2.2.2 Direct Debit Initiation – pain.008.003.02

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

Order Type

The order type CDD (SEPA core direct debit, in case of the reduced execution time cycle D-1 by means of order type CD1) and CDB (SEPA B2B direct debit) respectively are used to transmit the SEPA message Direct Debit Initiation.

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 an 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 the website of the Deutsche Bundesbank,

http://www.bundesbank.de/Navigation/DE/Kerngeschaeftsfelder/Unbarer_Zahlungsverkehr/SEPA/Glaeubiger_Identifikationsnummer/glaeubiger_identifikationsnummer.html.

Mandate ID

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

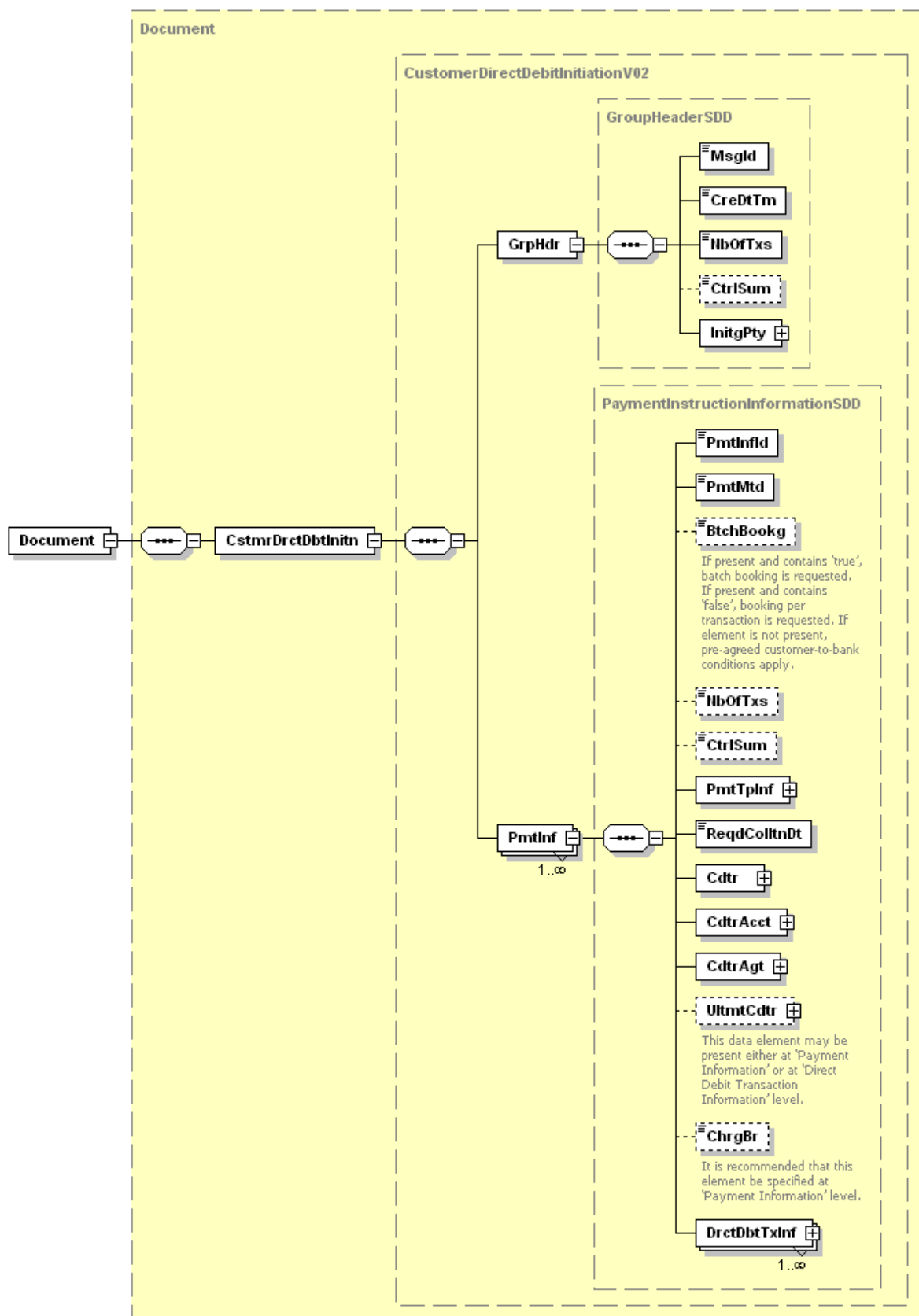<MndtId>123aaA45678</MndtId> stand for the same mandate.

Overview

Diagram 18: Overview pain.008.003.02
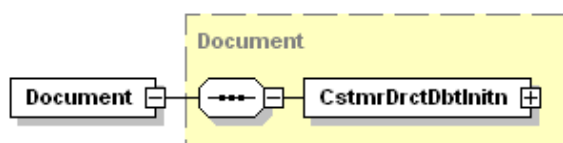
2.2.2.1 Document

Diagram 19: pain.008.003.02, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Direct Debit Transfer Schema. This is the top level element of the message pain.008.003.02.

XML Tag

<Document>

Occurrences

[1..1]

Rules

Name	XML Tag	Occur-rences	Definition	Type	EPC-/DK-Rules
DirectDebitInitia-tion	<CstmrDrct DbtInitn>	[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.008.003.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.003.02
pain.008.003.02.xsd">
 <CstmrDrctDbtInitn>
   <GrpHdr>
     <MsgId>Message-ID</MsgId>
     <CreDtTm>2010-11-21T09:30:47.000Z</CreDtTm>
     <NbOfTxs>2</NbOfTxs>
     <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
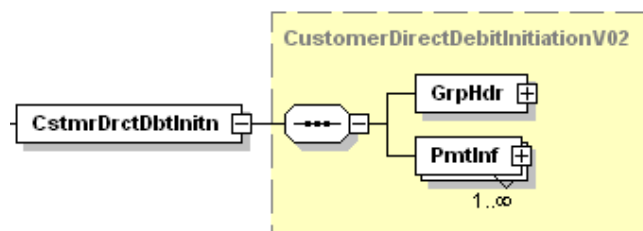
Diagram 20: pain.008.003.02

Definition

Customer Direct Debit Transfer Initiation

XML Tag

<CstmrDrctDbtInitn>

Occurrences

[1..1]

Rules

Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.2.2.3		-
PaymentInforma-tion	<PmtInf>	[1..unbounded]	Refer to 2.2.2.5		-

2.2.2.3 Group Header

Diagram 21: pain.008.003.02, Group Header

Definition

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

XML Tag

<GrpHdr>

Occurrences

[1..1]

Rules

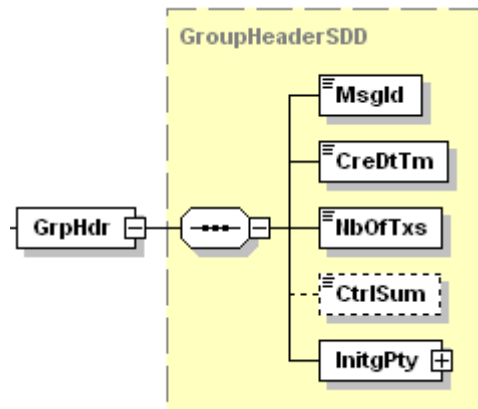| Name	XML Tag	Occur-rences	Definition	Type	EPC- /DK-Rules
MessageIdentifi-cation	<MsgId>	[1..1]	Point to point refer-ence assigned by the instructing party and sent to the next party in the chain to un-ambiguously identify the message.	Restric-tedIdentifi-cationSE-PA1	If a file is submit-ted twice by mis-take, a double processing can be avoided by verifying the tag <MsgID> in com-bination with the customer ID or the ordering par-ty's IBAN. There-fore, the tag <MsgID> must contain a new value for every new pain mes-sage.
CreationDateTime	<CreDtTm>	[1..1]	Date and time at which a (group of) payment instruc-tion(s) was created by the instructing party.	ISODa-teTime	-
Number-OfTransactions	<NbOfTxs>	[1..1]	Number of individual transactions con-tained in the mes-sage.	Max15Num-ericText	-
ControlSum	<CtrlSum>	[0..1]	Total of all individual amounts included in the message, irre-spective of curren-cies.	Decimal-Number	2 is the maximum number of deci-mal digits allowed
InitiatingParty	<InitgPty>	[1..1]	Refer to 2.2.2.4		Allocation may differ from `Cred-itor`. Recommenda-tion: 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
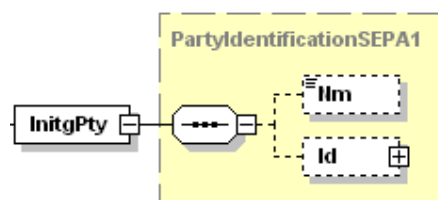
Diagram 22: pain.008.003.02, Initiating Party

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	Occur-rences	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.008.003.02, 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..unbounded]

Rules
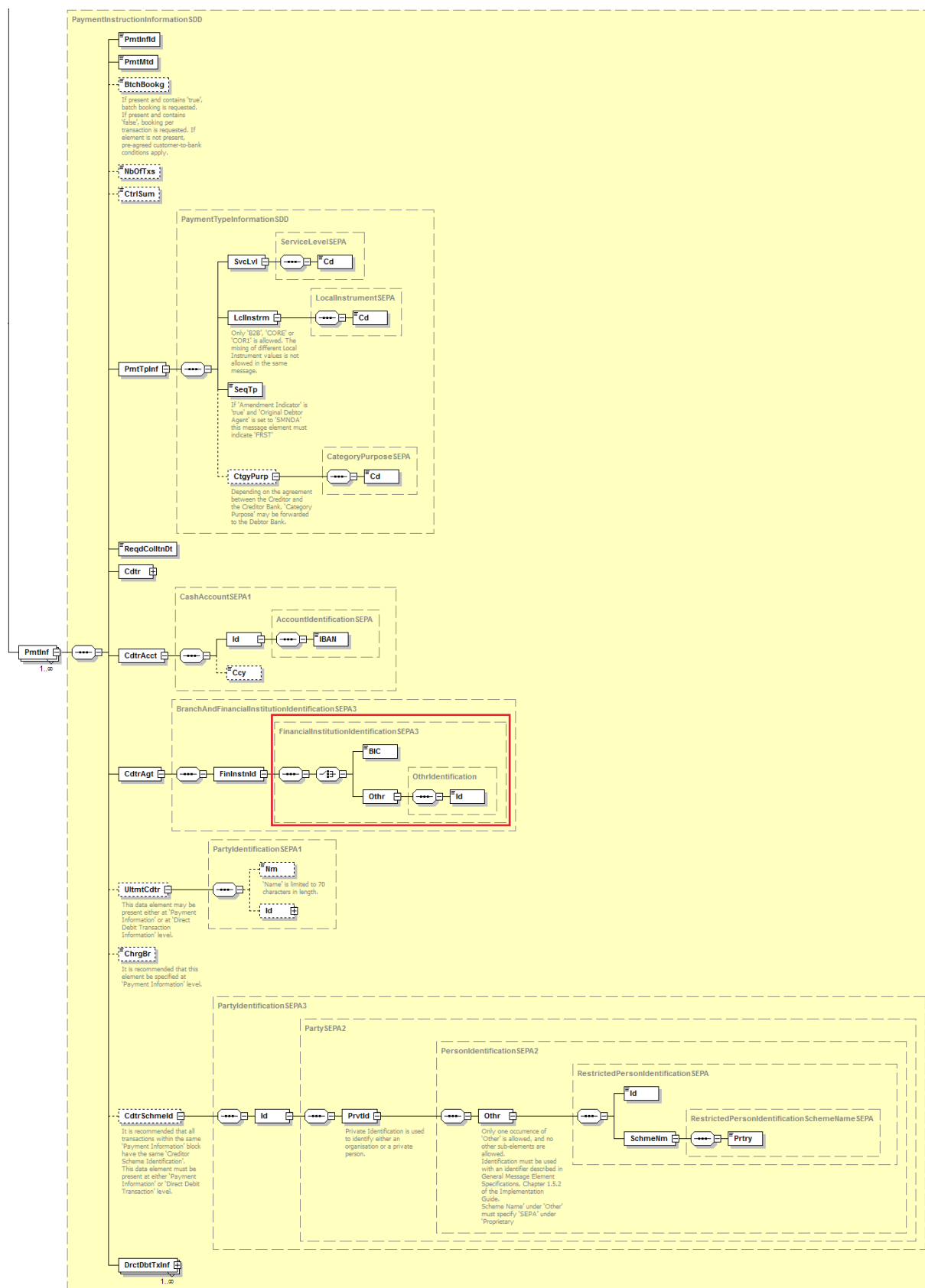
Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
PaymentInforma-tionIdentification	<PmtInfId>	[1..1]	Reference assigned by a sending party to unambiguously iden-tify the payment in-formation block with-in the message.	Restric-tedIdentifi-cationSE-PA1	-
PaymentMethod	<PmtMtd>	[1..1]	Specifies the means of payment that will be used to move the amount of money.	Payment-Me-thod2Code	Only `DD` is allo-wed.
BatchBooking	<Btch-Bookg>	[0..1]	Identifies whether a single entry (`false`) per individ-ual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message (`true`) is requested.	BatchBoo-kingIndica-tor	Only if a corre-sponding agree-ment with the customer for sin-gle entries is on hand and in case of an allocation with false, every transaction will be displayed as a single item on the bank statement of the creditor. Oth-erwise, a batched booking is always displayed (de-fault/ pre-agreed: true).
Number-OfTransactions	<NbOfTxs>	[0..1]	Number of individual transactions con-tained in the Pay-ment Information Block	Max15Num-ericText	It is recommend-ed not to allocate any value to this field

Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
ControlSum	<CtrlSum>	[0..1]	Total of all individual amounts included in the Payment Infor-mation Block	Decimal-Number	It is recommend-ed to allocate any value to this field 2 is the maximum number of deci-mal digits al-lowed.
PaymentTypeIn-formation	<PmtTpInf>	[1..1]	Set of elements that further specifies the type of transaction.	Paymen-mentTypeIntTypeIn-formati-onSDD	-
ServiceLevel	<SvcLvl>	[1..1]	Agreement under which or rules under which the transaction should be processed.	Service-LevelSEPA	-
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ExternalSer-nalSer-viceLe-vel1Code	For SEPA pay-ments, the solely permitted value from the external ISO 20022 code list is SEPA.
LocalInstrument	<LclInstrm>	[1..1]	Type of a direct debit	Local-Instru-mentSEPA	It is not permissi-ble to mix B2B and core SEPA direct debits in one pain.008 message.
Code	<Cd>	[1..1]	In a coded form	ExternalLo-calInstru-ment1Code	Only CORE (SEPA direct debit core), COR1 (SEPA core direct debit with with reduced execu-tion time cycle D-1) and B2B (SEPA direct debit B2B) is permissible.
SequenceType	<SeqTp>	[1..1]	Identifies the direct debit sequence, e.g. first, recurrent, final or one-off.	Sequence-Type1Code	Only FRST, RCUR, FNAL, OOFF is permissi-ble. In case of <Or-gnlDbtrAgt> = SMNDA and <AmdmntInd> = true only FRST is permissible.

Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
Category Purpose	<Ctgy-Purp>	[0..1]	Type of a payment	Category-Purpose-SEPA	
Code	<Cd>	[1..1]	Category purpose, as published in an external category purpose code list.	ExternalCategoryPurpose1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2 Note: These codes are not represented in the account statement.
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.
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.

Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
Currency	<Ccy>	[0..1]	Currency of the account	Active-OrHistoric-Cur-rencyCode	-
CreditorAgent	<CdtrAgt>	[1..1]	Financial institution servicing an account for the creditor.	BranchAnd-Financial-Institution-Identifica-tionSEPA3	-
FinancialInstituti-onIdentification	<FinInst-nId>	[1..1]	Unique and unam-biguous identifier of a financial institution.	Financial-Institution-Identifica-tionSEPA3	-
BIC	<BIC>	[1..1]	Business Identifier Code (ISO 9362).	BICIdentifi-er	If the field is used it has to be allo-cated with a valid `BIC`. This can be either 8 or 11 characters long.
OtherIdentification	<Othr>	[1..1]	Other Identification of financial institution	OthrIdenti-fication	
Identification	<Id>	[1..1]	Identification	OthrIdenti-fication-Code	If the BIC field is not used, the constant `NOTPROVIDED` has to be speci-fied
UltimateCreditor	<UltmtCdtr>	[0..1]	Creditor reference party. For information only.	Party-Identifica-tionSEPA1	This element is either to be allo-cated on the level of <Paymen-tInstructionInfor-mation> or on the level of the trans-action details.
Name	<Nm>	[0..1]	Name	Max70Text	Name is restrict-ed to 70 charac-ters
Id	<Id>	[0..1]	Refer to 2.2.1.5		It is recommend-ed not to allocate any value to this element group

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.	ChargeBearerType-SEPACode	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	<CdtrSchmeId>	[0..1]	Credit party that signs the mandate.	Party-IdentificationSEPA3	This field has to be allocated either on the level „Payment Instruction Information" 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.	Party-SEPA2	
PrivateIdentification	<PrvtId>	[1..1]	Unique and unambiguous identification of a person	Person-IdentificationSEPA2	
OtherIdentification	<Othr>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	RestrictedPerson-IdentificationSEPA	
Identification	<Id>	[1..1]	Unique and unambiguous identification of the creditor	RestrictedPerson-IdentifierSEPA	
SchemeName	<SchmeNm>	[1..1]	Name of the identification scheme.	RestrictedPerson-IdentificationSchemeNameSEPA	

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

Example

```
<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>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>
    <UltmtDbtr>
      <Nm>Ultimate Debtor Name</Nm>
    </UltmtDbtr>
    <RmtInf>
      <Ustrd>Unstructured Remittance Information</Ustrd>
    </RmtInf>
  </DrctDbtTxInf>
</PmtInf>
```
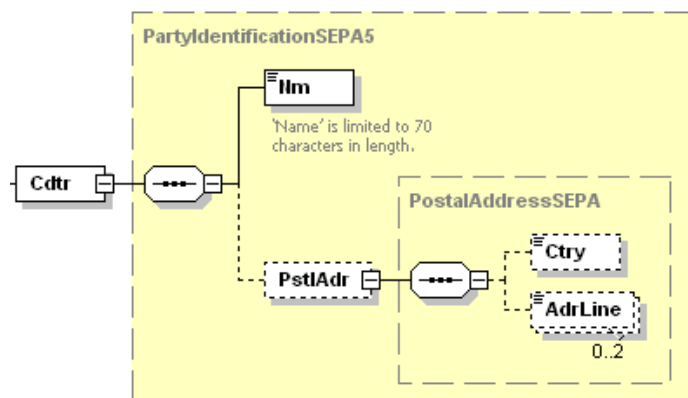
2.2.2.6 Creditor

Diagram 24: pain.008.003.02, Creditor

Definition

Party to which an amount of money is due.

XML Tag

<Cdtr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
Name	<Nm>	[1..1]	Name	Max70Text	Name is restrict-ed to 70 charac-ters.
PostalAddress	<PstlAdr>	[0..1]	Information that lo-cates and identifies a specific address, as defined by postal services.	Postal-Address-SEPA	It is recommend-ed to leave this field group with-out allocation.
Country	<Ctry>	[1..1]	Nation with its own government.	Count-ryCode	Country code (acc. to ISO 3166) consisting of 2 capital char-acters, 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>
```

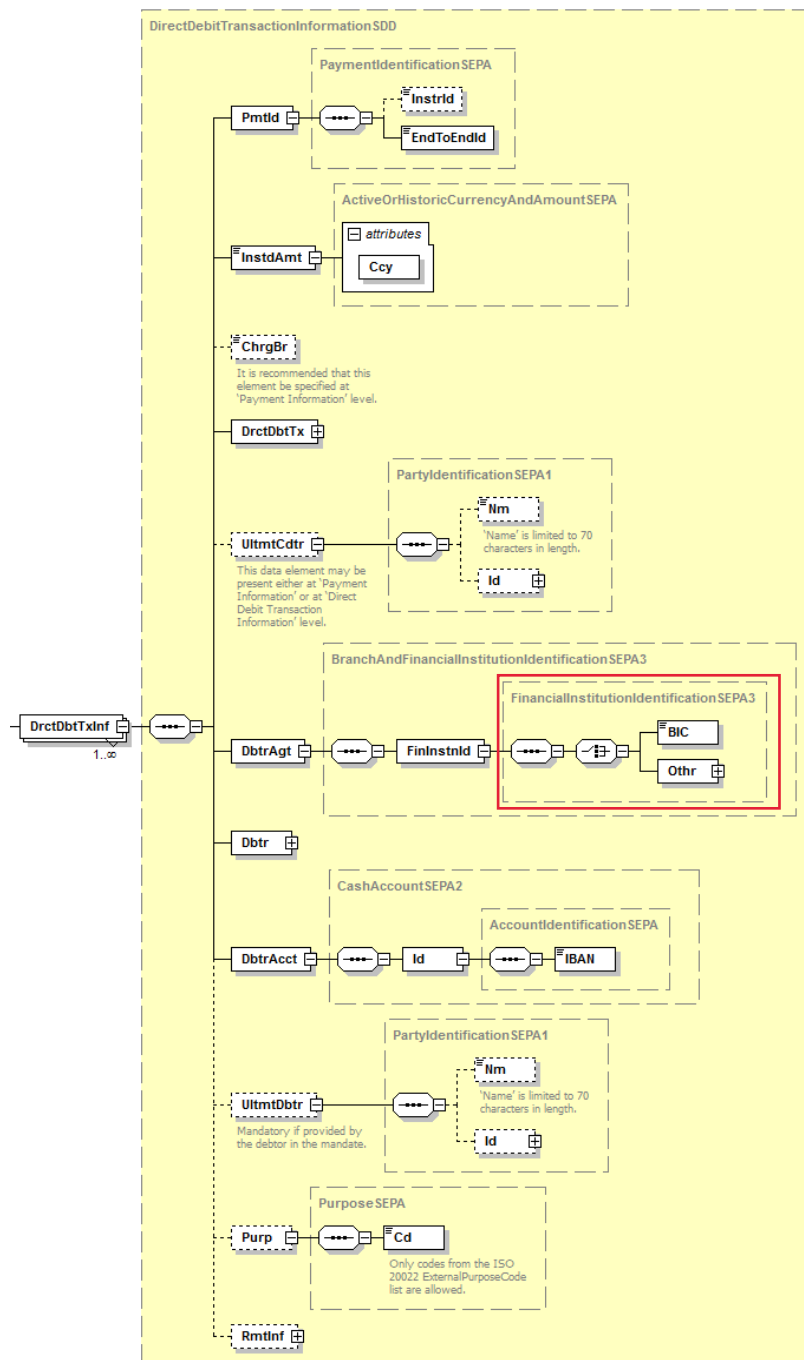### 2.2.2.7 Direct Debit Transaction Information

Diagram 25: pain.008.003.02, 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..unbounded]

Rules

Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
PaymentIdentifi-cation	<PmtId>	[1..1]	Set of elements to reference a payment instruction.	PaymentI-dentifica-tionSEPA	-
InstructionIdentifi-cation	<InstrId>	[0..1]	Unique identification as assigned by an instructing party for an instructed party to unambiguously iden-tify the instruction (point-to-point identi-fication). Unambiguous refer-ence of the submitter of a direct debit to his financial institution	Restric-tedIdentifi-cationSE-PA1	This field should only be used by a technical service company that sets the field to its own reference.
EndToEndIdenti-fication	<EndTo-EndId>	[1..1]	Unambiguous refer-ence of the submitter of a direct debit Unique identification assigned by the initi-ating party to un-umbiguously identify the transaction. This identification is passed on, un-changed, throughout the entire end-to-end chain.	Restric-tedIdentifi-cationSE-PA1	It is recommend-ed to use the field for a direct debit reference. If not used as a reference, only `NOTPROVIDED` is allowed.
InstructedAmount	<InstdAmt>	[1..1]	Amount of money to be moved between the debtor and credi-tor, before deduction of charges.	Active-OrHistoric-Cur-rencyAnd-AmountSE PA	The fractional parts has a max-imum of two dig-its.

Name	XML Tag	Occur-rences	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.	ChargeBearerType-SEPACode	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.
DirectDebi-tTransaction	<DrctDbtTx>	[1..1]	Refer to 2.2.2.8		-
UltimateCreditor	<UltmtCdtr>	[0..1]	Creditor reference party. For information only.	PartyIdenti-ficationSE-PA1	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.
Id	<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.	BranchAndFinancialInstitutionIdentificationSEPA3	BIC code of the debtor's bank.
FinancialInstituti-onIdentification	<FinInst-nId>	[1..1]	Unique and unambiguous identifier of a financial institution.	FinancialInstitutionIdentificationSEPA3	-

Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
BIC	<BIC>	[1..1]	Business Identifier Code (ISO 9362).	BICIdentifi-er	Has to be allo-cated with a valid `BIC` until January 31st, 2016 for cross-border payments. It can be omitted from February 1st , 2016 for payments within the EEA. The BIC can be either 8 or 11 characters long.
OtherIdentification	<Othr>	[1..1]	Other identification of financial institution	OthrIdenti-fication	
Identification	<Id>	[1..1]	Identicikation	OthrIdenti-fication-Code	If the BIC field is not used, the constant `NOTPROVIDED` has to be speci-fied
Debtor	<Dbtr>	[1..1]	Refer to 2.2.2.10		-
DebtorAccount	<DbtrAcct>	[1..1]	Identification of the debtor's account.	Cash-Account-SEPA2	IBAN of the deb-tor
Identification	<Id>	[1..1]	Unique and unam-biguous identification of the account.	AccountI-dentifica-tionSEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account number (IBAN)	IBAN2007I dentifier	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.	Party-Identifica-tionSEPA1	To be allocated with a debtor's name differing from the account holder if such a debtor has been specified in the direct debit man-date.
Name	<Nm>	[0..1]	Name of the debtor	Max70Text	Name is restrict-ed to 70 charac-ters.

Name	XML Tag	Occur- rences	Definition	Type	EPC- / DK-Rules
Identification	<Id>	[0..1]	Refer to 2.2.1.5		It is recommend- ed, not to allocate this element group.
Purpose	<Purp>	[0..1]	Underlying reason for the payment transaction.	Purpose- SEPA	-
Code	<Cd>	[1..1]	In a coded form	External- Purpo- se1Code	Only the codes of ISO 20022 Exter- nalPurposeCode are allowed. Re- fer to chapter 2.3.2. In the customer statement mes- sages MT940/942 only the code CGDD (Card Generated Direct Debit) is representable by mapping this code into a spe- cific business transaction code (GVC 107). Refer to the re- spective footnote of this GVC in chapter 8.2.6
RemittanceInfor- mation	<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>
```
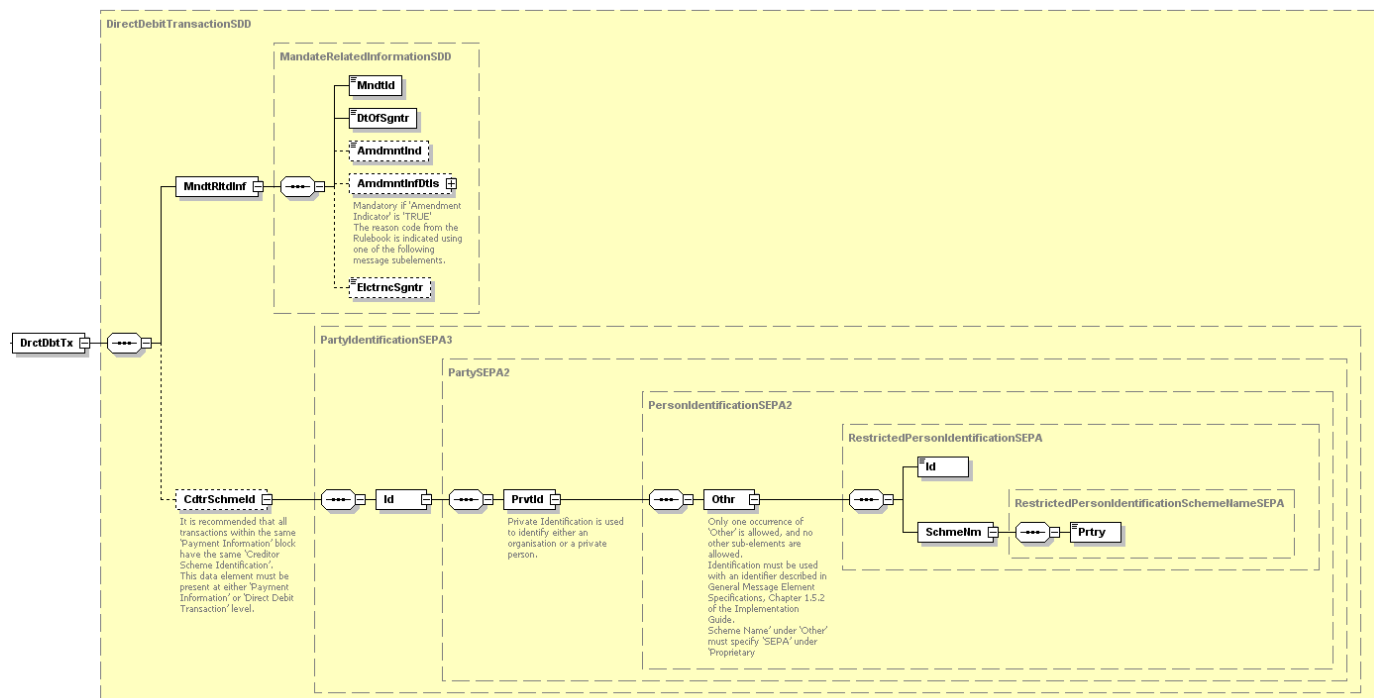
2.2.2.8 Direct Debit Transaction

Diagram 26: pain.008.003.02, 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	Occur-rences	Definition	Type	EPC- / DK-Rules
MandateRelated-Information	<MndtRltd-Inf>	[1..1]	Set of elements used to provide further details related to a direct debit mandate.	Manda-teRelated-Informati-onSDD	-
MandateIdentifi-cation	<MndtId>	[1..1]	Reference of the direct debit mandate that has been signed between by the debtor and the credi-tor.	Restricted-Identifica-tionSEPA2	-
DateOfSignature	<DtOfSgntr>	[1..1]	Date on which the direct debit mandate has been signed by the debtor.	ISODate	-
AmendmentIndi-cator	<AmdmntInd>	[0..1]	Indicator notifying whether the underly-ing mandate is amended or not.	TrueFals-eIndicator; Range: True, False	Default: `False`
AmendmentIn-formationDetails	<AmdmntInfDtls>	[0..1]	Refer to 2.2.2.9		Mandatory if `AmendmentIn-dicator = True`.
ElectronicSignatu-re	<ElctrncSgntr>	[0..1]	Additional security provisions, e.g. digi-tal mandate (e-mandate).	Max1025Text	Usage is not permissible in case of paper-based mandates.
CreditorScheme-Identification	<CdtrSchmeId>	[0..1]	Credit party that signs the direct debit mandate.	Party-Identifica-tionSEPA3	Is to be allocated either to „Pay-ment Instruction Information" or to „Direct Debit Transaction" The Creditor-Identifier (CI) must be allocated to this field. It is recommen-ded that the CI in a payment in-struction infor-mation is always the same.

Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
Identification	<Id>	[1..1]	Unique and unam-biguous way of iden-tifying an organisa-tion or an individual person.	Party-SEPA2	-
PrivateIdentifica-tion	<PrvtId>	[1..1]	Unique and unam-biguous identification of a person, e.g. passport.	Person-Identifica-tionSEPA2	-
OtherIdentification	<OthrId>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	Restric-tedPerson-Identifica-tionSEPA	-
Identification	<Id>	[1..1]	Identifier issued to the Creditor for which no specific identifier has been defined.	Restricted-Person-IdentifierS-EPA	Allocate to this field a CI as de-scribed in 2.2.2.
SchemeName	<Sch-meNnm>	[1..1]	Name of the identifi-cation scheme.	Restric-tedPerson-Identifica-tionSche-meName-SEPA	
Proprietary	<Prtry>	[1..1]	Name of the identifi-cation scheme, in a free text form.	Identificati-onSche-meName-SEPA	`SEPA` must be allocated to this field

Example

```
<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>Mandate-Id</MndtId>
    <DtOfSgntr>2010-11-20</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>
    <AmdmntInfDtls>
      <OrgnlDbtrAgt>
        <FinInstnId>
          <Othr>
            <Id>SMNDA</Id>
          </Othr>
        </FinInstnId>
      </OrgnlDbtrAgt>
    </AmdmntInfDtls>
  </MndtRltdInf>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <Othr>
          <Id>DE00ZZZ00099999999</Id>
          <SchmeNm>
            <Prtry>SEPA</Prtry>
          </SchmeNm>
```

```
            </Othr>
          </PrvtId>
        </Id>
     </CdtrSchmeId>
   </DrctDbtTx>
```
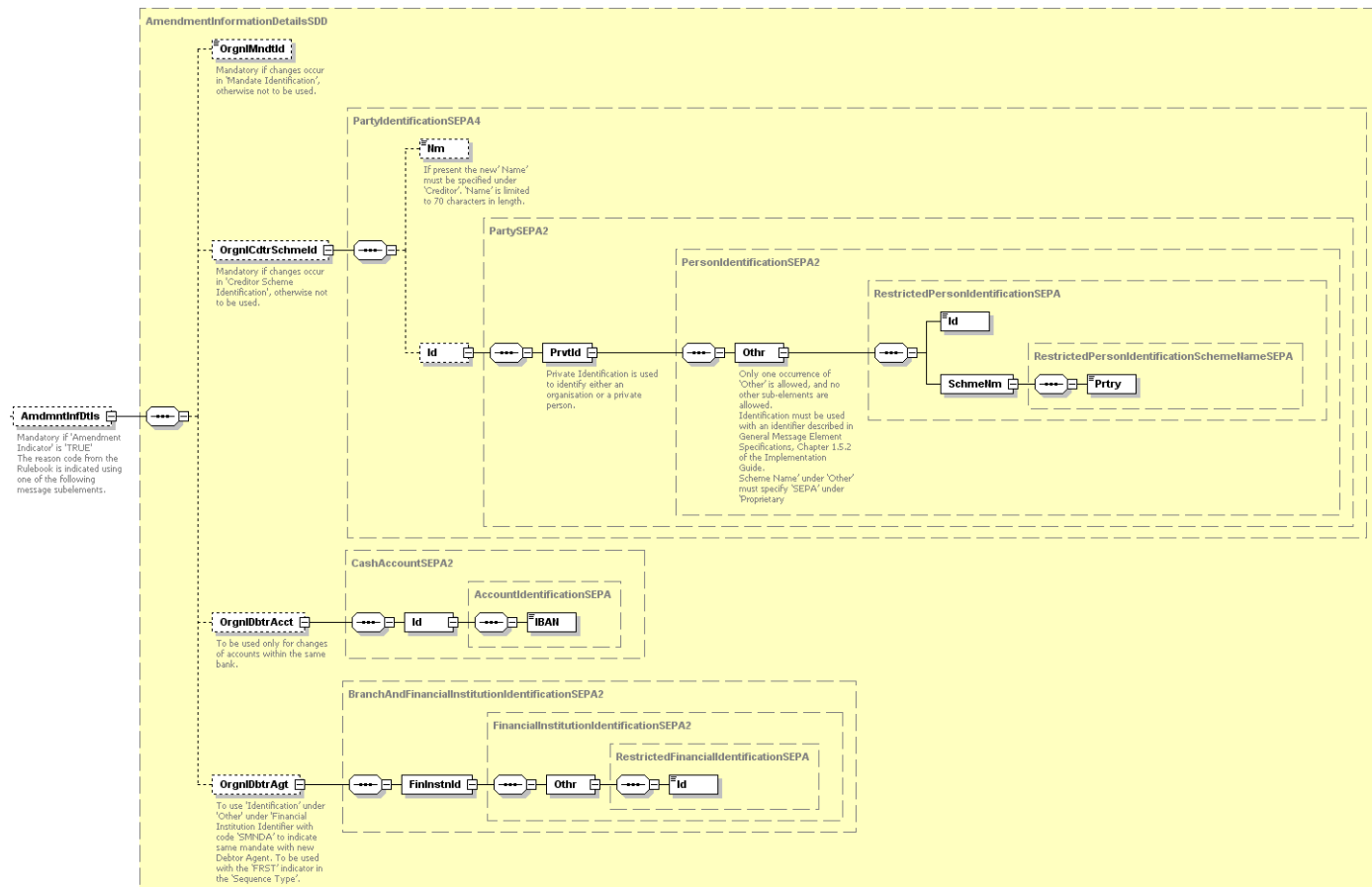
2.2.2.9 Amendment Information Details

Diagram 27: pain.008.003.02, Amendment Information Details

Definition

List of direct debit mandate elements that have been modified.

XML Tag

<AmdmntInfDtls>

Occurrences

[0..1]

Rules

Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
OriginalManda-teIdentification	<Org-nlMndtId>	[0..1]	Original mandate identification that has been modified.	Restricted-Identifica-tionSEPA2	Mandatory if changes occur in `MandateIdentification`, otherwise not to be used.
OriginalCreditor-SchemeIdentifica-tion	<Org-nlCdtrSchmeId>	[0..1]	Original creditor scheme identification and/or name of the Creditor that has been modified.	Party-Identifica-tionSEPA4	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.	Party-SEPA2	-
PrivateIdentifica-tion	<PrvtId>	[1..1]	Name or number assigned by an entity to enable recognition of that entity, e.g. account identifier.	Person-Identifica-tionSEPA2	-
OtherIdentification	<OthrId>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	Restric-tedPerson-Identifica-tionSEPA	-
Identification	<Id>	[1..1]	Original CI of the Creditor	Restric-tedPerson-IdentifierS-EPA	Allocate a CI to this field as described in 2.2.2.
SchemeName	<Sch-meNnm>	[1..1]	Name of the identifi-cation scheme.	Restric-tedPerson-Identifica-tionSche-meName-SEPA	

Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
Proprietary	\<Prtry\>	[1..1]	Name of the identifi-cation scheme, in a free text form.	Identificati-onSche-meName-SEPA	`SEPA` must be allocated to this field
OriginalDebtorAc-count	\<OrgnlDb-trAcct\>	[0..1]	Original debtor ac-count.	Cash-AccountSE-countSE-PA2	To be used only for changes of accounts within the same bank.
Identification	\<Id\>	[1..1]	Unique and unam-biguous identification of the account.	Account-Identifica-tionSEPA	-
IBAN	\<IBAN\>	[1..1]	International Bank Account Number (IBAN).	IBAN2007-Identifier	To be allocated with a valid `IBAN` (International Bank Account Number) This can have a maximum of 34 characters.
OriginalDeb-torAgent	\<OrgnlDb-trAgt\>	[0..1]	Original debtor's agent.	BranchAnd-Financial-Institution-Identifica-tionSEPA2	`Proprietary-Identifica-tion` with code `SMNDA` indicates same mandate with new Debtor Agent. To be used with the `FRST` indica-tor in the `Se-quence Type`.
FinancialInstituti-onIdentification	\<FinInst-nId\>	[1..1]	Unique and unam-biguous identifier of a financial institution.	Financial-Institution-Identifica-tionSEPA2	-
OtherIdentification	\<Othr\>	[1..1]	Unique and unam-biguous identifier.	Restricted-FinancialI-dentifica-tionSEPA	-
Identification	\<Id\>	[1..1]	Name or number assigned by an entity to enable recognition of that entity, e.g. account identifier.	Restric-tedSMN-DACode	Range: `SMNDA`

Example 1

```
<AmdmntInfDtls>
  <OrgnlCdtrSchmeId>
    <Nm>Original Creditor Name</Nm>
    <Id>
      <PrvtId>
        <Othr>
          <Id>AA00OriginalCreditorID</Id>
          <SchmeNm>
            <Prtry>SEPA</Prtry>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </OrgnlCdtrSchmeId>
</AmdmntInfDtls>
```
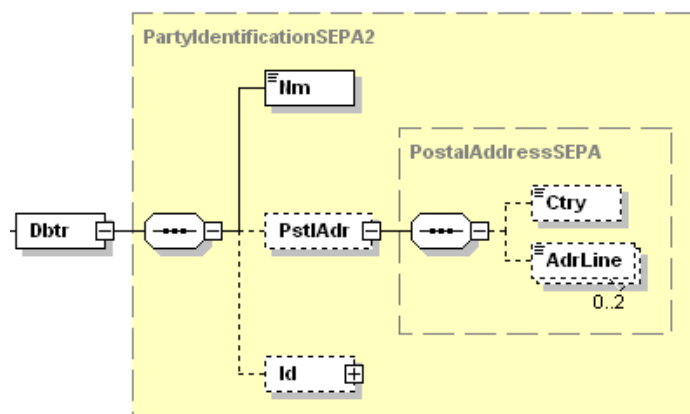
Example 2

```
<AmdmntInfDtls>
  <OrgnlDbtrAgt>
    <FinInstnId>
      <Othr>
        <Id>SMNDA</Id>
      </Othr>
    </FinInstnId>
  </OrgnlDbtrAgt>
</AmdmntInfDtls>
```

2.2.2.10 Debtor

Diagram 28: pain.008.003.02, Debtor

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	Name is restricted to 70 characters.
					If a mandate for a SEPA direct debit (Local instrument = CORE or COR1) 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:
					• Constant /CDGM (Card Data Generated Mandate)
					• /CardNumber
					• /SequenceNumber
					• /ExpiryDateOfCard (4 digits in format JJMM).
					In In this case the purpose code „CGDD" must be used.
					If the card number is not available, the PAN has to be used. In order to effect the same field length for the card number / PAN, the card number must be padded left-aligned with zeros up to 19 digits.
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal	Postal-Address-SEPA	We recommend leaving this field group without allocation.

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
			services.		
Country	<Ctry>	[1..1]	Nation with its own government.	Country Code	-
AddressLine	<AdrLine>	[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>
```
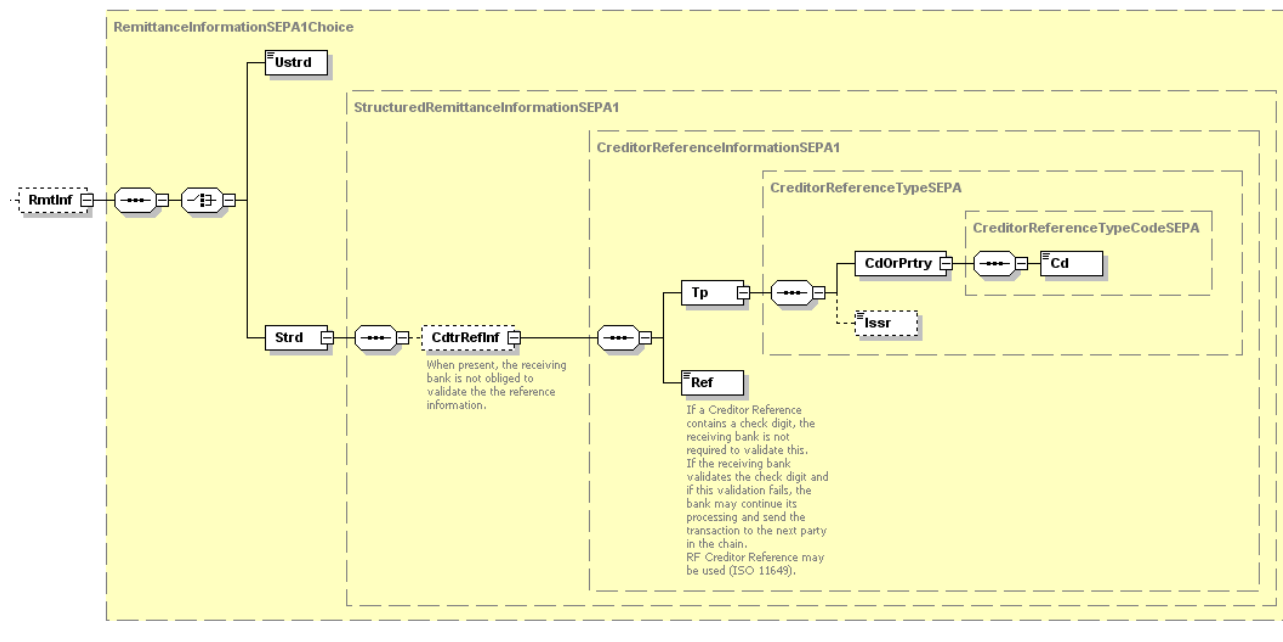
2.2.2.11 Remittance Information

Diagram 29: pain.008.003.02, 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	Occur-rences	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.
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.
CreditorReference Information	<CdtrRef-Inf>	[0..1]	Reference information provided by the creditor to allow the identification of the underlying documents.	CreditorReference-Information SEPA1	-

Name	XML Tag	Occur-rences	Definition	Type	EPC- / DK-Rules
CreditorReferenceType	<Tp>	[1..1]	Type of the reference	CreditorReference-TypeSEPA	-
CodeOrProprietary	< CdOrPrtry>	[1..1]	Specification of the cocument type	CreditorReference-TypeCode-SEPA	
Code	<Cd>	[1..1]	Code to specify the document type	DocumentType3-CodeSEPA	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 Bank-to-Bank 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>
```