SEPA Direct Debits

Flat File Specification for Direct Debits

Contents

Header Record

Must be first record in the file.
Only one header record per file.

No	Size	Position	Field Name	Contents
1	2	1	Record ID	00 (denotes Header Record)
2	35	3	SEPA User ID	Customer's Direct Debit SEPA User ID
3	8	38	Due Date	Due date of the payments within this file. All payments within the file must all have the same date. Note that only one format of date is allowed DDMMYYYY.
4	2	46	Record Delimiter	3 Options Supported The record delimiter option chosen must be the same for all records in the file. (1) Carriage Return/Line Feed Byte 1 – ASCII Carriage Return (CR) Byte 2 – ASCII Line Feed (LF) OR (2) Carriage Return only Byte 1 – ASCII Carriage Return (CR) Byte 2 – ASCII Space Character OR (3) Line Feed only Byte 1 – ASCII Line Feed (LF) Byte 2 – ASCII Space Character

Debit Records

Must be first record in the file.
Only one debit record per file.

No	Size	Position	Contents
1	2	1	**Record ID – Spaces or '01'**
2	11	3	**Debtor BIC** of Bank to be debited - must be a valid BIC
3	34	14	**Debtor IBAN,** Account to be debited - must be alphanumeric
4	4	48	**Transaction Code –** **Transaction Code –** i.e. **FRST** – for First presentation **RCUR** – for Recurrent presentation **OOFF** – for Once-off presentation **FNAL** – for Final presentation Correct usage of Transaction Codes is compulsory.
5	11	52	**Nominated BIC** of Creditors Bank
6	34	63	**Nominated IBAN** of Creditor. i.e. Account into which funds collected will be credited.
7	11	97	**Amount of Payment** Must be numeric, in cent No commas or other separators No decimal places – 2 decimal places will be assumed Right justified, zero filled from left *Must not be all zeros.*
8	18	108	**Creditor's Name:** Name of Originator's nominated account – i.e. Company Name.
9	35	126	**Unique Mandate Reference:** May contain any information relevant to the Originator i.e. could be: Customer ID, or Policy No.
10	18	161	**Debtor Name:** relates to BIC/IBAN in field 2 and 3 above.
11	8	179	**Date of Signature of Mandate:** Creditor to provide information
12	35	187	**End to End ID:** Narrative piece of information received by the debtor
13	2	222	**Record Delimiter. Same as that specified in the header.**

Trailer Record

Must be last record in the file.
Only one trailer record per file.

No	Size	Position	Field Name	Contents
1	2	1	**Record ID**	**99 (denotes Trailer Record)**
2	15	3	**Total File Amount**	Total amount of all payments in the file in cent Must be numeric No decimals places – 2 decimal places will be assumed No commas or other separators Right justified, zero filled from left. *Must not be all zeros.*
3	8	18	**Total No. of Payments**	Total number of all payments in the file Does not include Header or Trailer records – Payments only Must be numeric No decimal places No commas or other separators Right justified, zero filled from left *Must not be all zeros.*
4	2	26	**Record Delimiter**	**Same as that specified in the header.**

Data Transaction Codes

Direct Debits	**FRST** First presentation of Direct Debit
	RCUR 2nd and subsequent presentation of Direct Debit
	OOFF Once-off-presentation of Direct Debit
	FNAL Final Direct Debit

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