

# Attachment to the SEPA Customer Information Brochure

Technical  
Specifications  
and Formats

Updated Version  
Status 05 / 2013

Life is full of ups and downs.  
We're there for both.





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For the SEPA migration, data fields in your systems will have to be updated accordingly. The following brochure contains important details about the technical specifications and the different SEPA formats.

Please consider the information provided in this brochure as recommendations.

It is based on the DFÜ Agreement (Remote-Data-Transfer Agreement in the German Bank Association DK). On the following pages, you will find a summary of the most important functional fields required for the migration of SEPA.

For further details or information about the technical fields, please follow this link: Annex 3 of the Interface Specification for Remote Data Transmissions between Customers and Banks Pursuant to the DFÜ Agreement Version 2.6 of 18 June 2012, effective as of 17 November 2012  
[www.ebics.de/index.php?id=77](http://www.ebics.de/index.php?id=77)

For more information on the final description of the formats, please consult the following:  
Die Deutsche Kreditwirtschaft (DK) – German banking sector

Annexes to Chapter 2, “SEPA Payment Transactions,” Version 2.6 of Annex 3  
Status: Final Version of 18 June 2012  
XML Worksheet for SEPA

[www.ebics.de](http://www.ebics.de)

# 1. Data formats and SEPA processes – current status in Germany

## Data formats

SEPA data formats are based on ISO Standard 20022 / UNIFI (Universal Financial Industry Message Scheme: [www.iso20022.org](http://www.iso20022.org)) for XML.

- XML is an open standard
- Arbitrary field content
- Larger than the well-known DTA formats (e.g. DTAUS and DTAZV)
- The implementation guidelines (Inter-banking-Transactions) were released by the European Payments Council (EPC) in September 2006 and are further developed on an annual basis
- As an XML-based format, ISO 20022 provides the foundation for modern global payment transactions and offers a vast spectrum of choices; hence, appropriate flexibility
- SEPA is the first application of consistent ISO 20022 processing in the payment transactions process as far as all SEPA products are concerned. The entire process chain, including account statements, is already XML-ISO 20022-based in the SEPA environment

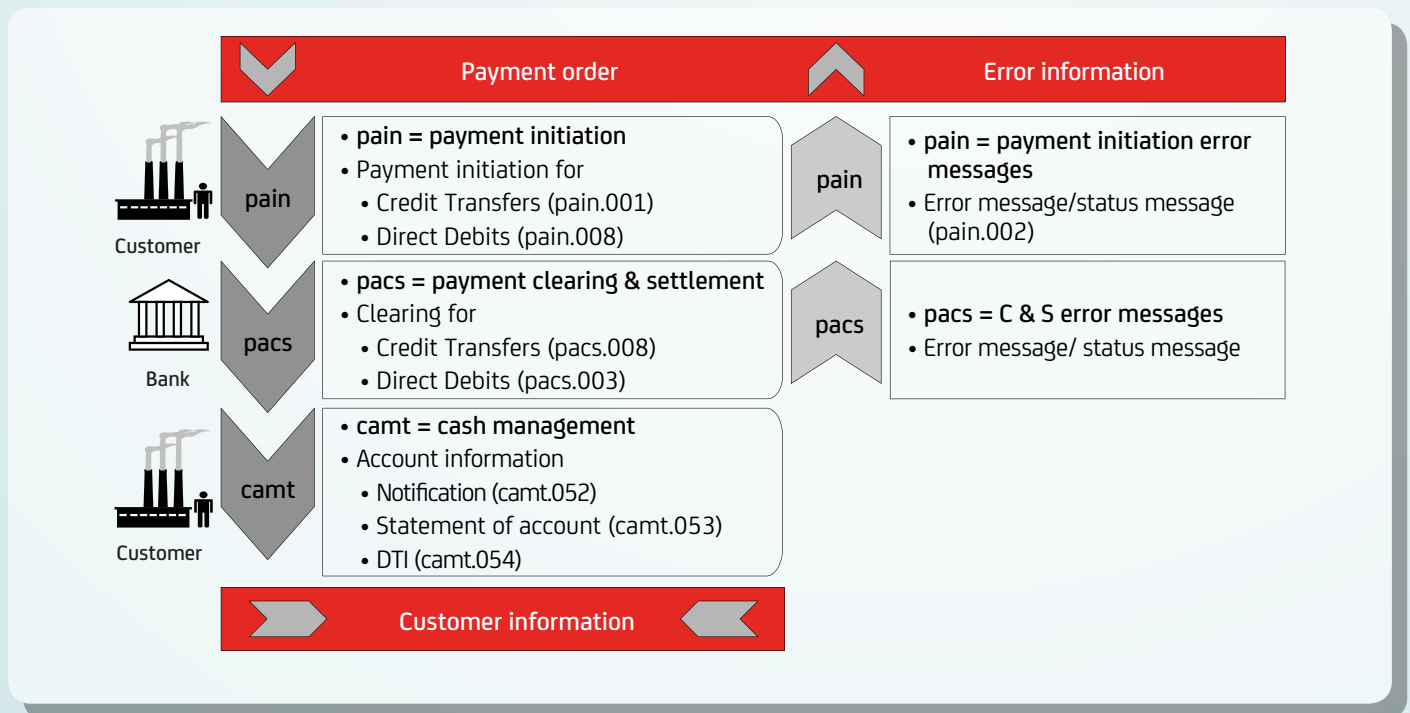
```
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">1234.56</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE21500500009876543210</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
```



The pain-format (payment initiation) has been defined for the customer-bank space.

## 2. Relation between customer and bank formats (ISO 20022)

Customers submit the pain format for payment transaction files to banks. In inter-bank relationships, the payments are subsequently exchanged between the banks using the pacs format. As an option, the customer is provided with the camt format to document account postings. As an option, errors/rejects may also be provided to the customer by the bank as a file in the pain format.



## 3. SEPA customer formats

### Format evolution

What will change as far as the SEPA Credit Transfer data is concerned?

(DFÜ: Remote-Data Transfer Agreement in the German Bank association DK)

**January 2008 (DFÜ Agreement Annex 3 – Version 2.2)**

- Start SEPA Credit Transfer

**November 2008 (DFÜ Agreement Annex 3 – Version 2.3)**

- No changes to the format

**November 2009 (DFÜ Agreement Annex 3 – Version 2.4)**

- Start SEPA (Direct Debit Core) & SEPA Direct Debit Business-to-Business (B2B)
- Grouping standard homogenised – MIXED only in compliance with European Payments Council (EPC) requirements
- Optional: PurposeCodes standardised (more than 100 purpose codes) e.g. salary, employee / employer sponsored deferred savings plans, public contribution accounts
- Optional: additional fields for the entry of third party names: ultimate creditor/debtor
- Optional: definition of formats for XML statement reporting (camt.052, camt.053, camt.054)

### November 2010 (DFÜ Agreement Annex 3 – Version 2.5)

- Totals fields (amount, item & reference) on the bulk level (payment info)
- Restructuring of the reject pain.002-message to accommodate customer requirements
- Structured feedback on returns fees in MT940/MT942/DTI
- Return code FOCR due to SCT-recall after settlement (recall)
- Optional: purpose of payment donation (purpose code = CHAR)
- Optional: verification numbers adequate CreditorReference on transfer receipts

### November 2011

No new formats

### November 2012 (DFÜ Agreement Annex 3 – Version 2.6)

- No format changes
- Return code AC13 if the debtor is a consumer and FF05 if a direct debit with shorter presentation period COR1 (D-1) is not possible

Note: almost every year in November, a new Rulebook goes into effect and provides the foundation for the continuous updates to the latest requirements. However, the EPC Rulebook 7.0 will be implemented exceptionally on migration date of 1 February 2014. As far as you are concerned, these annual Rulebook modifications mean that you may possibly also have to make updates to the formats. The German banking sector has made an agreement that customarily both, the current version of the formats and the preceding version, are to be accepted. In addition, UniCredit accepts even older versions. However, the respective formats do have to be used to be able to utilise the new functions.

## 4. Preview of the November 2013 changes

The implementation of a new DFÜ Agreement Annex 3 – Version 2.7 is planned for 4 November 2013

The changes currently under discussion (status March 2013) are:

- A new XML version will be required for the formats, which will also include new validation schemes (XSD) to accommodate the functional changes (in particular due to IBANOnly, COR1 and URGP):
 

	Version 2.5		Version 2.7
• SCT:	pain.001.002.03	→	pain.001.003.03
• SDD:	pain.008.002.02	→	pain.008.003.02
• Status:	pain.002.002.03	→	pain.002.003.03
- SEPA Direct Debit with shorter presentation period COR1 (D-1)
  - The Direct Debit COR1 will be implemented nationwide in Germany as of November 2013
  - Order types CD1 or C1C (container) will have to be used for the EBICS standard
  - Code "COR1" will be used in the LocalInstrumentCode of pain.008.003.02
  - Even before the Direct Debits COR1 will be implemented nationwide in Germany, UniCredit will accept Direct Debits in pain.008.002.02 and pain.008.001.02 if the debtor account is an UniCredit account

```
<LclInstrm>
  <Cd>COR1</Cd>
</LclInstrm>
```

### • XML-Urgent Payment – urgent Credit Transfer via XML

- The XML-urgent-Euro-payment is the successor product for payments handled to date as DTE and EUE payments in the XML format
- Such payments are transferred as single transaction to the beneficiary's bank account via target on the same value date
- Such payments are not considered as bulk transactions for mass payments, but as individual payments and are therefore no SEPA products
- Urgent payments (XML variant of payments to date referred to as DTE payments) may be send as order types CCU in pain.001.003.03 with ServiceLevel "URGP." UniCredit will accept such urgent payments even prior to the nationwide implementation in Germany in pain.001.002.03 as well as pain.001.001.03. Fields have to be filled in special ways to forward all relevant information to the beneficiary. It is not possible to forward fields such as CategoryPurpose, Debtor-ID, UltimateDebtor, Creditor ID, and UltimateCreditor. Fields such as PurposeCode and End2End-ID will be placed in the RemittanceInformation by UniCredit. For a brochure on these products and more detailed descriptions regarding field entries, please contact your Cash Management & eBanking Specialist.

```
<SvcLvl>
  <Cd>URGP</Cd>
</SvcLvl>
```

### • IBANOnly or optional-BIC

- After 1 February 2014 the use of the BIC for domestic payments within Germany will become optional. However, given that the DFÜ Agreement Annex 3 will already be updated in November 2013 and no second update will be made in February 2014, these modifications have already been made herein
- In SEPA Credit Transfers, field <CdtrAgt>, which will be optional at this point, can be omitted completely
- Field <DbtrAgt> will continue to be a required field for SEPA Direct Debits; however from that date, constant value "NOTPROVIDED" can be used instead of the optional <BIC> entry

```
<DbtrAgt>
  <FinInstnId>
    <BIC>HYVEDEMMXXX</BIC>
  </FinInstnId>
</DbtrAgt>
```

#### New as of November 2013 – optional BIC for domestic payments:

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

### • Other planned changes

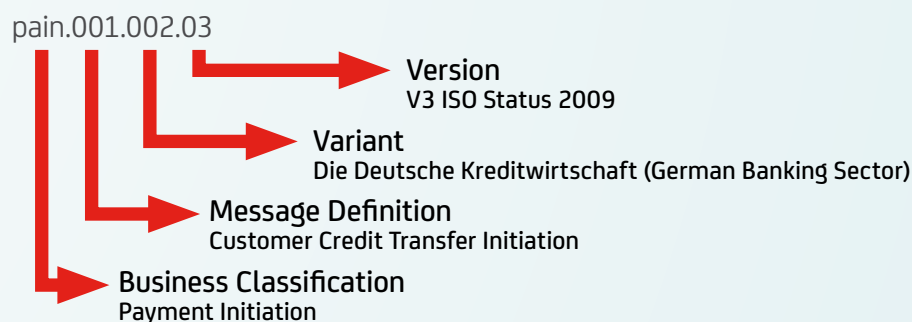
- Old formats will be abolished as of February 2014 (e.g. DTA Credit Transfer/DTA Direct Debit) with the exception of card payments, such as ELV and electronic cheques plus DTE
- The optional permission for the use of German mutated vowels/umlauts, i.e. Ä, Ö, Ü, ä, ö, ü, and special letters, such as the ß, as well as a variety of special symbols
- The list of return codes will be expanded ("CNOR"/"DNOR" if the bank cannot be reached through clearing)
- Additional purpose codes will be introduced for salary payments ("PAYR" – Payroll – with BTC 153) and standing orders ("RINP" with BTC 152)
- The recommendation for using the unstructured (instead of structured) RemittanceInformation for the benefit year and number of the capital building fringe fortune



# 5. Identification of message types

How can you identify the type of message and the version?

Structure of an XML message designation:



pain.**001**.**002**.03

**Business-Area**

• “pain” – **PA**yment**IN**itiation

**Message Definition**

- 001 – CustomerCreditTransferInitiation
- 008 – CustomerDirectDebitInitiation
- 002 – CustomerPaymentStatusReport (Reject)
- 007 – CustomerPaymentReversal (cancellation of a direct debit) Planned
- 009 through 012 – Initiation, Amendment, Cancellation and Acceptance of a Mandate Planned

**Variant**

- 003 – DK Version 2.7
- 002 – DK Version 2.3 – 2.6
- 001 – ISO 20022/EPC

**Version**

- 03 – Version 2010/2012
- 02 – Version 2009
- 01 – Version 2008

• “camt” – **CA**sh**M**anagement**T**

- 052 – BankToCustomerAccountReport – Successor of payment transaction notification MT942
- 053 – BankToCustomerStatement – Successor of account statement MT940
- 054 – BankToCustomerDebitCreditNotification – Successor of bulked DTI
- 055 – CustomerPaymentCancellationRequest – Recall by customer Planned
- 086 – BankServicesBillingStatement – (previously TWIST-BSB)

## Initiation of a SEPA Credit Transfer – customer-to-bank space

The following types of orders are available through the transfer channels (EBICS/HBCI or FinTS):

### SEPA Credit Transfer Order Types – DK format

	Name space/Scheme	SCT 2.5 (2010) 2.6 (2012)
EBICS-mixed	urn:iso:std:iso:20022:tech:xsd:pain.001.002.03	CCT pain.001.002.03
EBICS-mixed special process without VEU details	urn:iso:std:iso:20022:tech:xsd:pain.001.002.03	XCT pain.001.002.03
EBICS-XML-Container	urn:conxml:xsd:container.nnn.002.02 (+urn:iso:std:iso:20022:tech:xsd:pain.001.002.03)	CCC pain.001.002.03
EBICS-Reject	urn:iso:std:iso:20022:tech:xsd:pain.002.002.03	CRZ (Zip-Container) or CRC (XML-Container) pain.002.002.03
HBCI-Bulk	–	HKCCM, HKCME
HBCI-Single	–	HKCCS, HKCSE

UniCredit does still accept the following older versions of the:

- DFÜ Agreement Annex 3 – Version 2.4 (2009): pain.001.002.02
- DFÜ Agreement Annex 3 – Version 2.3 (2008): pain.001.001.02.grp, pain.001.001.02.con and pain.001.001.02 and if delivered after relevant submission:
- DFÜ Agreement Annex 3 – Version 2.4 (2009): pain.002.002.02
- DFÜ Agreement Annex 3 – Version 2.3 (2008): pain.002.001.02

## Initiation of a SEPA Direct Debit – customer format

The following types of orders are available through the transfer channels (EBICS/HBCI or FinTS):

### SEPA Direct Debit Order Types

	Name space/Scheme	SDD Core 2.5 (2010)/2.6 (2012)	SDD B2B 2.5 (2010)/2.6 (2012)
EBICS-mixed	urn:iso:std:iso:20022:tech:xsd: pain.008.002.02	CDD pain.008.002.02	CDB pain.008.002.02
EBICS-XML-Container	urn:conxml:xsd:container.nnn.002.02 (+urn:iso:std:iso:20022:tech:xsd:pain.008.002.02)	CDC pain.008.002.02	C2C pain.008.002.02
EBICS-Reject	urn:iso:std:iso:20022:tech:xsd: pain.002.002.03	CDZ (Zip container) or CBC (XML container) pain.002.002.03	CDZ (zip) or CBC (XML container) pain.002.002.03
HBCI-Consolidated	–	HKDME	HKBME

UniCredit still accepts the following older versions of the DFÜ Agreement Annex 3:

- DFÜ Agreement Annex 3 – Version 2.4 (2009): pain.008.002.01
- and if delivered after relevant submission:
- DFÜ Agreement Annex 3 – Version 2.4 (2009): pain.002.002.02

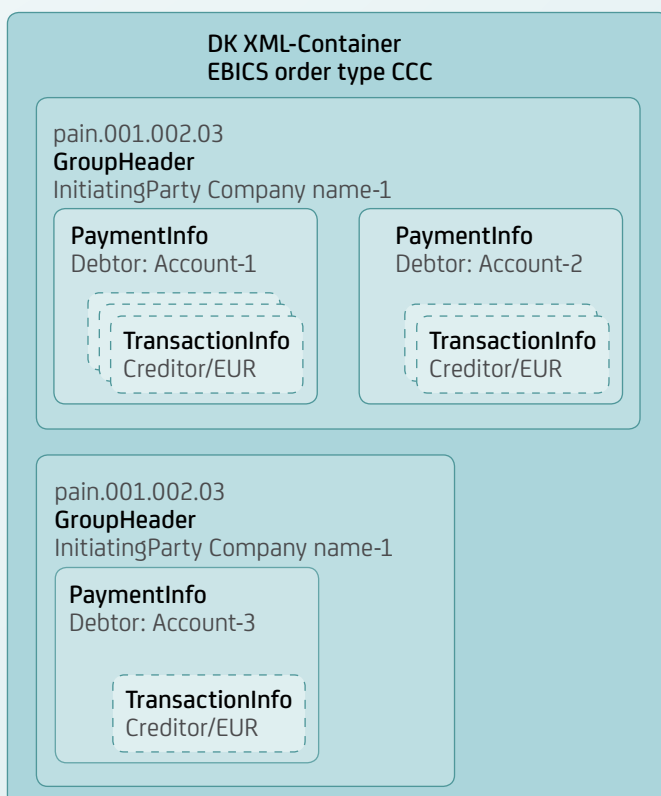
Reject messages (pain.002) are used if the return occurs prior to the settlement. This includes e. g. rejects due to formatting errors, etc.

For additional information, please contact your Cash Management & eBanking Specialist.

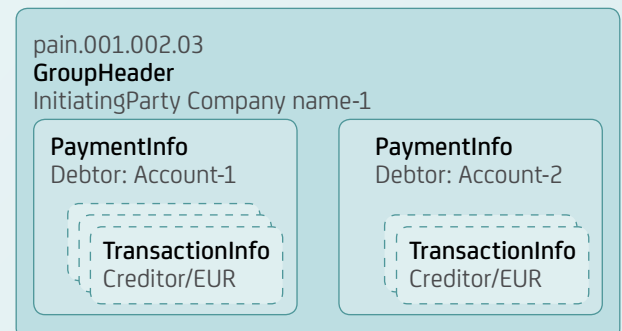
## 6. Customer file structure: Extensible Mark-up Language – XML

- XML-Container
  - Only for German DK formats
  - Optional
- Group Header
  - This block must be included and exists once
  - It contains elements, such as the message ID, creation date and time
- Payment information (bulk level)
  - This block must appear at least once and is repeatable
  - It contains elements that pertain to the transaction's origins, e.g. the presenter or payment type information or several transaction information blocks
  - Logical bulk level for the posting of the presenter (consolidated)
- Transaction information
  - This block must appear at least once per payment information and is repeatable
  - Among other things, it contains elements that refer to
    - the payment beneficiary for credit transfers
    - the debtor in conjunction with direct debits
  - Contains the amount and remittance information

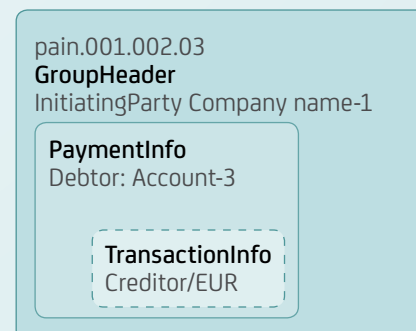
### Order Type Containers and File Structure with GroupHeader, PaymentInfo and TransactionInfo



#### EBICS order type CCT (mixed)



#### EBICS order type CCT (mixed)



## Grouping of files and which ones can be delivered in mixed transactions?

SEPA files are submitted as bulks, so that files have to be created

- For each physical file (delivery (e.g. XML-Container/GroupHeader) divided by
  - Product (SCT, SDD-CORE, SDD-COR1, SDD-B2B, CT-Urgent) <XML-Schema>, <PmtInflId>, <SvcLvl> and <LclInstrm>), given that a separate transmission order type has to be used for each delivery
- For each logical bulk (PaymentInf), in particular also divided by
  - Due date <ReqdColltnDt> or execution date <ReqdExctnDt>
  - Direct debit sequence (First, Recurrent, Final, OneOff) <SeqTp>
  - Differentiation between SCT and SCT-Preferred (same day clearing) <InstrPrty>
  - Bulk/single posting of the submission <BtchBookg>
  - Number of transactions or file size limits, see below\*
- The following can e.g. be placed into one logical bulk together:
  - Direct debits: various recipients or debtors
  - Different amounts <Amt>
  - RemittanceInformation <RmtInf>, PurposeCodes <Purp>, End-to-End references <EndToEndId>
  - Differing mandate information for direct debits

\* DTAUS, the current payment format, uses much smaller file sizes than the XML file format. Without a header, a DTAUS transaction may have up to 622 bytes, while a SEPA transaction may contain up to 2,100 bytes, plus header information. In order to receive files that can still be processed (file transfer, mapping, validation, error research, etc.) it is recommended not to use bulks of excessive size. A maximum of 100,000 transactions per file is recommended (up to 210 MB)

## Checks for duplicate file processing

To prevent the duplicate processing of files, UniCredit checks the logical bulks (PaymentInf) based on the following principles:

- IBAN for presenter
- Time frame: 15 target days
- Total amount in EUR
- Determined number of items
- Product (SEPA Credit Transfer, SEPA Direct Debit CORE/COR1, SEPA Direct Debit B2B)
- Total check digits (digits 3–4) for all beneficiaries and debtors IBAN

## 7. SEPA Credit Transfer (SCT)

### Basic characteristics

- Presenter and beneficiary accounts are both being maintained in the SEPA zone (the account holder may also be domiciled outside of this zone)
- The transaction currency is always EUR

### What distinguishes the above from domestic transfers (to be replaced as of 1 February 2014)

- Use of IBAN/BIC
- Remittance information is limited to 140 characters (DTA: 378 characters)
- Additional purpose codes are possible as an option
- Use of on-behalf/ultimate optionally possible
- Additional reference options available
- For border crossing transactions in the SEPA zone

### What distinguishes the above from standard EU transfers (replaced since 1 April 2012)

- Explicitly also for domestic use
- No balance of payments reporting included in the data
- Also for payments to Switzerland and Monaco

## Important functional XML fields for SEPA Credit Transfer

Field names		Description pain.001.002.03	Entry DFÜ Agreement Annex 3 – Versions 2.5/2.6		For more details see Page
GrpHdr	GroupHeader	Sender data	1 x per logical file		11, 12
	MsgId (Message-Id)	Submitter reference number for each file	mandatory field (unique)	Max. 35 characters	35, 37-38
	CreDtTm (CreationDateTime)	Date/time file was created	Mandatory field	ISO date	
	NbOfTxs (NumberOfTransactions)	Number of all single transactions	Required field	Unlimited	
	CtrlSum (ControlSum)	Amount submitted in EUR for cross-checking	Recommended	Unlimited	
	InitgPty-Nm (InitiatingPartyName)	Name of the initiating party (may be different from name of ordering party)	Required field	Max. 70 characters	25
	InitgPty-Nm-Id-OrgId/ PrvtId (InitiatingPartyOrganisation-Id/Private-ID)	Identification	DK not recommended	Various	28, 35-38
PmtInf	Paymentinformation	Debtor data	Any frequency possible, max. recommended 100		11, 12
	PmtInfId (PaymentInformation-ID)	Bulk reference	Mandatory	Max. 35 characters	35, 37-38
	PmtMtd (PaymentMethod)	Payment method: credit transfer	Mandatory	"TRF"	
	BtchBookg (BatchBooking)	Presenter booking bulk/single	Optional, administrated in the master data system	"false" – single transaction "true" – bulk transaction	40-41
	NbOfTxs (NumberOfTransactions)	Total number of all single transactions	Recommended	Unlimited	
	CtrlSum (ControlSum)	Cross-checking logical file amount in EUR	Recommended	Unlimited	
	InstrPrty (InstructedPriority)	Priority of execution "high" or "norm"	Optional, administrated in the master data system	"HIGH" – SCT Preferred "NORM" – SCT Normal	36
	SvcLvl-Cd (ServiceLevelCode)	Service scheme	Mandatory	"SEPA"	8, 36
	CtgyPurp (CategoryPurpose)	File payment type / Category Purpose	Optional, administrated in the master data system	For salary payment on the same day "SALA"	24, 36
	ReqdExctnDt (RequestedExecution Date)	Requested execution date	Required field	ISO date	
	Dbtr-Nm (DebtorName)	Name debtor, may have been replaced with account holder name by the bank	Required field	Max. 70 characters	25
	Dbtr-PstlAdr-Ctry (DebtorCountry)	Country of debtor's address	Optional	Country code ISO 3166, DE for Germany	25
	Dbtr-PstlAdr-AdrLine (DebtorAddress)	Address of the debtor, may have been replaced with account holder name by the bank	Optional	Max. 140 characters	25
	Dbtr-Id-OrgId/PrvtId (DebtorOrganisation-Id/Private-ID)	Identification	DK not recommended	Miscellaneous	28, 35-38
	DbtrAcct-IBAN (DebtorIBAN)	IBAN of the debtor	Required field	Max. 34 characters	8, 26
	DbtrAcct-Ccy (DebtorAccountCurrency)	Debtor account currency	Optional	Currency code	
	DbtrAgt-BIC (DebtorAgentBIC)	BIC/SWIFT code of the debtor	Required field	8 or 11 digits	8
	UltmtDbtr (UltimateDebtorName)	Debtor that is not identical with the account holder. Sole purpose is to provide information.	Optional	Max. 70 characters	6, 25, 29, 36
	UltmtDbtr-Id-OrgId-Othr (UltimateDebtor-IBAN)	Ultimate submitter debit IBAN	Optional, only for product "Ultimate ordering party"	Max. 34 characters	26, 29, 28, 35
	ChrgBr (ChargeBearer)	Charging always shared	Recommended	"SLEV"	36

## Continuation

Field names		Description pain.001.002.03	Entry DFÜ Agreement Annex 3 – Versions 2.5/2.6		For more details see Page
CdtTrfTxInf	Credit transfer transaction information	Transactions information	Any frequency possible, max. recommended 100,000		11, 12
	InstrId (Instruction-ID)	Technical reference between submitter and bank	Optional, if completed: unique	Max. 35 characters	35, 37-38
	EndToEndID (End2End-ID)	Reference to be passed on to the beneficiary	Required field (has to be definitive, if not: “NOTPROVIDED”)	Max. 35 characters	35, 37-39
	InstrAmt (Instructed Amount)	Amount and currency code	Required field	EUR permitted only	
	UltmtDbtr (UltimateDebtor)	Different debtor	Optional. Not to be entered if information has already been entered on the PmtInf level	Max. 70 characters	6, 25, 29, 36
	UltmtDbtr-Id-OrgId/PrvtId (UltimateDebtorOrganisa- tion-Id/Private-ID)	Identification	DK not recommended	Miscellaneous	28, 35-38
	CdtrAgt-BIC (CreditorAgentBIC)	BIC/SWIFT code of beneficiary's bank	Required field	8 or 11 digits	8
	Cdtr-Nm (CreditorName)	Name of the beneficiary	Required field	Max. 70 characters	25
	Cdtr-PstlAdr-Ctry (CreditorCountry)	Country of beneficiary's address	Optional	Country code ISO 3166, DE for Germany	25
	Cdtr-PstlAdr-AdrLine (CreditorAddress)	Address of the beneficiary	Optional	Max. 140 characters	25
	Cdtr-Id-OrgId/PrvtId (CreditorOrganisation-Id/ Private-ID)	Identification	DK not recommended	Miscellaneous	35-38
	CdtrAcct-IBAN (CreditorIBAN)	IBAN of the beneficiary	Required field	Max. 34 characters	8, 26
	UltmtCdtr (UltimateCreditorName)	Different final beneficiary. Provided for information only.	Optional	Max. 70 characters	6, 25, 29
	UltmtCdtr-Id-OrgId/PrvtId (UltimateCreditorOrgani- sation-Id/Private-ID)	Identification	DK not recommended	Miscellaneous	28, 35, 37-38
	Purp (Purpose)	Type of payment (text code). Not all codes are provided in account state- ment MT940/942. Codes BONU, PENS, SALA are shown in the MT940 as BTC 153; BENE, GOVT, SSBE as BTC 156; CHAR as BTC 119 or 169 and CBFF as BTC 154.	Optional	ISO 20022 “ExternalPurposeCode- List”	6, 23, 50
	Ustrd-RmtInf (UnstructuredRemit- tanceInfo)	Unstructured remittance information	Recommended	Max. 140 characters	21, 36
	Strd-CdtrRefInf- CdtrRefTp-Cd (StructuredCreditor Reference-Code)	Structured remittance information for employee savings or creditor reference	To be used only if the remittance information is not unstructured	“SCOR”	21-22, 36
	Strd-CdtrRefInf-CdtrRef (StructuredCreditor Reference)	Structured remittance information Part 2 a) Employee savings plan: year the employee savings were received and reference In the alternative: b) CreditorReference: Check digits adequate creditor reference	To be used only if the remittance information is not unstructured a) In combination with Purp=“CBFF”: year the employee savings are received and refer- ence b) “RF”+check digits+reference (ISO 11649)	Max. 35 characters	21-22, 35, 37-38

Strictly technical fields or fields that are possible in Germany but not recommended by the banks have not been listed (e.g. OrgID, other structured remittance information). Details and the specifics on all fields can be found in the DFÜ Agreement Annex 3 in “Specification of the Data Formats.”







## 9. SEPA Direct Debit (SDD)

### Basic characteristics

- SEPA Direct Debit Core (SDD Core)
  - Similar to Collection Authorisation Procedure (Einzugsermächtigung)
- SEPA Direct Debit Business-to-Business (SDD B2B)
  - Similar to Debit Order Procedure (Abbuchungsauftrag)
  - For the purpose of validation, the mandate must also on hand at the debtor's bank

### What distinguishes the above from domestic direct debits (to be superseded as of 1 February 2014)

- Provision of the Creditor Identifier (assigned by the German Federal Bank)
- Provision of mandate information (mandate-ID and mandate signature date)
- Provision of process relevant information  
(submission sequence, due date with respective presentation periods)
- Use of IBAN/BIC
- Remittance information limited to 140 characters (DTA: 378 characters)
- Additional payment purposes (PurposeCodes) are possible as an option
- Use of on-behalf / ultimate possible
- Additional referencing options
- Cross-border use in the SEPA zone

#### Important functional XML fields for SEPA Direct Debit

Field names		Description pain.008.002.02	Entries DFÜ Agreement Annex 3 – Versions 2.5/2.6		Content of the paper- based mandate	More details on page
GrpHdr	GroupHeader	Sender data	1 x per logical file			11, 12
	MsgId (Message-Id)	Submitter reference number for each file	Required field (unique)	Max. 35 characters		35, 37-38
	CreDtTm (CreationDateTime)	Date/time file was created	Required field	ISO date		
	NbOfTx (NumberOfTransactions)	Total number of individual trans- actions	Required field	Unlimited		
	CtrlSum (ControlSum)	Amount submitted in EUR for cross-checking	Recommended	Unlimited		
	InitgPty-Nm (InitiatingPartyName)	Name of the initiator/submitter (may be different from the creditor)	Required field	Max. 70 characters		25
	InitgPty-Nm-Id-OrGld/ PrvtId (InitiatingPartyOrgani- sation-Id/Private-Id)	Identification	DK not recommended	Miscellaneous		28, 35-38
PmtInf	Payment instruction information	Payment recipient data	Permitted in any frequency, max 100,000 recommended.			11, 12
	PmtInfId (PaymentInformation- ID)	Bulk reference	Required field	Max. 35 characters		35, 37-38
	PmtMtd (PaymentMethod)	Payment method: direct debit	Required field	"DD"		
	BtchBookg (BatchBooking)	Presenter/creditor booking bulk/ single transaction	Optional, administrated in the master data system	"true" – bulk trans- action "false" – single transac- tion		40-41
	NbOfTx (NumberOfTransactions)	Total number of single transactions	Recommended	Unlimited		

## Continuation

Field names		Description pain.008.002.02	Entries DFÜ Agreement Annex 3 – Versions 2.5/2.6		Content of the paper- based mandate	More details on page
	CtrlSum (ControlSum)	Cross-checking logical file amount in EUR	Recommended	Unlimited		
	SvcLvl-Cd (ServiceLevelCode)	Service scheme	Mandatory	"SEPA"		36
	LclInstrm-Cd (LocalInstrumentCode)	Direct Debit Core or Direct Debit B2B	Required field (cannot be mixed within GrpHdr)	"CORE" or "B2B" *		7, 33, 36
	SeqTp (SequenceType)	Sequence: first, recurrent, OneOff or final direct debit	Required field	"FRST", "RCUR", "OOF" or "FNAL"	Mandatory (recur- ring or one-time)	31, 33-34
	CtgyPurp (CategoryPurpose)	File category purpose	Optional	Not to be forwarded to the end customer		24, 36
	ReqdColltnDt (RequestedCollection- Date)	Direct debit due date (date to be posted to the debtor's account)	Required field	ISO date		33
	Cdtr-Nm (CreditorName)	Name of the creditor, may have been replaced with account holder name by the bank	Required field	Max. 70 characters	Mandatory	25
	Cdtr-PstlAdr-Ctry (CreditorCountry)	Country of creditor's address	Optional	Country code ISO 3166, DE für Deutschland	Mandatory	25
	Cdtr-PstlAdr-AdrLine (CreditorAddress)	Address of the creditor, may have been replaced with account holder name by the bank	Optional	Max. 140 characters	Mandatory	25
	CdtrAcct-IBAN (CreditorIBAN)	IBAN of the creditor	Required field	Max. 34 characters		8, 24
	CdtrAcct-Ccy (CreditorAccount Currency)	Account currency: has to be EUR	Optional	"EUR"		
	CdtrAgt-BIC (CreditorBIC)	BIC/SWIFT code of the creditor	Required field	8 or 11 digits		8
	UltmtCdtr (UltimateCreditor)	Creditor that is not identical with the account holder. For informa- tion only.	Optional	Max. 70 characters		6, 25, 29, 36
	UltmtCdtr-Id--Orgld- Othr (UltimateCreditorIBAN)	Ultimate creditor IBAN	Optional, only if the prod- uct is "Ultimate ordering party"	Max. 34 characters		26, 28-29
	UltmtCdtr-Id-Orgld/ Prvtld (UltimateCreditor- Organisation-Id/ Private-ID)	Identification	DK not recommended	Miscellaneous		28, 35-38
	ChrgBr (ChargeBearer)	Charging always shared	Required field. As of DFÜ Agreement Annex 3 – Version 2.6 changed to "Recommended"	"SLEV"		36
	CdtrSchmld-Id-Prvtld- Othrld-Id (CreditorIdentification)	Creditor identification. Clear identification characteristic of the creditor (per legal entity)	Required field, either on the PmtInf level or on the transaction level – always the same	Max. 35 characters	Mandatory	27, 36-38

\* For 2013, LocalInstrumentCode "COR1" is to be applied to direct debit with shorter presentation period (D-1) as well

## Continuation

Field names		Description pain.008.002.02	Entries DFÜ Agreement Annex 3 – Versions 2.5/2.6		Content of the paper- based mandate	More details on page
Drct DbtTrfTxInf	Direct debit trans- action information	Transactions information	Permitted in any frequency, max 100,000 recommended.			11, 12
	InstrId (Instruction-ID)	Technical reference between submitter and bank	Optional, if completed: unique	Max. 35 characters		35, 37-38
	EndToEndID (End2End-ID)	Reference, to be passed on to the debtor	Required field (if used, otherwise: "NOTPROVIDED")	Max. 35 characters		35, 37-39
	InstrAmt (Instructed Amount)	Amount and currency code	Required field	EUR permitted only		
	MndtId (MandateID)	Unique mandate reference	Required field	Max. 35 characters		35, 37-39
	DtOfSgntr (DateOfSignature)	Date, on which the mandate was signed	Required field	ISO date	Mandate, in paper-mandates also location where it was signed and signature	
	AmdmntInd (AmendmentIndicator)	Indicates whether the mandate was amended	Required field	Amendment = "True" Standard = "False"		30-32
	OrgnlMndtId (OriginalMandateID)	Reference of the original mandate if the mandate reference (MndtId) has changed	Only if the mandate has changed (AmdmntInd = True)	Max. 35 characters		30-32, 35, 37-39
	OrgnlCdtrSchmld-Nm (OriginalCreditorName)	Original creditor name if the credi- tor of the payment has changed	Only in the event of a mandate change (AmdmntInd = True)	Max. 70 characters		25, 30-32
	OrgnlCdtrSchmld-Id- PrvtId-OthrId-Id (OriginalCreditorIdenti- fication)	Original creditor identification if the creditor identification has changed (CdtrSchmldId)	Only in the event of a mandate change (AmdmntInd = True)	Max. 35 characters		27, 30-32, 35, 37-38
	OrgnlDbtrAcct-IBAN (OriginalDebtorIBAN)	Original IBAN of the debtor if the IBAN has changed	Only in the event of a mandate change (AmdmntInd = True)	Max. 34 characters		26, 30-32
	OrgnlDbtrAgt-Id (OriginalDebtorAgentID)	The original debtor bank has changed. Resubmission with sequence "FRST" required	Only in the event of a mandate change (AmdmntInd = True)	Identifier "SMNDA" (Same Mandate New Debtor Agent)		30-32, 34
	ElctmcSgntr (ElectronicSignature)	Electronic mandate eMandate – electronic signature	Optional. Not for paper- based mandates	Max. 1.025 characters; relevant with eMandate at future date		
	CdtrSchmld-Id-PrvtId- OthrId-Id (CreditorIdentification)	Creditor identification. Unique iden- tification property of the creditor of the payment (per legal entity)	Required field, either on the PmtInf level or on the transaction level, always the same.	Max. 35 characters		27, 36-38
	UltmtCdtr (UltimateCreditorName)	Name of a different creditor	Optional. Not if already entered in the PmtInf level	Max. 70 characters		6, 25, 29, 36
	UltmtCdtr-Id-OrgId/ PrvtId (UltimateCreditorOrgan- isation-Id/Private-ID)	Identification	DK not recommended	Miscellaneous		28, 35-38
	DbtrAgt-BIC (DebtorAgentBIC)	BIC/SWIFT code of the debtor bank	Required field	8 or 11 digits		8
	Dbtr-Nm (DebtorName)	Name of the debtor	Required field	Max. 70 characters		25
	Dbtr-PstlAdr-Ctry (DebtorCountry)	Country of debtor's address	Optional	Country code ISO 3166, DE for Germany	Mandatory	25
	Dbtr-PstlAdr-AdrLine (DebtorAddress)	Address of the debtor	Optional	Max. 140 characters	Mandatory	25

## Continuation

Field names		Description pain.008.002.02	Entries DFÜ Agreement Annex 3 – Versions 2.5/2.6		Content of the paper- based mandate	More details on page
	Dbtr-Id-OrgId/PrvtId (DebtorOrganisation- Id/Private-ID)	Identification	DK not recommended	Miscellaneous		28, 35-38
	DbtrAcct-IBAN (DebtorIBAN)	IBAN of the debtor	Required field	Max. 34 characters	Mandatory	8, 26
	UltmtDbtr (UltimateDebtor)	Name of the different debtor. For information only.	Optional	Max. 70 characters	Optional	6, 25, 29
	UltmtDbtr-Id-OrgId/ PrvtId (UltimateDebtorOrga- nisation-Id/Private-ID)	Identification	DK not recommended	Miscellaneous		28, 35-38
	Purp (Purpose)	Type of payment (text code). Not all codes are provided in account statement MT940/942.	Optional	ISO 20022 "ExternalPurposeCode- List"		6, 23, 50
	Ustrd-RmtInf (Unstructured RemittanceInfo)	Unstructured remittance information	Recommended	Max. 140 characters	Optional (contract number and description)	21, 36
	Strd-CdtrRefInf- CdtrRefTp-Cd (StructuredCreditor Reference-Code)	Structured remittance information	DK not recommended	"SCOR"		21, 36
	Strd-CdtrRefInf-Cdtr Ref(StructuredCreditor Reference)	Structured remittance information Part 2	DK not recommended	Max. 35 characters		21, 36

# 10. SEPA – usual payment information in the format

## 10.1 Remittance information

### RemittanceInformation <RmtInf>

- Only 140 characters are provided for the remittance information in SEPA. The still valid domestic payment transaction, on the other hand, permits up to 14 x 27 characters (= 378 digits).
- In addition to the remittance information, however, a structured purpose <Purp> and specifics about the parties involved (address and identification numbers) can be added in SEPA
- The use of the Unstructured Remittance Information <Ustrd> is therefore recommended

```
<RmtInf>
  <Ustrd>1234567890123456789012345678901234567890123456789012345678901234567890
  123456789012345678901234567890123456789012345678901234567890</Ustrd>
</RmtInf>
```

### Structured RemittanceInformation <RmtInf> <Strd>

The structured remittance information applies to 2 cases

#### Employee savings' plans (VL benefits)

- If information pertaining to employee savings' plans is entered into the structured remittance information (e. g. the year or contract number "XXY/contract number"), the PurposeCode CBFF (Capital building fringe fortune) for employee savings' plan benefits must be used in order to avert the periodic scanning of the remittance information. With DFÜ Agreement – Version 2.7 the recommendation will be changed → entering contract number into Unstructured Remittance Information <Ustrd>.

```
<Purp>
  <Cd>CBFF</Cd>
</Purp>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>XX3/123456789</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
```

The name of the savings' plan beneficiary may be saved under Ultimate Creditor, if applicable.

### Structured creditor reference <CdtrRefInf>

- Forms with check digits adequate remittance information are also available for SEPA, just like they are in the form of BZÜ-receipts for domestic payments. In SEPA they are called creditor references in compliance with ISO 11649, starting with identifiers “RF” followed by 21 alpha-numerical digits. Mode 97 is used to compute the creditor reference.
- In SEPA, structured remittance information are permitted only with code word SCOR
- If the check digit is not correct, the reference is transferred to an unstructured remittance information
- The structure is principally not provided in the paper-based and electronic account statement MT940; all it reflects is the content without tags, e.g. “SCOR RF98123456789012345678901.” In the new camt.05x, the structure will be forwarded.

**SEPA-Überweisung/Zahlschein**

Für Überweisungen in Deutschland und in andere EU-/EWR-Staaten in Euro.

Name und Sitz des überweisenden Kreditinstituts BIC

Angaben zum Zahlungsempfänger: Name, Vorname/Firma (max. 27 Stellen, bei maschineller Beschriftung max. 35 Stellen)

Firma Ungenannt, Irgendwo

IBAN DE581234567890123456789

BIC des Kreditinstituts/Zahlungsdienstleisters (8 oder 11 Stellen) BANKDEFF33XXX

Kunden-Referenznummer RF98123456789012345678901

Betrag: Euro, Cent

Dieser Beleg wird maschinell verarbeitet. Zusätzliche Angaben sowie Änderungen der vorgedruckten Daten sind nicht möglich.

Angaben zum Kontoinhaber/Zahler: Name, Vorname/Firma, Ort (max. 27 Stellen, keine Straßen- oder Postfachangaben)

IBAN D E

07

Datum Unterschrift(en)

**REFERENZ**

```

<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>RF98123456789012345678901</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>

```

## 10.2 Purpose code

- The structured payment purpose information for each payment, e.g. donation or salary, is reflected by the purpose code in SEPA.
- The purpose code is principally sent to the recipient bank and its end recipient
- It may result in different business transaction codes (BTC) in the electronic account statement
- The payment purposes are listed in [www.iso20022.org/external\\_code\\_list.page](http://www.iso20022.org/external_code_list.page) under tab “11-Purpose”

```
<CdtTrfTxInf>
...
  <Purp>
    <Cd>PENS</Cd>
  </Purp>
</CdtTrfTxInf>
```

Purpose code statement	Definition	Special BTC at the electronic statement of accounts
------------------------	------------	---

ADVA	Advance payment	
AGRT	Agriculture	
AIRB	Air transportation	
ALMY	Alimony and support	
BECH	Benefits for children	
BENE	Unemployment benefits	BTC Credit 156
BLDM	Building maintenance	
BONU	Bonus payment	BTC Credit 153
BUSB	Bus transportation	
CASH	Cash management	
CBFF	Savings benefits	BTC Credit 154
CBTV	Cable television	
CDBL	Credit card billing statement	
CFEE	Cancellation	
CHAR	Charity - donation	BTC Debit 119, Credit 169
CLPR	Car loan	
COMM	Commission payment	
COST	General costs	
CSLP	Contributions to social security	
DCRD	Debit card payment	
DNTS	Dental services	
ELEC	Electric bill	
ENRG	Energy	
ESTX	Estate tax	
GASB	Gas bill	
GDDS	Goods purchases/sale	
GOVI	Government insurance	
GOVT	Payment to / from the government	BTC Credit 156
GWLT	Injured war veterans' benefits	
HLTC	Healthcare services	
HLTI	Health insurance	
HSPC	Hospitalization	
INPC	Automotive insurance	
INSM	Instalment payment plan	

Purpose code statement	Definition	Special BTC at the electronic statement of accounts
------------------------	------------	---

INSU	Insurance	
INTC	Intra-company transfer	
INTE	Interest	
INTX	Income tax	
LBRI	Professional liability insurance	
LICF	Licensing fees	
LIFI	Life insurance	
LOAN	Loan payment	
MDCS	Medical services	
NWCM	Network communications	
PAYR	Payroll disbursement	BTC Credit 153 (as of DFÜ Agreement Annex 3 – Version 2.7)
PENS	Pension and retirement benefits disbursement	BTC Credit 153
PHON	Telephone	
PPTI	Property / home owner's insurance	
RINP	Recurring transfer order / Standing order	BTC Credit 152 (as of DFÜ Agreement Annex 3 – Version 2.7)
RLWY	Railway transportation	
SALA	Salary disbursement	BTC Credit 153
SAVG	Savings payment	
SCVE	General services	
SSBE	Social security benefits	BTC Credits 156
STDY	Studies and education	
SUPP	Supplier payment	
TAXS	Tax payment	
TELI	According to telephone order	
TRAD	Trade transaction	
VATX	Value added tax	
WEBI	According to online order placed	
WTER	Water	



## 10.3 Category purpose

- The category purpose is an instruction the submitter gives to the paying bank
- The orders/files are subject to special processing, e.g. subject to prioritization or special terms
- The above applies to a file or each payment
- The information is not transferred to the receiving bank
- A bilateral usage agreement with the bank is required
- Currently, UniCredit only uses “SALA” (same day salary payments) on the file level. Additional product information can also be found in our special flyer “Credit Transfer Preferred.”

```

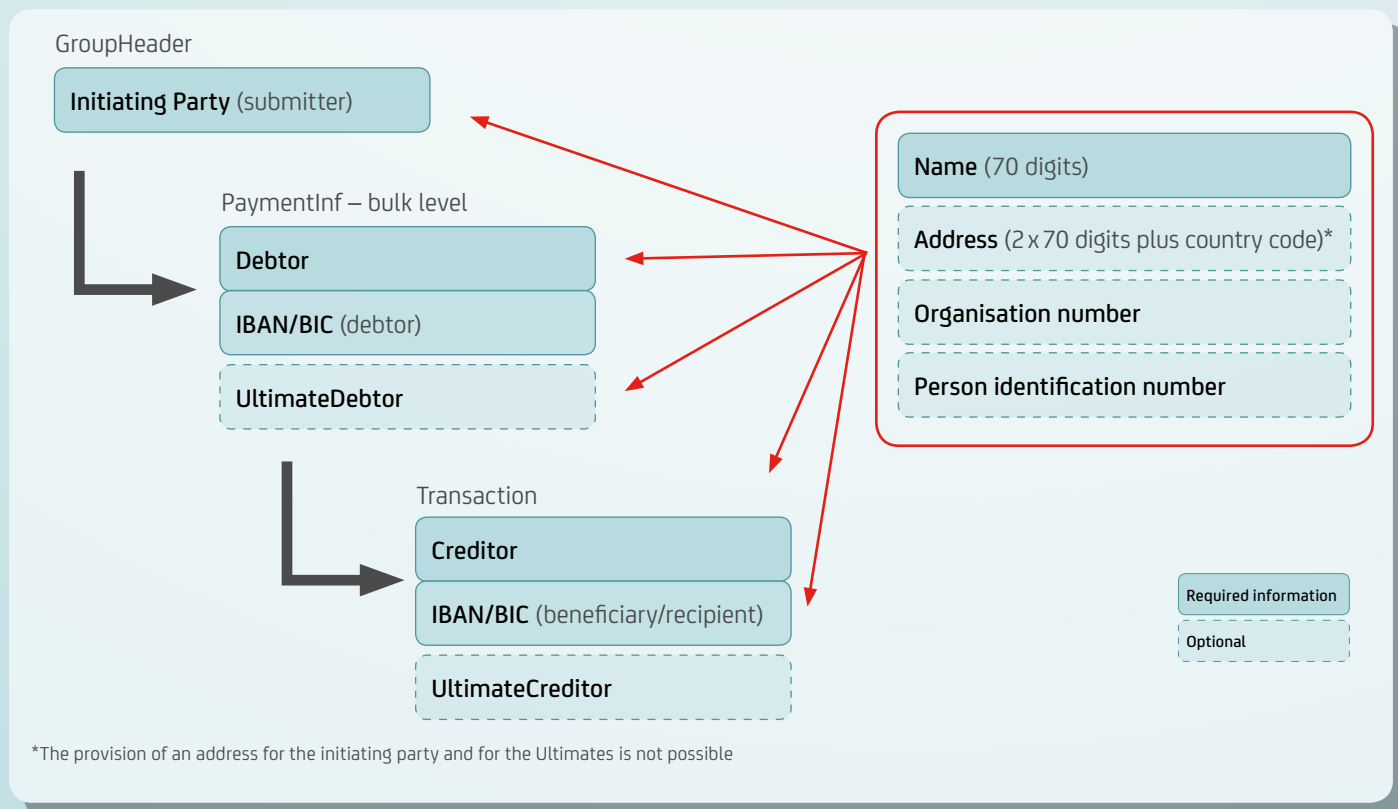
<PmtInfId>
...
  <PmtTpInf>
    ...
      <CtgyPurp>
        <Cd>SALA</Cd>
      </CtgyPurp>
    </PmtTpInf>
  ...
</PmtInfId>

```

## 10.4 The five parties to a SEPA message

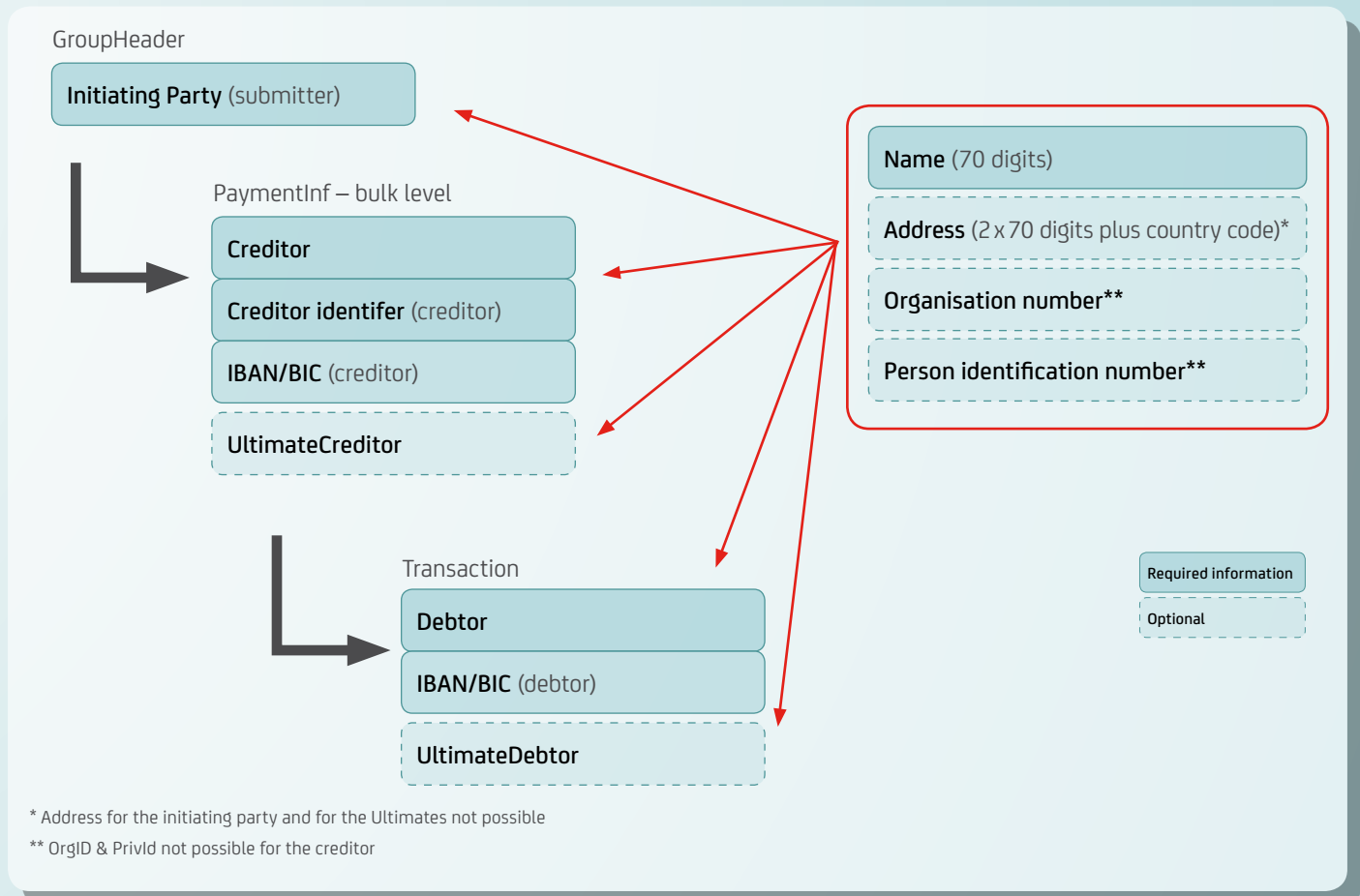
The presenter and the recipient appear on different levels of a SEPA order or file submission. Fields Ultimate can be used to enter an additional different presenter and payment recipient.

### Example of a SEPA Credit Transfer





## Example of a SEPA Direct Debit



## 10.5 Name, address

- Five possible parties are involved in a SEPA message (debtor, creditor, initiating party, ultimate creditor and ultimate debtor)
- The respective party name <Nm> is always provided using up to 70 characters
- As an option, it is also possible to provide addresses <PstlAdr>. Two times 70 characters from the unstructured address <AdrLine> plus the country code <Ctry> must be used.
- The name of the presenter and the address (for border-crossing payments) must be provided correctly pursuant to the Regulation EC 1781/2006. UniCredit completes same automatically, using the master account data

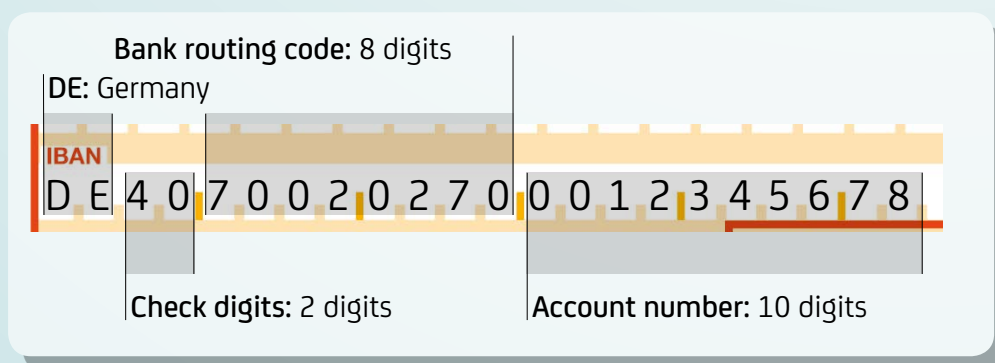
```
<Nm>ABC Handels GmbH</Nm>
<PstlAdr>
  <Ctry>DE</Ctry>
  <AdrLine>Dorfstrasse 14</AdrLine>
  <AdrLine>Muenchen</AdrLine>
</PstlAdr>
```

## 10.6 IBAN

- The International Bank Account Number – IBAN is the definitive identification criteria for beneficiaries and debtors of payments. In the SEPA payment zone, the IBAN will completely supersede the domestic account number for SEPA orders.

```
<Id>
  <IBAN>DE40700202700012345678</IBAN>
</Id>
```

- Its structure is defined by ISO 13616-1:2007. The IBAN begins with two letters, which identify the country. Two check digits follow. These two check digits are calculated pursuant to ISO 7064 in mode 97-10 across the entire IBAN. The next numbers identify a bank/account. Depending on the country, this bank/account identification has a different structure and a distinct number of digits. Consequently, the IBAN may span 15 to 31 digits and may not only contain the numeric values, but also alphanumerical values besides the country code.
- In Germany, the first 8 digits after the two check digits reflect the bank code (German Bankleitzahl), while the following 10 digits identify the numeric account number, so that the total length of the German IBAN is 22 digits. Many banks have the capability to verify the correctness of the account number based on the last digit of the account number. Many banks use this final digit as a check digit. The required computation mode each individual bank requires can be determined from the Routing Code Directory of the German Federal Bank based on the bank code.



- A simple determination of the check digits based on the bank code and account number does frequently result in the misrouting of payments in Germany, since the following special circumstances have to be taken into account:
  - Some banking institutions fail to complete the IBAN account number field with zeros from left to right if the account number has less than 10 digits, but insert the zeros after the account number
  - In particular after consolidations and mergers of bank branches, numerous customers continue to use their old bank codes, although they have already been provided with a new bank code along with their IBAN
  - Consequently, any conversion should always be conducted through the bank who is managing the account or through the German company Bankverlag

## IBAN examples for other countries

Austria (20-digit): LLPPBBBBBKKKKKKKKKKK

LL	Country identifier:	AT	Letters
PP	Check digits	2-digit	Numbers
BBB...	Austrian bank code	5-digit	Numbers
KKK...	Account number	11-digit	Numbers

Switzerland (21-digit): LLPPBBBBBKKKKKKKKKKKK

LL	Country identifier:	CH	Letters
PP	Check digits	2-digit	Numbers
BBB...	Swiss bank code	5-digit	Numbers
KKK...	Account number	12-digit	Numbers

Italy (27-digit): LLPPNBBBBBCCCCCKKKKKKKKKKKK

LL	Country identifier:	IT	Letters
PP	Check digits	2-digit	Numbers
N	Control Internal Number (CIN)	1-digit	Alpha-numeric
BBB...	Associazione Bancaria Italiana (ABI)	5-digit	Numbers
CCC...	Codice di Avviamento Bancario (CAB)	5-digit	Numbers
KKK...	Account number	12-digit	Numbers

## 10.7 Creditor Identifier (CI)

- SEPA Direct Debit initiators have to have a definitive identification number. In Germany, it can be obtained from the German Federal Bank for each legal entity under [www.glaeubiger-id.bundesbank.de](http://www.glaeubiger-id.bundesbank.de)

Format: LLPPZZZONNNNNNNNNN

LL	Country code
PP	Check digits computed in compliance with ISO 13616 (equivalent to the IBAN check digits)
ZZZ	Creditor's business sector identification, to be awarded randomly in order to prevent overlaps in mandate references. In the standard version, enter value ZZZ (The sector identification is not part of the cross-checking calculation.)
ONN...	an 11-digit definitive Creditor Identifier preceded by a zero

```
<CdtrSchmeId>
  <Id><PrvtId><Othr>
    <Id>DE12ZZZ01234567890</Id>
    <SchmeNm>
      <Prtry>SEPA</Prtry>
    </SchmeNm>
  </Othr></PrvtId></Id>
</CdtrSchmeId>
```

- The Creditor Identifier should be provided on the payment information level if at all possible and not repeatedly for each transaction

## 10.8 Identification numbers (OrgID / PrivateID)

- An identification number can be provided along with the name as an option. In Germany (DFÜ Agreement Annex 3), entries into these fields are not recommended, given that consistency, e.g. in MT940 is not ascertained. However, in some countries or for certain payments, e.g. tax payments, this information is required. In some cases, the international CGI format also requires these identification numbers. Besides the identification number, it is also possible to provide data, e.g. the issuing government agency <Issr>. For same it is possible to provide either an organisation's or a person's number.
- Organisation identification <OrgID>, e.g. company identification number (COID), customer number (CUST), tax identification number (TXID), employer number (EMPL), BIC/BEI, DUNS, etc.  
See [www.iso20022.org/external\\_code\\_list.page](http://www.iso20022.org/external_code_list.page) under tab "9-OrganisationIdentification"

```
<Id>
  <OrgId>
    <Othr>
      <Id>181/815/08155</Id>
      <SchmeNm>
        <Cd>TXID</Cd>
      </SchmeNm>
      <Issr>Finanzamt Muenchen IV</Issr>
    </Othr>
  </OrgId>
</Id>
```

- Private identification numbers <PrvtID>, e.g. birth date/place, social security number (SOSE), passport number (CCPT), tax identification number (TXID), customer number (CUST), driver's license number (DRLC), employee identification number (EMPL), etc.  
See [www.iso20022.org/external\\_code\\_list.page](http://www.iso20022.org/external_code_list.page) under tab "10-PersonIdentification"

Example (either date of birth/place of birth OR a number)

```
<Id>
  <PrvtId>
    <Othr>
      <Id>RA 123445123</Id>
      <SchmeNm>
        <Cd>CCPT</Cd>
      </SchmeNm>
      <Issr>Kreisverwaltungsreferat Muenchen</Issr>
    </Othr>
  </PrvtId>
</Id>
```

```
<Id>
  <PrvtId>
    <DtAndPlcOfBirth>
      <BirthDt>1980-11-07</BirthDt>
      <PrvcOfBirth>Bayern</PrvcOfBirth>
      <CityOfBirth>Muenchen</CityOfBirth>
      <CtryOfBirth>DE</CtryOfBirth>
    </DtAndPlcOfBirth>
  </PrvtId>
</Id>
```

## 10.9 Ultimate/reference party/on behalf

- Besides the ordering party, it is possible to provide name fields for a deviating ordering party – the “Ultimate.” It is also possible to enter an ultimate beneficiary for the recipient or to provide an ultimate debtor along with the transaction
- The deviating ordering party can be provided either on the bulk level (PaymentInf) or on the transaction level. The use on the bulk level is recommended in this case.
- If an ultimate is used in conjunction with a SEPA Direct Debit, this ultimate must also be indicated on the mandate.
- To ensure debt eliminating credit of payments when paying via direct debit, a third party account is required at the payment beneficiary’s end
- The ultimate fields are for information only and will be interpreted as additional remittance information
- Not every bank offers the sharing of this additional information with the recipient through all channels. In particular on the paper-based account statement, such information is printed out only in some cases at this time. The provision of data in the remittance information section does in any event allow for an indication with the final beneficiary or debtor
- In MT940 the ultimate information is passed on in field 86/sub-field ?20-?29 or if space is not available, in subfield ?60-?63:
  - ABWA + [different payment initiator (CT) or creditor of the payment (DD)]
  - ABWE + [different payment beneficiary (CT) or debtor of the payment (DD)]

### Example transfer childcare benefits

```
<Dbtr>
  <Nm>Company AG</Nm>
</Dbtr>
```

```
<Cdtr>
  <Nm>Mother Meier</Nm>
</Cdtr>
```

```
<UltmtDbtr>
  <Nm>Childcare Benefits Department</Nm>
</UltmtDbtr>
```

```
<UltmtCdtr>
  <Nm>Child Meier</Nm>
</UltmtCdtr>
```

### Example direct debit mobile phone bill

```
<Cdtr>
  <Nm>Mobile Phone AG</Nm>
</Cdtr>
```

```
<Dbtr>
  <Nm>Mother Meier</Nm>
</Dbtr>
```

```
<UltmtDbtr>
  <Nm>Child Meier</Nm>
</UltmtDbtr>
```

### Different account for returns

It is also possible to use the ultimate fields to provide information about a different account for returns. The submitter and debit account is entered into the field group UltimateDebtorId for transfers or UltimateCreditorId for direct debits. Any account that deviates from the former that is used for the posting of potential returns is subsequently entered into the normal debtor or creditor fields. A special agreement with UniCredit is required for such arrangements. For more information on the “ultimate ordering party” product, please contact your Cash Management & eBanking Specialist.

## On behalf Payments über Payment Factory

If a holding company makes payments for various companies that are part of a group of companies (Payment Factory) it is important – especially for SEPA Direct Debits, mandates and Creditor Identifiers – to consider who is required to enter into mandates with which Creditor Identifier and which accounts will be used to transact the payments so that all of the requirements on the ordering party and with regard to debt eliminating payments are met.

- Basic presumption: delivery and billing transactions are handled by *Supplier Co.*
- The creditor is the *Payment-Factoring-Co.* The account managing function will have to make certain that the inbound funds are posted to a third party account (escrow account for the *Supplier Co.*). A declaration of assumption of liability by the *Payment-Factoring-Co* is required for returned direct debits.
- The *Payment-Factoring-Co* submits the direct debits. The Creditor Identifier (CI) of the *Payment-Factoring-Co* is saved along with the submitter account and verified when submissions are made. If a credit is posted to an account of the *Payment-Factoring-Co* the CI of the *Payment-Factoring-Co* will have to be on record. A company has to have a CI to submit direct debits, i.e. the *Payment-Factoring-Co* cannot use the CI of the *Supplier Co.* to make submissions.
- The following information must be provided on the mandate: The creditor is the *Payment-Factoring-Co*; the CI of the *Payment-Factoring-Co* as the Creditor Reference Party becomes the *Supplier Co.* and its CI is provided as the Creditor Reference ID
- Thanks to the fact that the account number is linked to the CI, the mandate with the Creditor *Supplier Co.* and the CI of the *Supplier Co.* can only be used for credits to the *Supplier Co.* account

### Direct debit

```
<Cdtr>
  <Nm>Payment-Factoring-Co</Nm>
</Cdtr>
```

```
<Dbtr>
  <Nm>Meier</Nm>
</Dbtr>
```

```
<UltmtCdtr>
  <Nm>Supplier Co.</Nm>
</UltmtCdtr>
```

## 10.10 Mandate amendment

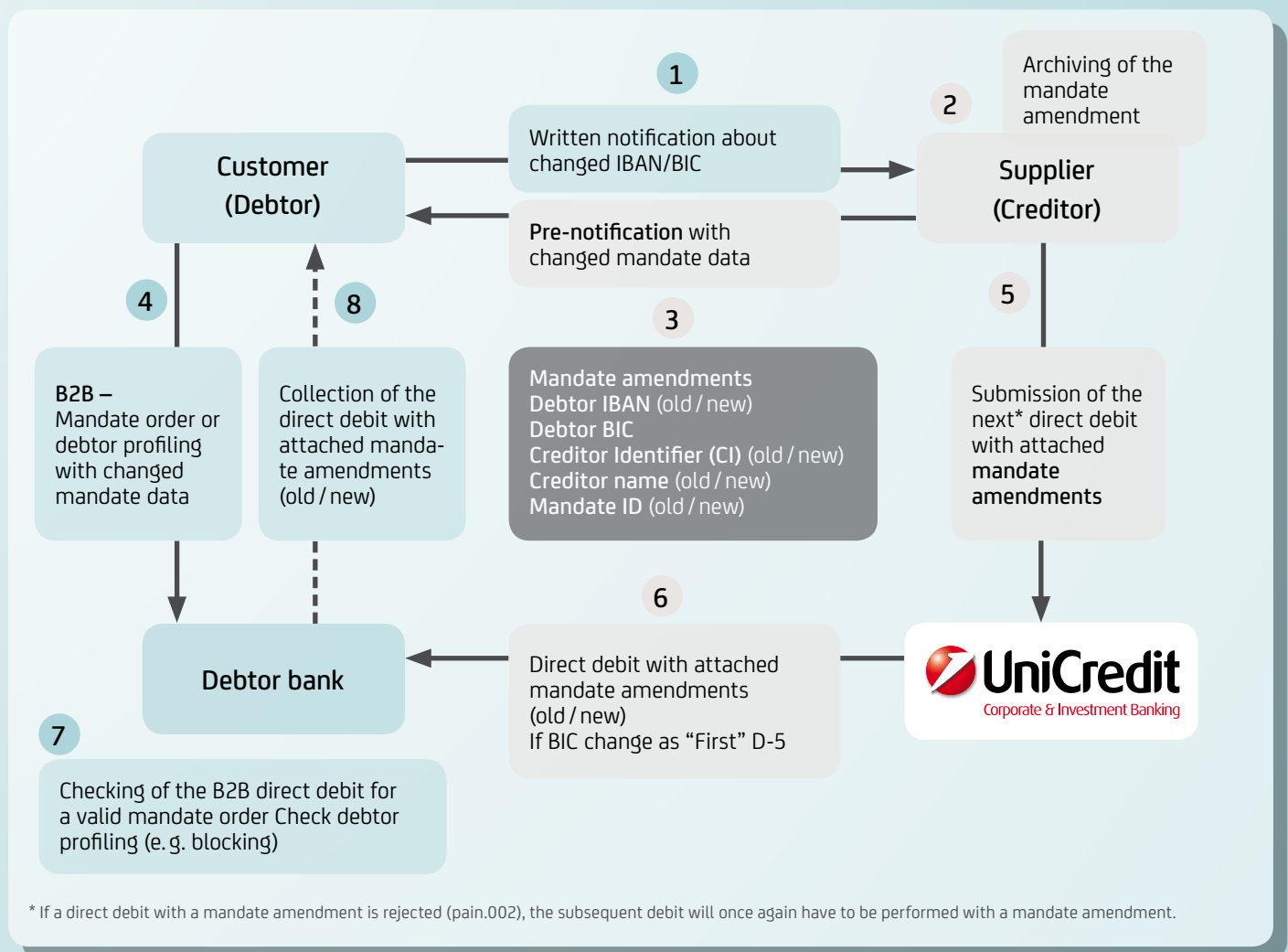
- It is not necessary to obtain a new mandate every time the mandate is modified. The mandate is sent along with the next SEPA Direct Debit due
- The following fields are designated for this reason in pain.008:
  - **Creditor driven changes**
    - Alteration of the mandate number e.g. because a new system for mandates is being implemented
      - Provision of the new mandate reference <MndtId> and the old mandate reference <OrgnlMndtId>
    - Change of the creditor name, e.g. due to corporate mergers. In these cases, a new Creditor Identifier is usually required as well
      - Provision of the new Creditor Identifier <CdtrSchmeld> and the old Creditor Identifier <OrgnlCdtrSchmeld> <Id> as well as the
      - new creditor name <Cdtr> and the old creditor name <OrgnlCdtrSchmeld><Nm>



- **Changes at the debtor's end**

- Change of the debtor account information
  - Provision of a new IBAN <DbtrAcct> and an old IBAN <OrgnlDbtrAcct> (only if the new and the old IBAN is with the same bank)
- If the debtor switches banks, identifier **SMNDA** (SameMandateNewDebtorAgent) is assigned. To ensure that the new bank can verify the correct submission sequence, the first direct debit will have to be sent under sequence code "FRST" (and within the required presentation period)
- If the debtor name is changed as a result of e.g. marriage, it is not necessary to obtain a new mandate. Special direct debit mark-ups are not required in such cases

## Overview of the Mandate Amendment Process



- **Other requirements to be met:**

- If the direct debit containing mandate amendments is rejected prior to settlement (information e.g. with (pain.002)), the following direct debit will have to include these mandate amendments as well
- Mandate amendments provided in the direct debit do not automatically result in changes to the instructions at the debtor bank. The debtor may for instance be required to actively amend the SEPA Direct Debit B2B mandates submitted to the bank. The same also applies to mandate blocking lists (negative lists) that have been filed with the bank or to explicitly permitted debits (positive lists) of SEPA Direct Debit Core. They may have to be adapted to include the amendments made to the mandate. Hence, in order to prevent unnecessary returns, it is advisable to notify the debtor of any changes early-on (e.g. through a highlighted pre-notification)
- Archive all mandate amendments and related orders to ensure that you will have complete documentation to prevent a direct debit from being returned because of lack of authorisation when mandates are requested

```

<MndtRltdInf>
  <MndtId>555544</MndtId>
  <DtOfSgntr>2012-11-12</DtOfSgntr>
  <AmdmntInd>true</AmdmntInd>
  <AmdmntInfDtls>
    <OrgnlMndtId>444444</OrgnlMndtId>
    <OrgnlCdtrSchmeId>
      <Nm>Schrauben AG</Nm>
      <Id>
        <PrvtId>
          <Othr>
            <Id>DE16HVB00000017432</Id>
            <SchmeNm>
              <Prtry>SEPA</Prtry>
            </SchmeNm>
          </Othr>
        </PrvtId>
      </Id>
    </OrgnlCdtrSchmeId>
    <OrgnlDbtrAcct>
      <Id>
        <IBAN>DE84700202700654150818</IBAN>
      </Id>
    </OrgnlDbtrAcct>
    <OrgnlDbtrAgt>
      <FinInstnId>
        <Othr>
          <Id>SMNDA</Id>
        </Othr>
      </FinInstnId>
    </OrgnlDbtrAgt>
  </AmdmntInfDtls>
</MndtRltdInf>

```

Current mandate reference and signature date

Indicates mandate amendment to be delivered along with the submission

Previous mandate reference

Old creditor name

Old Creditor Identifier

Old debtor IBAN

Indicates new debtor bank

- When does a new mandate have to be obtained?
  - If more than 36 months have passed since the last automatic debit charge was made
  - If a direct debit is returned citing “NoMandate” – MD01 as the return code
  - The last direct debit was made with sequence type FNAL-Final or OOFF – OneOff (and was not rejected)
  - The debtor has cancelled the mandate



## 10.11 Direct debit sequence

- There are two different SEPA (Core/B2B) direct debit mandates:

- For RECURRING direct debits
- For ONE-TIME direct debits

The respective category is indicated on the mandate. Other deciding factors for the sequence are whether a mandate has been previously used or will also be used in the future.

- The direct debit has to be executed in the correct direct debit sequence. On logical bulk level <PmtInf> sequence <SeqTp> must be delivered correctly sorted. Upon submission, the sequence is also used to verify the correct presentation period for the due date <ReqdColltnDt> depending on the type of direct debit product Core/COR1/B2B <LclInstrm>.
- Types of direct debit sequences <SeqTp>
  - First direct debit of a RECURRING direct debit “FRST” (First)
  - Subsequent direct debit of a RECURRING direct debit “RCUR” (Recurrent)
  - Final direct debit of a RECURRING direct debit “FNAL” (Final)
  - ONE-TIME direct debit “OOF” (OneOff)

<SeqTp>**RCUR**</SeqTp>

### Overview of the sequence-based cut-off dates for each direct debit product with examples

Cut-off based on the sequence		FRST – First	RCUR – recurrent	FNAL – Final	OOF – OneOff
Direct debit (CORE)	Rule Submission, Debtor Bank, Due Date - x	D-5	D-2	D-2	D-5
	Cut-off UniCredit	D-6, 12 p.m.	D-3, 12 p.m.	D-3, 12 p.m.	D-6, 12 p.m.
	Cut-off UniCredit Example Due Date Th 31/1/2013	Wed 23/2/2013 12 p.m.	Mon 28/1/2013 12 p.m.	Mon 28/1/2013 12 p.m.	Wed 23/1/2013 12 p.m.
Direct debit with shorter presentation period (COR1)	Rule Submission, Debtor Bank, Due Date - x	D-1	D-1	D-1	D-1
	Cut-off UniCredit	D-2, 12 p.m.	D-2, 12 p.m.	D-2, 12 p.m.	D-2, 12 p.m.
	Cut-off UniCredit Example Due Date Th 31/1/2013	Tue 29/1/2013 12 p.m.	Tue 29/1/2013 12 p.m.	Tue 29/1/2013 12 p.m.	Tue 29/1/2013 12 p.m.
Direct debit (B2B)	Rule Submission, Debtor Bank, Due Date - x	D-1	D-1	D-1	D-1
	Cut-off UniCredit	D-2, 12 p.m.	D-2, 12 p.m.	D-2, 12 p.m.	D-2, 12 p.m.
	Cut-off UniCredit Example Due Date Th 31/1/2013	Tue 29/1/2013 12 p.m.	Tue 29/1/2013 12 p.m.	Tue 29/1/2013 12 p.m.	Tue 29/1/2013 12 p.m.

Please observe any deviating cut-off times that may have been agreed upon. The cut-off times in effect at the HBV can be found at [www.hvb.de](http://www.hvb.de) – General Terms and Conditions

#### Calculation fundamentals:

- In inter-bank clearing, target days are used for the presentation period (D-5/D-2/D-1), i.e. Monday – Friday excluding target holidays (1 January, Good Friday, Easter Monday, 1 May, 25 and 26 December)
- If due date coincides with a weekend day or target holiday, the debtor bank may defer the debit value date to the next possible bank business day
- The pre-notification rule (minimum of 14 days) is based on calendar days
- Direct debit returns (return D+2 for B2B and D+5 for CORE) are subject to target days
- Bank business days are used to calculate cut-off dates

## Special rules for the direct debit sequence

- If the direct debit is rejected prior to settlement (reject/refusal/cancellation via pain.002), the direct debit will be treated as if it had never arrived and the original sequence will have to be used for the subsequent direct debit. The original presentation period (D-5/D-2/D-1) will also have to be complied with in such cases
- If the direct debit is returned after settlement (return/refund), the direct debit will be considered received. For the subsequent direct debit, the next sequence will have to be used or the mandate will be considered expired if it is a OneOff or final direct debit
- If a mandate amendment to a new debtor bank “SMNDA – SameMandateNewDebtorAgent” is made, the direct debit sequence must be identified as a first time event – FRST
- If a mandate amendment with the same debtor made is made (i.e. only the creditor data is amended or the debtor has a new IBAN with the same bank), the normal direct debit sequence will have to be used

**Which direct debit sequence has to be used for the subsequent debit if the direct debit was returned /rejected and when do mandate amendments have to be repeated?**

Current collection	Return/reject of the current collection	Subsequent collection
FRST – First	No return	RCUR – recurrent*
FRST – First	Prior to settlement (pain.002)	FRST – first
FRST – First	After settlement	RCUR – recurrent*
RCUR – recurrent	No return	RCUR – recurrent*
RCUR – recurrent	Prior to settlement (pain.002)	RCUR – recurrent*
RCUR – recurrent	After settlement	RCUR – recurrent*
FNAL – final	No return	No subsequent collection
FNAL – final	Prior to settlement (pain.002)	FNAL – final
FNAL – final	After settlement	New mandate required
OOFF – OneOff	No return	No subsequent collection
OOFF – OneOff	Prior to settlement (pain.002)	FNAL – final
OOFF – OneOff	After settlement	New mandate required
Mandate amendment new debtor bank SMNDA with FRST – First (mandatory)	No return	RCUR – recurrent*
Mandate amendment new debtor bank SMNDA with FRST – First (mandatory)	Prior to settlement (pain.002)	FRST – first & mandate amendment SMNDA repeat
Mandate amendment new debtor bank SMNDA with FRST – First (mandatory)	After settlement	RCUR – recurrent* (do not repeat mandate amendment)
Mandate amendment same debtor bank with RCUR – recurrent	No return	RCUR – recurrent* (do not repeat mandate amendment)
Mandate amendment same debtor bank with RCUR – recurrent	Prior to settlement (pain.002)	RCUR – recurrent* & mandate amendment repeat
Mandate amendment same debtor bank with RCUR – recurrent	After settlement	RCUR – recurrent* (do not repeat mandate amendment)

\* Exception: the subsequent direct debit is the last one. In this case it has to be identified by code “FNAL-Final”

## 10.12 Characters, punctuation marks and mutated vowels (umlauts)

It is possible to use a comprehensive range of characters in SEPA (UTF-8) as well as numerous country-specific mutated vowels (umlauts).

- The **German format (DK)** currently allows only a limited range of punctuation marks:
  - Digits: 0 through 9
  - Letters: A through Z and a through z
  - Special symbols/punctuation marks: ' : , - ( + . ) / and spaces
- In the **EPC format**, UniCredit also processes the following additional characters
  - German mutated vowels (umlauts): Ää Öö Üü ß
  - Umlauts used in other countries: Àà Áá Ââ Ãã Ää Åå Ææ Çç Èè Éé Êê Ëë Ìì Íí Îî Ïï Ðð Ññ Òò Óó Ôô Õõ Øø Ùù Úú Ûû Ýý Þþ
  - Special characters: ! # \$ % \* ; = [ \ ] ^ \_ { | } ~ ¡ ¢ £ ¤ ° © º €
- General information about characters can be obtained from:  
[www.europeanpaymentscouncil.eu/knowledge\\_bank\\_detail.cfm?documents\\_id=332](http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=332)
- The following special symbols cause problems in the XML format and should not be used: " & ' < > @ \_
- Banks that cannot process special symbols and umlauts, may substitute them with similar characters in compliance with EPC recommendations or by inserting a space or full stop.
- If the electronic version of account statement MT940 is still being used (instead of the new camt.053) only the following characters will be passed on:
  - Digits: 0 through 9
  - Letters: A through Z and a through z
  - Special symbols/punctuation marks: ' : , - ( + . ) / and spaces

The character set above defined is possible in all name, address and purpose designation fields.

### • Reference numbers

Message Id <MsgId>, Payment Information Id <PmtInfId>, End to End Id <EndToEndId>, Instruction Id <InstrId> and structured CreditorReference <CdtrRefInf>

- Digits: 0 through 9
- Letters: A through Z and a through z
- Special symbols/punctuation marks: ' : , - ( + . ) / and spaces

### • Mandate reference

<MndtId>: The restricted character settings apply here as well

- Digits: 0 through 9
- Letters: A through Z and a through z (small caps will be treated equivalent to large caps)
- Special symbols/punctuation marks: ' : , - ( + . ) / and spaces
- Recommendations made given that the mandate reference is of great importance, e.g. for archived mandates
  - Do not use spaces and use special symbols conservatively
  - Do not use zeros as preceding characters
  - There is a risk that 0 and O will lead to confusion / mix-ups

### • IBAN/BIC

- There is a risk that 0 and O will lead to confusion/mix-ups
- The first 6 digits of the 8 through 11-digit BIC always consists of letters (A through Z)
- The IBAN country code and the creditor identifier must always be entered in the form of 2 letters, while the two check digits require numeric entries

## 10.13 Competing fields – XOR

Frequent field entry errors occur with fields that appear multiple times on different levels or that are subject to conditions. Only limited cross-checks of those are conducted by the XML schema definition (XSD).

- Some fields appear on both, the file level (Paymentinfo) and the transaction level, e.g.

	Payment info level	Transaction level	Either / or required field
CreditorIdentification (only SDD)	Recommended	Alternatively	Required for SDD
CategoryPurpose	Recommended (required UniCredit product "same day salary payments")	Alternatively	Optional
Charge bearer	Recommended	Alternatively	Mandatory, "SLEV"
UltimateDebtor (SCT) UltimateCreditor (SDD)	Variant 1 (required for UniCredit product SEPA ultimate ordering party)	Variant 2	Optional
ServiceLevel code	Mandatory	Not permitted on the transaction level with DK	Mandatory (SEPA, URGP)
InstructionPriority	Optional	Not permitted on the transaction level with DK	Optional
LocalInstrument code (only SDD)	Mandatory	Not permitted on the transaction level with DK	Mandatory for SDD B2B, CORE, COR1

- For some fields, either one or the other may be used. It is not possible to make entries into both field groups. The XSD of the DK does perform a cross-check, while the XSD for EPC formats will not find any errors in such scenarios
- The remittance information entry may either be structured <Strd> OR unstructured <Ustrd>. It is not possible to use the two simultaneously
- Organisational-ID <OrgId> versus Private-ID <PrvtId>. Only one of the two element groups is permitted
- If a Private ID is used, it is also only possible to use either one Identification <Id> in combination with the issuer <Issr> and type of Identification <SchmeNm><Cd> OR one date of birth in combination with the place of birth <DtAndPlcOfBirth>

## 10.14 SEPA reference numbers and how to use them

Which SEPA reference numbers do exist and where are they assigned?

SEPA Field	Description	File/transaction level	Use Submission
MessageIdentification <MsgId>	Unique technical reference of the file by the file author	GroupHeader	SCT, SDD
DTI file number	UniCredit bulk reference		
Original MessageIdentification <OrgnlMsgId>	Original reference of the logical file in the event of file reject	GroupHeader	
PaymentInformationIdentification <PmtInfId>	Reference of the logical bulk (collector reference)	PaymentInformation	SCT, SDD
OriginalPaymentInformationIdentification <OrgnlPmtInfId>	Original reference of the logical bulk in the event of file reject	PaymentInformation	-
File number UniCredit	Unique bulk number assigned by UniCredit	Payment Information	-
Transaction reference UniCredit	Unique UniCredit reference for the single transaction	Transaction	SCT, SDD
CreditorIdentification <CdtrSchmelD>	Unique CreditorIdentification (issued by the German Federal Bank)	Paymentinformation or transaction	SDD
OriginalCreditorIdentification <OrgnlCdtrSchmelD>	The original creditor identification is only used in the event of a mandate amendment	Transaction	SDD
InstructionIdentification <InstrId>	Technical point-to-point reference. Transaction reference is not passed on.	Transaction	SCT, SDD
OriginalInstructionIdentification	Original point-to-point reference in the event of reject	Transaction	-
End-to-end Identification <EndToEndId>	Functional ordering party reference – is forwarded to the recipient	Transaction	SCT, SDD
Original End-to-End Identification	Original ordering party reference in the event of reject/return	Transaction	-
Transaction identification (<TxId>)	Unique transaction number assigned by the first banking institution involved	Transaction	-
CreditorReference <CdtrRefInf>	Structured reference number in structured remittance information field	Transaction	SCT, SDD
MandateIdentification <MndtId>	Unique mandate reference in combination with CreditorIdentification	Transaction	SDD
Original Mandate Identification	Only required for mandate amendments as the original mandate reference	Transaction	SDD
Organisation Identification <OrgId>	Identification number of an organisation (BIC, BEI, tax identification number, customer number, etc. See ISO 20022 External code list)	Paymentinformation or transaction	-
Personal identification <PrvtId>	Identification number of a natural person (date of birth/place, social security number, passport number, tax identification number, customer number, etc.; see ISO External code list)	Paymentinformation or transaction	-

\* Not recommended for use in Germany, supplement for InitiatingParty, Debtor, Creditor, UltimateDebtor, UltimateCreditor

## Depiction of the SEPA reference numbers in MT940/942/camt and pain.002

SEPA field	Reporting pain.002	Reporting MT 940/942	Reporting camt.052/camt.053
Message identification	pain.002	-	-
DTI file number		-	<AddtlInflnd><Msgld>
Original message identification (<OrgnlMsgld>)	pain.002	-	-
PaymentInformationIdentification (<PmtInflnd>)		If longer than 16 characters: 86 with Identifier REF If shorter: 61/7	<NtryDtls><Btch><PmtInflnd> <NtryDtls><TxDtls><Refs><PmtInflnd> (only initiator entry)
Original payment information identification (<OrgnlPmtInflnd>)	pain.002	-	-
File number UniCredit	-	:61/9:	-
Transaction reference UniCredit	-	:61/8:	<NtryDtls><TxDtls><Refs><AcctSvcrRef> bzw. <NtryDtls><TxDtls><Refs><ClrSysRef>
Creditor identification (Creditor Identifier, <CdtrSchmeld>)	-	:86 with identifier CRED+	<NtryDtls><TxDtls> <RltdPties><Cdtr><Id><Pvrtld><Othr><Id>
Original creditor identification (<OrgnlCdtrSchmeld>)	-	-	-
Instruction identification (<Instrld>)	-	-	-
Original instruction identification	pain.002	-	-
End-to-end identification (<EndToEndld>)	-	:86 with identifier EREF+	<NtryDtls><TxDtls><Refs><EndToEndld>
Original end-to-end ID	pain.002	-	-
Transaction identification (<Txld>)	-	-	<NtryDtls><TxDtls><Refs><Txld>
Creditor reference (creditor reference information, <CdtrRefInf>)	pain.002	Part of a structured remittance (however, without tags)	Part of the structured remittance information
Mandate identification (mandate reference, <Mndtld>)	pain.002	:86 with identifier MREF+	<NtryDtls><TxDtls><Refs><Mndtld>
Original mandate identification	-	-	-
Organisation identification (<Orgld>)	-	-	-
Personal identification (<Pvrtld>)	-	Only for Creditor Identification (see above)	Only for Creditor Identification (see above)



### End-to-end reference <EndToEndId>

- The end-to-end reference, which may contain up to 35 digits, has to be assigned by the submitter. It is forwarded to the final recipient and will also be returned to the submitter in the event of returns
- If the submitter does not provide this reference, the bank makes the entry “NOTPROVIDED”
- Forwarding in MT940: field 86/sub-field ?20-?29: EREF + [end-to-end reference] or if space is not available in sub-field ?60-?63

```
<EndToEndId>12345678901234567890123456789012345</EndToEndId>
```

### Mandate reference <MndtId>

- The mandate number is unambiguous on the pan-European level when used in combination with the Creditor Identifier (CI)
- The mandate number, which has up to 35 digits, must be clearly assigned by the submitter (creditor) for SEPA Direct Debit
- The mandate number allows the debtor to coordinate any instructions with the debtor bank (e.g. to block direct debits or limit the amounts for direct debits and to archive automatic debit withdrawal authorisations in the B2B mandate)
- It is forwarded to the debtor by way of
  - Pre-notification (recommended)
  - A required field in the SEPA Direct Debit <MdtId>
  - Signature mandate (however, retroactive completion is also possible)
  - Electronic account statement MT940 (field 86/sub-field ?20-?29: MREF + [mandate reference]) or if space is not available, in sub-field ?60-?63
  - Direct debit returns
- If the mandate number changes, the change can be executed through the standardised mandate amendment (see chapter “Mandate amendment”)
- With regard to the assignment of mandate numbers, please also refer to chapter “Characters” (see page 35)

```
<MndtId>555544</MndtId>
```

# 11. Reporting overview

## 11.1 Reporting (bank-customer)

Which bank-customer format is to be used for which reason? In the table below you will find an overview of the possible variants of electronic account information related to account statements, advices, consolidated postings, and error information.

	Recommended for	Options	Restrictions / to be complied with	Format	Time of compilation
MT940	Electronic account statement – legacy systems		Not all SEPA fields are passed on	MT940	End of day posting day
MT942	Intraday advices – legacy systems		Not all SEPA fields are passed on	MT942	½ hourly posting day
DTI	Electronic processing of incoming transactions and returns bulked – legacy systems		Not all SEPA fields are passed on Not for returned direct debits rejects prior to settlement	DTAUS0 DTAUS1	½ hourly posting day
camt.053	Electronic account statement – new			camt.053.001.02	End of posting day
camt.052	Electronic payment advice – new			camt.052.001.02	½ hourly posting day
camt.054	Electronic processing of batched incoming transactions and returns – new	<ul style="list-style-type: none"> <li>Electronic information concerning the submitted SEPA file</li> <li>As of June 2013 optionally also for direct debits rejects prior to settlement</li> </ul>	Not for direct debits rejects prior to settlement until June 2013)	camt.054.001.02	½ hourly posting day
camt.086	Electronic services bill reporting			camt.086.001.01	Monthly or quarterly depending on customer's choice
pain.002	SEPA error message prior to settlement for the SEPA mandate management	Optional since November 2012: also SEPA error messages after settlement	No direct debit return fees reported	DK: pain.002.002.03 pain.002.002.02 EPC: pain.002.001.03	Immediately when error is detected

## 11.2 Posting of SEPA files

### Posting of the file (bulk/single transaction)

What is the process for account posting of submitter bulks?

The default account setting for submissions that comprise more than one item is the bulk posting. If so requested by the customer, it is also possible to post all payments individually to the account, or the account may be administrated in such a manner that a choice can be made for each individual file, whether it is to be treated as a bulk (e.g. payroll files) or whether it will be treated as a single posting on the account statement. You do have the option to select the bulked or single posting option for each posting in the submitted SEPA file (identifier “BatchBooking”):

```
<PmtInfId>
...
  <BtchBookg>true</BtchBookg>
...
</PmtInfId>
```



BatchBooking = “true” (bulked posting)

Buchung	Wert	Buchungsinformation	zu Ihren Lasten	zu Ihren Gunsten
		<b>Ihr alter Kontostand EUR</b>		<b>90.000,00+</b>
01.04.	01.04.	SEPA UEBERWEISUNGS-Datei Message-Ref 1234567890 ZÄHLUNGSREFERENZ 1234567890 POSTEN 100 DATEINR 1234567890123456789	100,00-	
		<b>Ihr neuer Kontostand EUR</b>		<b>89.900,00+</b>

BatchBooking = “false” (single transaction posting)

Buchung	Wert	Buchungsinformation	zu Ihren Lasten	zu Ihren Gunsten
		<b>Ihr alter Kontostand EUR</b>		<b>90.000,00+</b>
01.04.	01.04.	SEPA-UEBERWEISUNGS-AUFTRAG DATEINR CT070823E003000188 KUNDENREF End-to-end-Ref ZÄHLUNGSSREF CT070622LF000 Verwendungszweckzeile 00001 Verwendungszweckzeile 00002 Verwendungszweckzeile 00003 Verwendungszweckzeile 00004 Verwendungszweckzeile 00005 Hans Mustermann, Empfänger Münchnerstr.1, 82057 München	10,00-	
		<b>Ihr neuer Kontostand EUR</b>		<b>89.990,00+</b>

To make sure that field “BatchBooking” is taken into account during processing, please make respective advance arrangements with your bank’s Cash Management & eBanking Specialist.

### Submitter – gross principle

- Equivalent to the DTA in domestic payment transactions, the submitter posting is executed in compliance with the gross principle, i. e. if individual transfers are rejected (e.g. because of two incorrect BICs in a file comprising 10 transactions), the debit to the submitter account will be made for the total amount provided in the file for the 10 transactions. The erroneous two transactions are credited to the submitter in return to compensate for the debit (upon request, this posting may be made as a bulked amount or as single transaction postings). The information about the error details is sent immediately via an paper-based/faxed error log – and – if requested – through electronic status information “pain.002.” The posting of submissions and erroneous transactions is always executed on the booking day, which is particularly relevant for direct debits with e.g. 6 days of presentation period. The posted erroneous transactions are made available to you on the booking day via MT940 or camt.053/camt.054.

### Submitter – net principle

- The net principle (the erroneous transactions are not posted at all) is applied only if the entire file is rejected. The information about the error details in this case is also provided via paper-based/faxed error log and – if requested – also via the electronic status information “pain.002.”

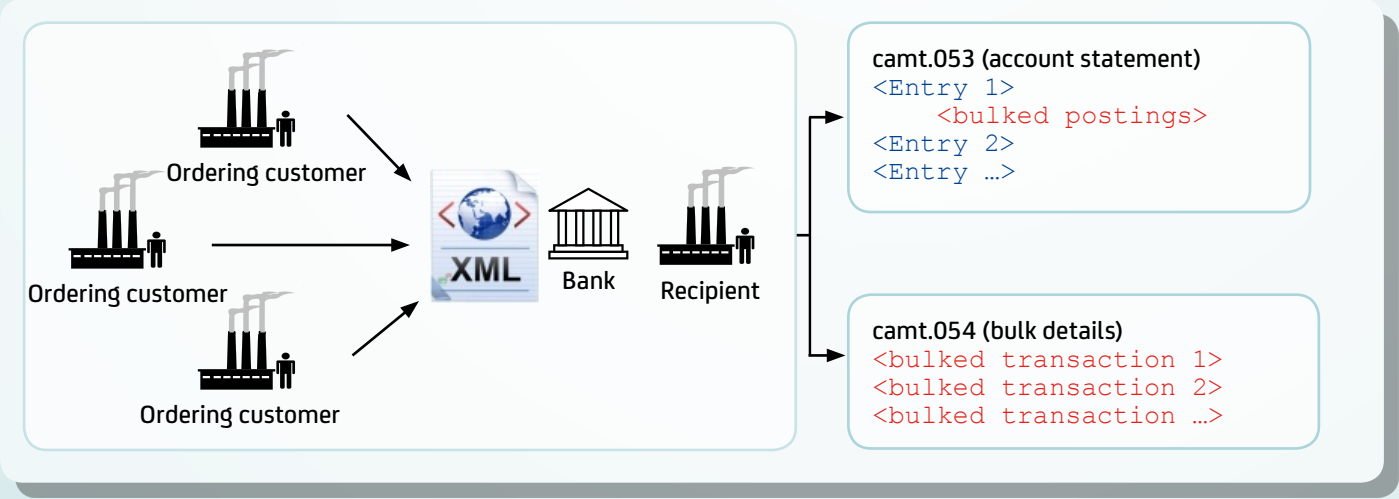
### How is the recipient posting on the account made?

It is also possible to bulk a large number of credit transfers or direct debits to the account in a one total amount in SEPA. The item details can be provided to you in an electronic file for further processing in such cases.

- DTI: in this case, the incoming SEPA transactions are collected and converted into the DTAUS format from XML. They are made available in the DTI format. Please ask your banking advisor for more information about the concrete conversion rules.

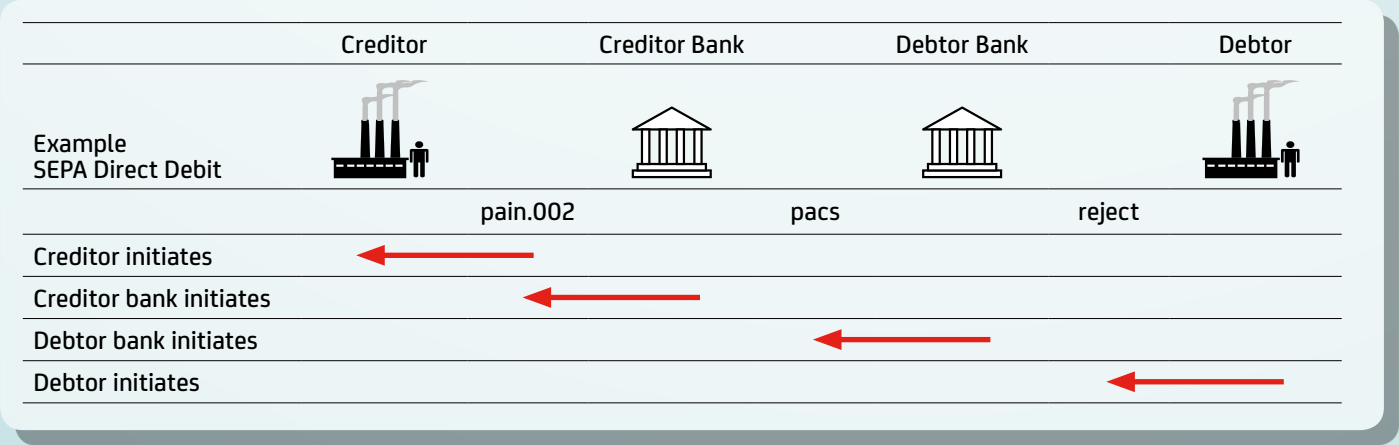
- camt.054: enables you to use the comprehensive SEPA-XML format fields also for further processing
- Equivalent transactions (e. g. credit transfer orders received, direct debit returns) can be collected in the recipient account and posted as a bulked amount
- The handling of account dispositions is more comfortable
- The bulk details are efficiently handled in a separate customer process

To set up bulked postings of credits or debits received, please file an application with your competent Cash Management & eBanking Specialist at your bank.



11.3 Status/error message pain.002

Along with a status / error file pain.002 you will receive concise feedback on the erroneous transactions and the types of errors electronically in the pain file format. This will allow you to ensure clear matching with your original submissions.



- ISO 20022 messages contain all relevant information covering everything from submission to feedback
- Error report prior to settlement/posting (comparable to the existing error log)
- Special features SEPA DD:
  - Order is forwarded to the debtor bank prior to the due date already
  - Verification is performed by the debtor bank prior to the due date (e. g. account closed)
  - Feedback of errors to the submitter even prior to the due date or settlement
- In addition to the account statement (camt.053) as the account statement will become available only after settlement

**Ordering party**

Initiated R-messages

**Prior to settlement**

- Revocation (Recall) e.g. confirmation of the revocation

**Submitter bank**

Initiated R-messages

**Prior to settlement**

- Debtor bank for direct debits not SEPA ready
- Required fields missing
- IBAN check erroneous

**Debtor bank**

Initiated R-messages for direct debits:

**Prior to settlement**

- Reject, e.g.
  - Debtor account does not exist
  - Debtor account suspended

**Debtor**

Initiated R-messages:

**Prior to settlement**

- Mandate blocked by debtor
- Complete blocked for direct debit posting
- Objection raised even prior to posting

**Distinction made between rejects prior to or returns after settlement?**

The relevant factor is always the inter-banking settlement time. Rejects made prior to this time are posted as “SEPA-cancellations” for the submitter, while returns that occur later are posted as SEPA-returns. It may happen that rejects made prior to settlement are posted by the recipient bank to the customer’s account for transparency reasons and are subsequently re-posted right away. The distinction at the submitter’s end is particularly relevant, given that the correct sequence type has to be chosen for the subsequent submissions of direct debits. How can the submitter identify the correct R-message in this case? It cannot be clearly allocated based on the reasons for the R-message.

	Prior to settlement	After settlement
Settlement	Cancellation	Return
pain.002	Yes	Optional

**Option pain.002 also for returns made after settlement**

- This may be expedient if only a uniform format is to be used for the dunning process in direct debits (the standard would be pain.002 for rejects prior to settlement and camt.054 for returns after settlement)
- The following must be observed when using option pain.002
  - Currently, the only way to distinguish a pain.002 message as referring to an event prior to or after settlement at UniCredit is the reference number <MsgId>. The pain.002 prior to settlement shows an “F” in the third digit of the <MsgId>; the after settlement pain.002, on the other hand, shows an “I” as the third digit
  - Given that pain.002.002.03 does not permit the use of the fields for inter-banking fees and interest compensation, they are not explicitly shown in pain.002.002.03. The gross return amount (incl. return fees and interest compensation) is entered under <InstrAmt>

## 11.4 Return reasons

The HypoVereinsbank provides its customers with return reasons in both, their paper-based account statements and in electronic data media information.

Return-Reason ISO Code	Name	Returncode in MT940/DTI text-key extension	Returncode in pain.002
AC01	Incorrect Account Number	901	AC01
AC04	Closed Account Number	902	AC04
AC06	Blocked Account (incl. total direct debit blocking)	903	AC06
AC13	InvalidDebtorAccountType (Debtor is consumer (relevant with SEPA Direct Debit B2B))	930	AC13
AG01	Transaction Forbidden	904/914**	AG01/MS03**
AG02	Invalid Bank Operation Code (incl. wrong direct debit sequence type)	905	AG02
AM01	Zero Amount	911*	AM01
AM02	Not Allowed Amount	911*/914**	AM02/MS03**
AM03	NotAllowedCurrency	911*/914**	AM03/MS03**
AM04	Insufficient Funds	906/914**	AM04/MS03**
AM05	Duplication	907	AM05
AM06	TooLowAmount	911*/914**	AM06/MS03**
AM07	BlockedAmount	911*/914**	AM07/MS03**
AM09	WrongAmount	911*/914**	AM09/MS03**
AM10	InvalidControlSum	911*	AM10
ARDT	"Already returned transaction (Recall-Answer)"	905*	AG02
BE01	InconsistenWithEndCustomer	911*/914**	BE01/MS03**
BE04	Account address invalid	908/914**	BE04/MS03**
BE05	"UnrecognisedInitiatingParty Identifier fo the Creditor incorrect"	911*	BE05
BE06	UnknownEndCustomer	911*	BE06
BE07	MissingDebtorAddress	914/914**	BE07/MS03**
DT01	Invalid Date (e.g. incorrect billing date)	916*	DT01
ED05	Settlement Failed	914	ED05
FF01	reject due to an invalid file format	911	FF01

## Continuation

Return-Reason ISO Code	Name	Returncode in MT940/DTI text-key extension	Returncode in pain.002
FF05	DirectDebitTypeIncorrect (COR1 with missing COR1 agreement)	931	FF05
FOCR	positive request for cancellation recall	919	FOCR
LEGL	"Legal Decision (Recall-Answer)"	917*/914**	MS03
MD01	No Mandate (Refund of a not authorised direct debit within 13 months and irrevocable direct debit blocking. Mandate reuse is not permitted)	909	MD01
MD02	Missing Mandatory Information Mandate	910	MD02
MD03	Invalid File format	911	FF01
MD05	CollectionNotDue	916/914**	DT01/MS03**
MD06	Refund Request By End Customer (Refund within 8 weeks, without detailed reasons)	912	MD06
MD07	End Customer Deceased	913/914**	MD07/MS03
MS02	Not Specified Reason Customer Generated (Refusal prior due date)	914	MS02
MS03	Not Specified Reason Agent Generated	914	MS03
NARR	Narrative	914	MS03
NOAS	"No Answer from Customer" (answer from SCT recall)	911*/914**	MS03
NOOR	"No Original Transaction Received" (answer of SCT recall)	911*	RF01
PY01	Unknown BIC	915	RC01
RC01	Bank Identifier Incorrect	915	RC01
RF01	NotUniqueTransactionReference	907	RF01
RR01	Regulatory Reason, Not Specified Reason Customer Generated	917/914**	RR01/MS03**
RR02	Regulatory Reason, Missing Debtor Name or Address	917/914**	RR02/MS03**
RR03	Regulatory Reason, Missing Creditor Name or Address	917/914**	RR03/MS03**
RR04	Regulatory Reason	917/914**	RR04/MS03**
SL01	Specific Service offered by Debtor Bank (incl of positive-negative lists ordered by debtor)	918	SL01
TM01	File received after Cut-off Time	916	TM01

\* In most cases, nothing posted, hence, no MT940; of interest only for pain.002

\*\* Data privacy law restriction "Convention on Domestic SEPA Direct Debits;" data privacy requirements at the debtor bank's end within Germany will have to be complied with, hence anonymous information provided → 914 or MS03

Your Cash Management & eBanking Specialist will be pleased to provide you with specifics on the entries made into the fields upon request.

## 11.5 Payment Status Report/pain.002-SEPA Credit Transfer

### Important functional XML fields for pain.002-SEPA Credit Transfer

Field Names		Description pain.002.002.03	Entries as per DFÜ Agreement Annex 3 – Versions 2.5/2.6	
GrpHdr	GroupHeader	Sender data	1 x per logical file	
	MsgId	Bank reference number per file	Required field	Max. 35 characters
	CreDtTm	Date/time file was created	Required field	ISO date
	DbtrAgt	Bank BIC	Required field only for SCT	8 or 11 digits
	OrgnMsgId	Original reference number of the customer submission	Original data	
	OrgnMsgNmId	Original XML file type	Original data	pain.001
	OrgnNbOfTxs	Original number of individual transactions	Original data	
	OrgnCtrlSum	Original control amount total in EUR in the submission	Original data	
	GrpSts	Status on the file level	A status either has to be provided on the group, payment info or transaction level	RJCT reject
	StsRsnInf-Orgtr-Nm	Initiator reject customer	Only in combination with PmtInfSts, not allowed if Orgtr-BICorBEI completed.	Name (max. 70 characters) = customer initiated
	StsRsnInf-Orgtr-Id-OrgId-BICorBEI	Initiator reject bank	Only in combination with PmtInfSts, not allowed if Orgtr-BICorBEI completed.	BIC = bank initiated return
	StsRsnInf-Rsn	Reasons for reject/reject code	See Annex containing possible reason codes for rejects according to ISO 20022 Code List	
OrgnPmtInf	Original payment instruction information and status	Original ordering customer data and status on the logical bulk	Number depending on original data	Section optional, if GrpSts has been completed
	OrgnPmtInfId	Original reference of the submission	Original data	
	OrgnNbOfTxs	Original number of individual transactions	Original data	
	OrgnCtrlSum	Original cross checking total in EUR for the logical file	Original data	
	PmtInfSts	Status on the logical file level	A status either has to be provided on the group, payment info or transaction level	RJCT reject
	StsRsnInf-Orgtr-Nm	Initiator reject customer	Only in combination with PmtInfSts, not allowed if Orgtr-BICorBEI completed.	Name (max. 70 characters) = customer initiated
	StsRsnInf-Orgtr-Id-OrgId-BICorBEI	Initiator reject bank	Only in combination with PmtInfSts, not allowed if Orgtr-BICorBEI completed.	BIC = bank initiated return
	StsRsnInf-Rsn	Reasons for reject/reject code	See Annex containing possible reason codes for rejects according to ISO 20022 Code List	



## Continuation

Field name		Description	Entries as per DFÜ Agreement Annex 3 – Versions 2.5/2.6	
CdtTrfTxInf	Credit Transfer Transaction Information	Transaction Information	Number depending on original data	Section optional if PmtInSts entered
	StsId	Bank reference of the reject	Optional	Max. 35 characters
	OrgnlInstrId	Original technical reference between submitter and bank	Original data	
	OrgnlEndToEndID	Original customer reference	Original data	
	TxSts	Status on the transaction level	A status must either be provided on the group, payment info or transaction level	RJCT – reject
	StsRsnInf-Orgtr-Nm	Initiator reject customer	Only in combination with TxSts. If Orgtr-BICorBEI has been completed, this is not permitted	Name (max. 70 characters) = customer initiated
	StsRsnInf-Orgtr-Id-Orgld-BICorBEI	Initiator reject bank	Only in combination with TxSts. If Orgtr-Nm has been completed, this is not permitted	BIC = bank initiated reject
	StsRsnInf-Rsn	Reasons for reject/reject code	See Annex for possible return reasons as defined in ISO 20022 Code List	
	InstrAmt	Original amount and currency code	Original data	
	ReqdExctnDt	Originally requested execution date	Original data	
	InstrPrty	Original execution priority	Original data	HIGH or NORM
	SvcLvl	Original service level	Original data	SEPA
	CtgyPurp	Original CategoryPurpose	Original data	
	PmtMtd	Original payment instrument: credit transfer	Original data	TRF
	Ustrd-RmtInf	Original unstructured remittance information	Original data	Max. 140 characters
	Strd-CdtrRefInF-CdtrRefTp-Cd	Original structured remittance information for employee savings' plan or creditor reference	Original data	
	Strd-CdtrRefInF-CdtrRef	Original structured remittance information Part 2 a) Employee savings' benefit payment: year of receipt of the employee savings' plan benefits and alternative reference b) Creditor reference: Check digits adequate creditor reference	Original data	
	UltmtDbtr	Original ultimate debtor if different from the account holder	Original data	
	Dbtr-Nm	Original debtor/submitter name	Original data	
	Dbtr-PstlAdr-Ctry	Original country of the address of the debtor/submitter	Original data	
	Dbtr-PstlAdr-AdrLine	Original address of the debtor/submitter	Original data	
	DbtrAcct-IBAN	Original IBAN of the debtor/submitter	Original data	
	DbtrAgt-BIC	Original BIC/SWIFT code of the debtor/submitter	Original data	
	CdtrAgt-BIC	Original BIC/Swift code of the beneficiary bank	Original data	
	Cdtr-Nm	Original name of the beneficiary	Original data	
	Cdtr-PstlAdr-AdrLine	Original address of the beneficiary	Original data	
	Cdtr-PstlAdr-Ctry	Original country of the address of the beneficiary	Original data	
	CdtrAcct-IBAN	Original IBAN of the beneficiary	Original data	
	UltmtCdtr	Original different final beneficiary	Original data	



## 11.6 Payment status report/pain.002-SEPA Direct Debit

### Important functional XML fields for pain.002 SEPA Direct Debit

Field name		Description pain.002.002.03	Entries as per DFÜ Agreement Annex 3 – Versions 2.5/2.6	
GrpHdr	GroupHeader	Sender Data	1 x per logical file	
	MsgId	Bank reference number per file	Required field	Max. 35 characters
	CreDtTm	Date/time file was created	Required field	ISO date
	CdtrAg	Bank BIC	Required field only SDD	8 or 11 digits
	OrgnlMsgId	Original reference number of the customer submission	Original data	
	OrgnlMsgNmId	Original XML file type	Original data	pain.008
	OrgnlNbOfTxs	Original total number of individual transactions	Original data	
	OrgnlCtrlSum	Original cross checking amount submitted by the customer in EUR	Original data	
	GrpSts	Status on the file level	A status must be provided either on the group, payment info or transaction level	RJCT – reject
	StsRsnInf-Orgtr-Nm	Initiator reject customer	Only in combination with GrpSts. If Orgtr-BICOrBEI has been completed, this is not permitted	Name (max. 70 characters) = customer initiated
	StsRsnInf-Orgtr-Id-Orgld-BICOrBEI	Initiator reject bank	Only in combination with GrpSts. If Orgtr-Nm has been completed, this is not permitted	BIC = bank initiated reject
	StsRsnInf-Rsn	Reasons for reject/reject code	See Annex for possible reject codes as defined in ISO 20022 Code List	
OrgnlPmtInf	Original payment instruction information and status	Original ordering customer data and status on the logical bulk level	Number depending on original data	Section optional if GrpSts completed
	OrgnlPmtInfId	Original reference of the submission	Original data	
	OrgnlNbOfTxs	Original number of individual transactions	Original data	
	OrgnlCtrlSum	Original cross checking total in EUR for the logical file	Original data	
	PmtInfSts	Status on the logical bulk level	A status either has to be provided on the group, payment info or transaction level	RJCT – reject
	StsRsnInf-Orgtr-Nm	Initiator reject customer	Only in combination with PmtInfSts, not allowed if xxxx completed	Name (max. 70 characters) = customer initiated
	StsRsnInf-Orgtr-Id-Orgld-BICOrBEI	Initiator reject bank	Only in combination with PmtInfSts, not allowed if xxxx completed	BIC = bank initiated return
	StsRsnInf-Rsn	Reasons for reject/reject code	See Annex containing possible grounds for returns according to ISO 20022 Code List	
CdtTrfTxInf	Credit transfer transaction information	Transaction information	Quantity based on original data	Section optional if pmtInfSts is filled in
	StsId	Bank reference of the reject	Optional	Max. 35 characters
	OrgnlInstrId	Original technical reference between submitter and bank	Original data	
	OrgnlEndToEndId	Original customer reference	Original data	
	TxSts	Status on the transaction level	A status must either be provided on the group, payment info or transaction level	RJCT – reject
	StsRsnInf-Orgtr-Nm	Initiator reject customer	Only in combination with TxSts. If Orgtr-BICOrBEI has been completed, this is not permitted	Name (max. 70 characters) = customer initiated
	StsRsnInf-Orgtr-Id-Orgld-BICOrBEI	Initiator reject bank	Only in combination with TxSts. If Orgtr-Nm has been completed, this is not permitted	BIC = bank initiated return

## Continuation

Field name		Description	Entries as per DFÜ Agreement Annex 3 – Versions 2.5/2.6	
	StsRsnInf-Rsn	Reasons for reject/reject code	See Annex for possible return reasons as defined in ISO 20022 Code List	
	InstrAmt	Original amount and currency code	Original data	
	ReqdColltnDt	Original requested due date	Original data	
	CdtrSchmeld-Id-PrvtId-OthrId-Id	Original CreditorIdentification	Original data	
	Prtry	Original identification of the scheme	Original data	"SEPA"
	SvcLvl	Original ServiceLevel	Original data	"SEPA"
	LclInstrm-Cd	Original direct debit type: Core, B2B	Original data	"CORE" or "B2B" *
	SeqTp	Original sequence: first, recurrent, OneOff or final direct debit	Original data	"FRST", "RCUR", "OOF" oder "FNAL"
	CtgyPurp	Original CategoryPurpose in the file	Original data	
	PmtMtd	Original payment instrument: direct debit	Original data	"DD"
	MndtId	Original mandate reference	Original data	
	DtOfSgntr	Original date on which the mandate was signed	Original data	
	AmdmntInd	Original identifier whether the mandate was amended	Original data	Amendment "True" Standard "False"
	OrgnlMndtId	Original reference of the old mandate if the mandate reference has changed	Original data	
	OrgnlCdtrSchmeld-Nm	Original old creditor name if the recipient of the payment has changed	Original data	
	OrgnlCdtrSchmeld-Id-PrvtId-OthrId-Id	Original old CreditorIdentification if the CreditorIdentification has changed	Original data	
	OrgnlDbtrAcct-IBAN	Original old IBAN of the debtor if the IBAN has changed	Original data	
	OrgnlDbtrAgt-Id	Original old debtor bank	Original data	Identifier "SMNDA"
	ElctmcSgntr	Original electronic mandate – eMandate signature	Original data	
	Ustrd-RmtInf	Original unstructured remittance information	Original data	Max. 140 characters
	UltmtDbtr	Original ultimate debtor if different from the account holder	Original data	
	Dbtr-Nm	Original debtor name	Original data	
	Dbtr-PstlAdr-Ctry	Original country of the address of the debtor	Original data	
	Dbtr-PstlAdr-AdrLine	Original address of the debtor	Original data	
	DbtrAcct-IBAN	Original IBAN of the debtor	Original data	
	DbtrAgt-BIC	Original BIC/Swift Code of the debtor	Original data	
	CdtrAgt-BIC	Original BIC/Swift Code of the creditor bank	Original data	
	Cdtr-Nm	Original name of the creditor	Original data	
	Cdtr-PstlAdr-Ctry	Original country of the address of the creditor	Original data	
	Cdtr-PstlAdr-AdrLine	Original address of the creditor	Original data	
	CdtrAcct-IBAN	Original IBAN of the creditor	Original data	
	UltmtCdtr	Original different ultimate creditor	Original data	

\* For 2013, LocalInstrumentCode "COR1" is to be applied to direct debit with a shorter presentation period (D-1) as well

## 11.7 Electronic account statement MT940

Albeit the SWIFT structures that have been in place for electronic account statements and advance notice items in MT940 and MT942 will be retained without any changes, fields 61 and 86 have been amended as far as their formats are concerned. The SEPA products also result in new business transaction codes.

### Business Transaction Codes

BTC	Designation
1XX	PAYMENT TRANSACTIONS
104	SEPA Direct Debit (single posting, debits, B2B)
105	SEPA Direct Debit (single posting, debits, Core)
108	SEPA Direct Debit (reversal debit, debits, B2B)
109	SEPA Direct Debit (reversal debit, debits, Core)
116	SEPA Credit Transfer (single posting, debits)
119	SEPA Credit Transfer (single posting, charity payment) <sup>4</sup>
152	SEPA Credit Transfer from Recurring Order (single posting, credits) <sup>5</sup>
153	SEPA Credit Transfer (single posting, credits, wages, salary, pension credits) <sup>1</sup>
154	SEPA Credit Transfer (single posting, credits, capital building fringe fortune) <sup>2</sup>
156	SEPA Credit Transfer (single posting, credits, transfer of public treasuries) <sup>3</sup>
159	SEPA Credit Transfer Return (credits) for transfer that cannot be delivered (reverse transfer)
166	SEPA Credit Transfer (single posting, credits)
169	SEPA Credit Transfer (single posting, credits, charity payment) <sup>4</sup>
171	SEPA Direct Debit (single posting, credits, Core)
174	SEPA Direct Debit (single posting, credits, B2B)
177	SEPA Credit Transfer online (single posting, debits)
181	SEPA Direct Debit (credits, re-credited amount, Core)
184	SEPA Direct Debit (credits, re-credited amount, B2B)

### Business Transaction Codes

BTC	Designation
191	SEPA Credit Transfer (bulked, debits)
192	SEPA Direct Debit (bulked, credits, Core)
193	SEPA Direct Debit (debit, reversal)
194	SEPA Credit Transfer (bulked, credits)
195	SEPA Direct Debit (bulked, debits)
196	SEPA Direct Debit (bulked, credits, B2B)
197	SEPA Direct Debit (bulked, debit B2B)

<sup>1</sup> Is used for the following ISO codes from field "Purpose": BONU, PENS, SALA and as of November 2013 also for PAYR. Entries into field "CategoryPurpose" are ignored.

<sup>2</sup> Is used for ISO code CBFF from field "Purpose." Entries into field "CategoryPurpose" are ignored.

<sup>3</sup> Is used for the following ISO codes from field "Purpose": GOVT, SSBE, BENE. Entries into field "CategoryPurpose" are ignored.

<sup>4</sup> Is used for ISO code CHAR from field "Purpose." Entries into field "CategoryPurpose" are ignored.

<sup>5</sup> Is used for the ISO code from field "Purpose" RINP (as of November 2013). Entries into field "Category Purpose" are ignored.

### Structure of Field 61/7 (Customer Reference) for SEPA Transactions

Content	Remarks
From SCT or SDD: payment information/identification, if not completed in the submitted document, bulk message ID	<ul style="list-style-type: none"> <li>• If more than 16 digits: "KREF+" and complete content of field in field 86</li> <li>• If empty "NONREF"</li> </ul>

### Structure of Field 61/9

For SDD returns:  
Enter the original amount as "OCMT" (original amount) and "CHGS" (total amount of fees and interest compensation, if applicable)

## Structure of Field 86 for SEPA Transactions

Item no. of field code	Designation	Length/format*, To date	Length/-for- mat*, New	Remarks
First 3 digits	Business transaction code	3 n	No change	Specific BTCs will be assigned for SEPA (1xx)
?00	Posting text	27 a	No change	Specific posting text will be assigned for SEPA
?10	Primary note no.	10 x		
?20 – ?29	Remittance information	10 x 27 x	No change	<p>The SEPA attributes present in the transaction are depicted via identifier:            EREF + [end-to-end reference]            KREF + [customer reference]            MREF + [mandate reference]            CRED + [creditor identifier] or            DEBT + [originator's identification code]            SVWZ + [SEPA remittance information]            ABWA + [different reference party of customer/initiator]            ABWE + [different reference party of recipient/beneficiary]</p> <p>Every identifier must be placed at the beginning of a sub-field (e.g. ?210; the continuation of the contents may be placed in the subsequent sub-field without the identifier having to be repeated.</p> <p>In cases of return SVWZ + (RUECKUEBERWEISUNG (return transfer) or RUECKLASTSCHRIFT (return direct debit) and return code in full text)</p>
?30	Bank code transfer initiator/payment beneficiary	12 n	12 x	
?31	Account number transfer initiator/ payment beneficiary	24 n	34 x	IBAN instead of the account number
?32 – ?33	Name of the transfer initiator/payment beneficiary	2 x 27 x	No change	SEPA length 70 (2 x 35), abbreviated to 54 (2 x 27)
?34	text-key extension completion	3 n	No change	Use of a mapping table for conversion of the four-digit SEPA return code into a three-digit code
?60 – ?63	Remittance information	4 x 27 x	No change	If applicable continuation of ?20-?29

\* n = numerical, a = alphabetical, x = alpha-numerical

# 12. International SEPA formats

## The country-specific formats

If you do not want to restrict your submission of SEPA files (only) to Germany, the ISO 20022 XML format offers various options

- Country-specific variants multi-banking standards), e. g.



Germany – DK:  
[www.ebics.de/index.php?id=77](http://www.ebics.de/index.php?id=77)



Austria – STUZZA:  
[www.stuzza.at/461\\_DE?active2=10680](http://www.stuzza.at/461_DE?active2=10680)



Italy – CBI:  
[www.cbi-org.eu/Engine/RAServePG.php/P/255010010407/T/Technical-Standards](http://www.cbi-org.eu/Engine/RAServePG.php/P/255010010407/T/Technical-Standards)

- The country-specific sub-sets are based on ISO 20022
- They will usually be accepted by all domestic banks
- The formats do have detailed cross-checking procedures in addition to XSD schemes to ensure correct SEPA field entries

You can also use the international formats based on ISO 20022 if you do not want to use the customer-bank formats specifically for each individual country:

## The European SEPA basic format EPC



The special requirements listed below will have to be observed when using the SEPA EPC format:

- It defines only the actual SEPA products (SEPA CT, SEPA DD CORE/COR1 and SEPA DD B2B)
- For each variant of the format, it will have to be verified whether the submitter bank will accept it

#### Differences between EPC and the German DK format

- Contrary to DK DFÜ Agreement Annex 3, which contains detailed format descriptions and the XML scheme for direct file checking, only general descriptions are available for the EPC format
- The EPC format is subject to the application of the general XML schemes found on [www.iso20022.org/payments\\_messages.page](http://www.iso20022.org/payments_messages.page); the functional description of the format can be derived from the EPC-Implementation Rules (Customer-to-Bank Implementation Guidelines) at [www.europeanpaymentscouncil.eu](http://www.europeanpaymentscouncil.eu)
- Just like the DK format, EPC is based on ISO 20022; only fields within the scope of the SEPA spectrum are being used
- The name-space/header is different from that of the DK format
  - SCT: pain.001.001.03 instead of pain.001.002.03
  - SDD: pain.008.001.02 instead of pain.008.002.02
  - Status info: pain.002.001.03 instead of pain.002.002.03
- Container variants are not possible
- There are only minimal differences between the function format description or field entries between EPC and DK

### CGI – Common Global Implementation (Format) Initiative



The objectives of this Initiative are

- The definition of a mutual global standard
- Based on ISO 20022 Payment Messages
- For the customer-bank interface
- For all payment transaction products.

The core topics are:

- Identical batch structures for all types of payments at all banks around the world (creation of a multi-banking standard, but only in the customer-bank environment)
- Finding the optimum format for the future planning of globally engaged groups who want to convert their domestic payment transactions and their international payment transactions to XML
- It is possible to provide information on all currencies, etc.; however bi-lateral arrangements would have to be made with each bank
- CGI-XML is based on ISO 20022 XML without any restrictions, but does take into account the national requirements and/or requirements of a community (e.g. SEPA)
- Forum for banks and banking associations, corporates, alliances and retailers who continue to further develop this standard (current participants: 38 corporates and 35 banks (among them UniCredit))
- [www.swift.com/cgi](http://www.swift.com/cgi)



- However, the CGI format is extremely complex and is currently suitable only for individual key accounts since
  - Only a few banks currently accept the format
  - The diverse fields (more than 500 usable ISO fields) are reduced to fewer than 150 fields in the inter-banking transactions and therefore provide only limited information to the recipients of payments
  - Bi-lateral agreements with banks are required for about 20 % of the field entries
  - Bi-lateral agreements regarding the taking into account of code words is also required with banks or payment recipients
- The name-space/header is different from the one used in the DK format
  - SCT: pain.001.001.03 instead of pain.001.002.03
  - SDD: pain.008.001.02 instead of pain.008.002.02
  - Status info: pain.002.001.03 instead of pain.002.002.03
- No information on the scheme location and therefore no direct file cross-checking beyond the general ISO-XML format validation
- Container variants are not possible
- There is a significant difference between the function format description or field entries between CGI and DK

### The file header indicates the applicable format

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.002.03"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

→ DK Version 2.5

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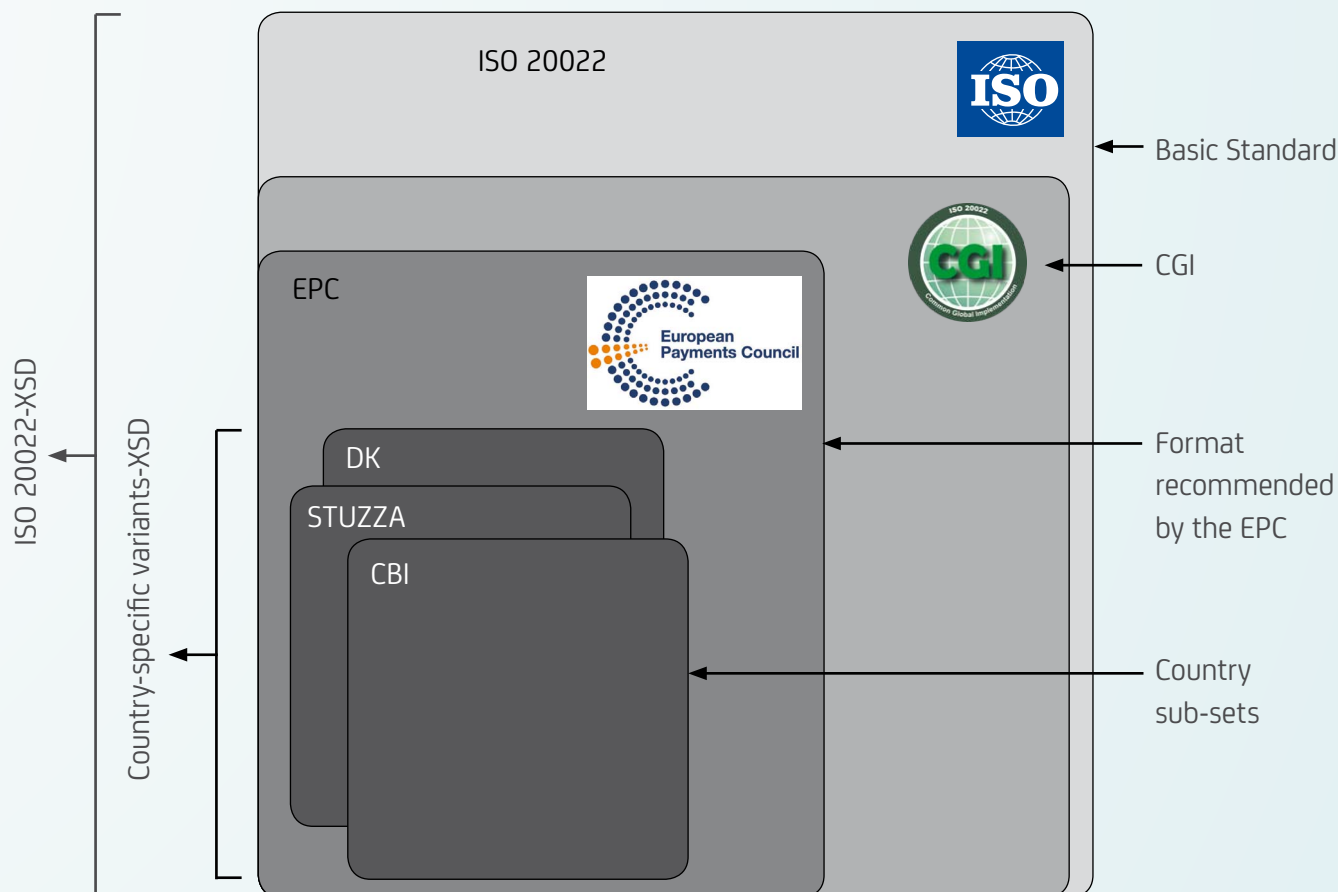
```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

→ ISO Version V3 of 2009





## Graphic overview ISO 20022 payment formats



## Brief comparison of the DK/EPC/CGI formats

Target Products	German DK Format	European EPC Format	International CGI Format
Remittance information	Unstructured remittance information or part of the structured remittance information, max. 140 characters	Unstructured remittance information or part of the structured remittance information, max. 140 characters	Unstructured remittance information 700 characters and vast variations of structured remittance information
Address Information	Unstructured address lines (2 x 70 characters)	Unstructured address lines (2 x 70 characters)	Structured and unstructured address lines (up to 7 x 70 characters)
Organisational and personal IDs	Optional	In some cases required	In some cases required
Inter-bank consistency of the information (e.g. address information, remittance information, IDs) for SEPA payments. Will the information be received by the recipient bank?	Yes, warranted, given that all DK fields were developed on the basis of the EPC format.	Yes, warranted, since the EPC format is being applied in SEPA inter-banking transactions.	No, only EPC fields and EPC maximum limits for field entries are passed through to the end.
Bank availability	All German banks	Many European banks	Primarily the 35 CGI banks
Banking standard	German multi-banking standard	Acceptance to be coordinated with the bank	More than 20 % of the fields have to be agreed upon bi-laterally
Verification scheme (XSD)	Yes, own system available	Only ISO 20022	Only ISO 20022

## Which format is the practical one for you to use?

Procedure/decision-making criteria:

- Define the products you are planning to implement (SEPA, international payment transaction, urgent payments, account statements, ...) or which payment transaction products you would like to start with.
- Next, define, which special information you would like to transport along with the payment.
  - Will the unstructured remittance information be sufficient for you or will you also need to use the structured remittance information?
  - Do you have to send through “Ultimates” or are you making “on behalf” payments?
  - Are you planning to use the special Organisational IDs or Private IDs?
- In any event, we recommend that you utilise the standard fields regardless of the format:
  - Unstructured address lines
  - Take maximum entries into account: Address (140), Name (70), Remittance information (140)
  - Start on the basis of the EPC fields or inter-banking throughput capability (EPC and DK both ensure this happens)
- To determine the technical format, the following are also important factors:
  - Bank availability. Does your bank accept this format? (UniCredit accepts DK, and since 2012 also EPC and CGI formats)

Please contact your Cash Management Specialist for more detailed information. For concise specifications of the fields at UniCredit, which are accepted for DK, EPC and CGI formats, please contact your Cash Management & eBanking Specialist.



**Note**

This customer information prospectus was designed for the purpose of providing information only and will give you a general overview of the planned service portfolio to be offered in conjunction with SEPA. The general information laid out in this prospectus refers to the SEPA products planned at the time this prospectus was authored (January 2013) and is subject to future modifications.

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