>	[1..1]	Reference of the direct debit mandate that has been signed between by the debtor and the creditor.	RestrictedIdentificationSEPA1	-
DateOfSignature	<DtOfSgntr>	[1..1]	Date on which the direct debit mandate has been signed by the debtor.	ISODate	-
AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator notifying whether the underlying mandate is amended or not.	TrueFalseIndicator; Range: True, False	Default: False
AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]	Refer to 2.2.2.9		Mandatory if AmendmentIndicator = True.
ElectronicSignature	<ElctrncSgntr>	[0..1]	Additional security provisions, e.g. digital mandate (e-mandate).	Max1025Text	Usage is not permissible in case of paper-based mandates.
CreditorScheme-Identification	<CdtrSchmId>	[0..1]	Credit party that signs the direct debit mandate.	PartyIdentificationSEPA3	Is to be allocated either to „Payment Instruction Information“ or to „Direct Debit Transaction“ The Creditor-Identifier (CI) must be allocated to this field. It is recommended that the CI in a payment instruction information is always the same.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
Identification	<Id>	[1..1]	Unique and unambiguous way of identifying an organisation or an individual person.	PartySEPA2	-
PrivateIdentification	<PrvtId>	[1..1]	Unique and unambiguous identification of a person, e.g. passport.	PersonIdentificationSEPA2	-
OtherIdentification	<OthrId>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	RestrictedPersonIdentificationSEPA	-
Identification	<Id>	[1..1]	Identifier issued to the Creditor for which no specific identifier has been defined.	RestrictedPersonIdentifierSEPA	Allocate to this field a CI as described in 2.2.2.
SchemeName	<SchmeNm>	[1..1]	Name of the identification scheme.	RestrictedPerson-IdentificationSchemeNameSEPA	
Proprietary	<Prtry>	[1..1]	Name of the identification scheme, in a free text form.	IdentificationSchemeNameSEPA	SEPA must be allocated to this field

Example

```

<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>Mandate-Id</MndtId>
    <DtOfSgntr>2010-11-20</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>
    <AmdmntInfDtls>
      <OrgnlDbtrAcct>
        <Id>
          <Othr>
            <Id>SMNDA</Id>
          </Othr>
        </Id>
      </OrgnlDbtrAcct>
    </AmdmntInfDtls>
  </MndtRltdInf>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <Othr>
          <Id>DE00ZZZ000999999999</Id>
        </Othr>
      </PrvtId>
    </Id>
    <SchmeNm>
      <Prtry>SEPA</Prtry>
    </SchmeNm>
  </CdtrSchmeId>
</DrctDbtTx>

```

```

</Othr>
</PrvtId>
</Id>
</CdtrSchmeId>
</DrctDbtTx>

```

2.2.2.9 Amendment Information Details

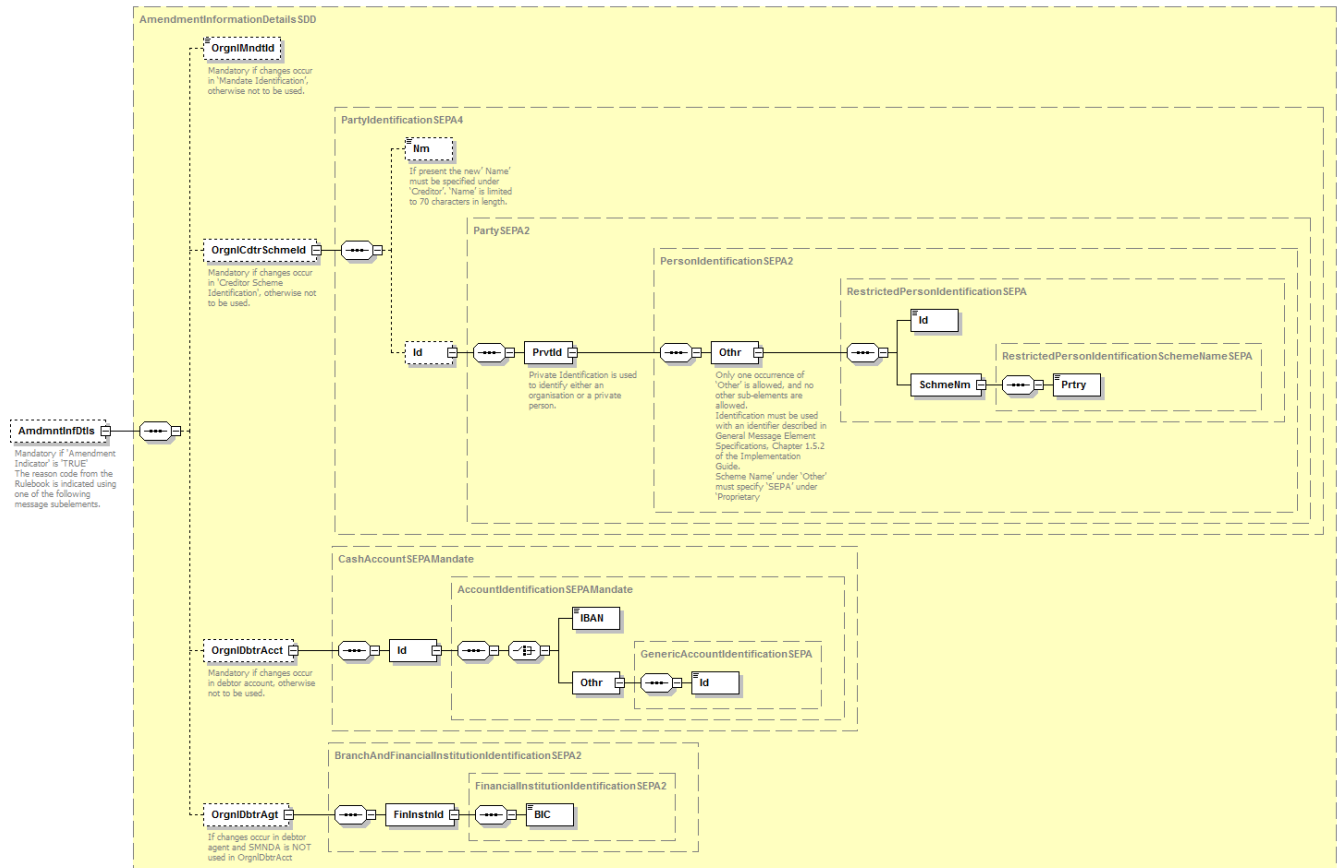


Diagram 27: pain.008.001.02, Amendment Information Details

Definition

List of direct debit mandate elements that have been modified.

XML Tag

<AmdmntInfDtls>

Occurrences

[0..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Original mandate identification that has been modified.	RestrictedIdentificationSEPA1	Mandatory if changes occur in MandateIdentification, otherwise not to be used.
OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmId>	[0..1]	Original creditor scheme identification and/or name of the Creditor that has been modified.	PartyIdentificationSEPA4	Mandatory if changes occur in MandateIdentification or in the Creditor Identifier (CI), otherwise not to be used.
Name	<Nm>	[0..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	If this original name is allocated, the new name has to be allocated to the element Creditor. Name is restricted to 70 characters.
Identification	<Id>	[0..1]	Unique and unambiguous way of identifying an organisation or an individual person.	PartySEPA2	-
PrivateIdentification	<PrvtId>	[1..1]	Name or number assigned by an entity to enable recognition of that entity, e.g. account identifier.	PersonIdentificationSEPA2	-
OtherIdentification	<OthrId>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	RestrictedPersonIdentificationSEPA	-
Identification	<Id>	[1..1]	Original CI of the Creditor	RestrictedPersonIdentifierSEPA	Allocate a CI to this field as described in 2.2.2.
SchemeName	<SchmeNm>	[1..1]	Name of the identification scheme.	RestrictedPersonIdentificationSchemeNameSEPA	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
Proprietary	<Prtry>	[1..1]	Name of the identification scheme, in a free text form.	IdentificationSchemeNameSEPA	SEPA must be allocated to this field
OriginalDebtorAccount	<OrgnDbtrAcct>	[0..1]	Original debtor account.	CashAccountSEPAMandate	To be used only for changes of accounts within the same bank.
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account.	AccountIdentificationSEPAMandate	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN).	IBAN2007Identifier	To be allocated with a valid IBAN (International Bank Account Number) Allocation only permitted in the case of an account change where the debtor agent does not change. This can have a maximum of 34 characters.
Other	<Othr>	[1..1]	Other identification	GenericAccountIdentificationSEPA	
Identification	<Id>	[1..1]	Unique and unambiguous way of identifying an organisation or name (e.g. account number)	RestrictedSMNDACode	Permitted code: SMNDA (Same Mandate New Debtor Account) indicates change of debtor account within the mandate.
OriginalDebtorAgent	<OrgnDbtrAgt>	[0..1]	Original debtor's agent.	BranchAndFinancialInstitutionIdentificationSEPA2	This group can be allocated in the case of a change of debtor agent, but it is only allowed if <OriginalDebtorAccount> is not allocated with SMNDA

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution/Change of financial institution	FinancialInstitutionIdentificationSEPA2	-
BIC	<BIC>	[1..1]	Business Identifier Code (SWIFT-Code)	BICIdentifier	Is to be allocated with a valid BIC The BIC can be either 8 or 11 characters long.

Example 1(Change of Creditor Identifier)

```

<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>Mandate-Id</MndtId>
    <DtOfSgntr>2016-11-20</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>

    <AmdmntInfDtls>
      <OrgnlCdtrSchmeId>
        <Nm>Original Creditor Name</Nm>
        <Id>
          <PrvtId>
            <Othr>
              <Id>AA00OriginalCreditorID</Id>
              <SchmeNm>
                <Prtry>SEPA</Prtry>
              </SchmeNm>
            </Othr>
          </PrvtId>
        </Id>
      </OrgnlCdtrSchmeId>
    </AmdmntInfDtls>
  </MndtRltdInf>
</DrctDbtTx>

```

Example 2 (Change of debtor account)

When the debtor account changes the following allocation rules may occur:

Which information has been provided to the creditor by the debtor? What information has to be allocated in the amendment block when sending the first direct debit with the new data?	Original Debtor Account	Original Debtor Agent
Debtor gave notice about the new IBAN (IBAN Only)	SMNDA	- none -

DFÜ Agreement

Appendix 3: Specification of Data Formats

→ Creditor doesn't know, whether the debtor's ZDL ⁹ (=agent) also changed or not		
Debtor gave notice about the new IBAN and a new/changed BIC → new ZDL	Option 1: SMNDA Option 2: - none -	Option 1: - none - Option 2: previous BIC
Debtor gave notice about the change of his account by giving IBAN and BIC, whereas the BIC remains constant → no new ZDL	Option 1: SMNDA Option 2: previous IBAN	- none -

The meaning of the code SMNDA has changed. In opposition to the previous versions of the SEPA schema its meaning is now „same mandate new debtor account“ (previous meaning: „same mandate new debtor agent“).

To avoid unnecessary complexity the allocation of SMNDA in

<OrgnlDbtrAcct><Id><Othr><Id> for each change of account is recommended.

The block <AmdmntInfDtls> for example looks like this in the case of a change of the debtor account:

```

<AmdmntInfDtls>
  <OrgnlDbtrAcct>
    <Id>
      <Othr>
        <Id>SMNDA</Id>
      </Othr>
    </Id>
  </OrgnlDbtrAcct>
</AmdmntInfDtls>

```

2.2.2.10 Debtor

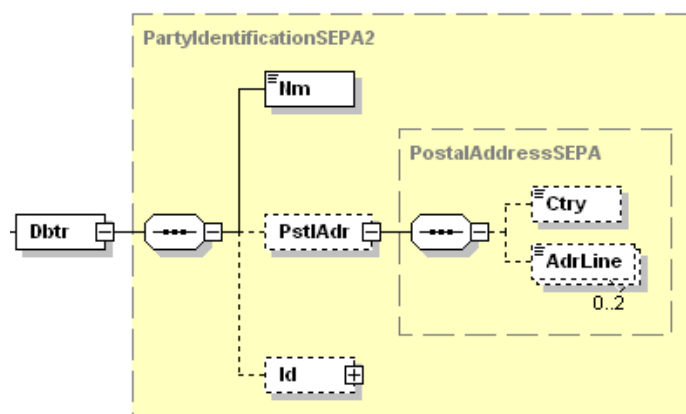


Diagram 28: pain.008.001.02, Debtor

⁹ ZDL = Zahlungsdienstleister (German term for payment service provider)

Definition

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

XML Tag

<Dbtr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
Name	<Nm>	[1..1]	Name	Max70Text	<p>Name is restricted to 70 characters.</p> <p>If a mandate for a SEPA direct debit (Local instrument = CORE) is generated using data from a payment card at a point of sale and if the debtor's name is not available, the debtor can be identified by specifying the card data instead of his name in the following order:</p> <ul style="list-style-type: none"> • Constant /CDGM (Card Data Generated Mandate) • /CardNumber • /SequenceNumber • /ExpiryDateOfCard (4 digits in format JJMM). <p>In this case the purpose code „CGDD“ must be used.</p> <p>If the card number is not available, the PAN has to be used. In order to achieve the same data field length for the card number / PAN, the card number must be padded left-aligned with zeros up to 19 digits.</p>
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies	PostalAddressSEPA	The allocation of this element group is mandatory for payments

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
			a specific address, as defined by postal services.		when the debtor's address is in a state beyond the EU/EEA. For payments when the debtor's address is in a state inside the EU/EEA we recommend leaving this field group without allocation.
Country	<Ctry>	[0..1]	Nation with its own government.	Country Code	-
AddressLine	<AdrlLine>	[0..2]	Address information is presented in free format text.	Max70Text	-
Identification	<Id>	[0..1]	Refer to 2.2.1.5		We recommend leaving this field without allocation.

Examples

```
<Dbtr>  
  <Nm>Debtor Name</Nm>  
</Dbtr>
```

```
<Dbtr>  
  <Nm>CDGM/0000000001234567891/1/1402</Nm>  
</Dbtr>
```

2.2.2.11 Remittance Information

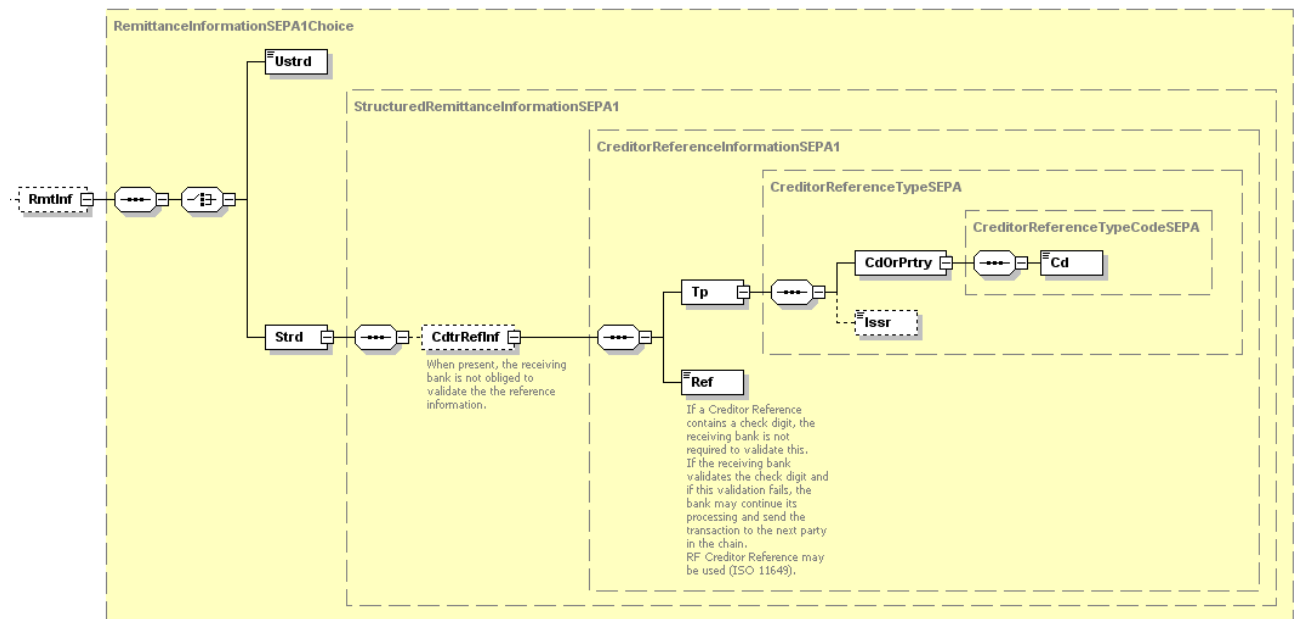


Diagram 29: pain.008.001.02, Remittance Information

Definition

Information that enables the matching, i.e. reconciliation, of a payment with the items that the payment is intended to settle, e.g. commercial invoices in an account receivable system.

XML Tag

<RmtInf>

Occurrences

[0..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
Unstructured	<Ustrd>	[1..1]	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in an unstructured form.	Max140Text	The use of the unstructured remittance information is recommended. It may carry structured remittance information, as agreed between the Creditor and the Debtor.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
Structured	<Strd>	[1..1]	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in a structured form.	Structured Remittance Information SEPA1	We recommend not to use this option. We strongly recommend coming to an agreement with the creditor before allocating this field. The content of this field (including contained tags and whitespace, but excluding the tags <Strd> and </Strd> themselves), must not exceed 140 characters.
CreditorReferenceInformation	<CdtrRefInf>	[0..1]	Reference information provided by the creditor to allow the identification of the underlying documents.	CreditorReferenceInformationSEPA1	-
CreditorReferenceType	<Tp>	[1..1]	Type of the reference	CreditorReferenceTypeSEPA	-
CodeOrProprietary	<CdOrPrtry>	[1..1]	Specification of the document type	CreditorReferenceTypeCodeSEPA	
Code	<Cd>	[1..1]	Code to specify the document type	DocumentType3CodeSEPA	Only the code SCOR is allowed.
Issuer	<Issr>	[0..1]	Issuer of the reference.	Max35Text	At present, this field is marked white according to EPC Inter PSP Implementation Guidelines and, therefore, is not submitted if necessary.
CreditorReference	<CdtrRef>	[1..1]	Unique and unambiguous reference assigned by the creditor to refer to the payment transaction.	Max35Text	-

Example

```
<RmtInf>  
  <Ustrd>Unstructured Remittance Information</Ustrd>  
</RmtInf>
```