

Single Euro Payments Area (SEPA) – Reporting Details for Swift MT940 and MT942

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1 SEPA and Account statement reporting

RBS is ready to support the move to the Single Euro Payments Area (SEPA) which will be mandatory as of February 2014 for SEPA Credit Transfers (SCT) and Direct Debits (SDD) in the euro zone.

RBS will provide you with all relevant data on SEPA payments and offer you a more structured layout of the SEPA payment details on your account statements. These changes will harmonize the reporting of SCT with that of SDD transactions and across the RBS branches within SEPA. RBS has issued communication to clients on the implementation date of this change directly.

IMPORTANT: The information in this document applies to SEPA Credit Transfers and SEPA Direct Debits, from and to all your accounts held at the following RBS branches only:

Country	SWIFT code (BIC8)
Austria, AT	ABNAATWW
Belgium, BE	ABNABEBR
Czech Republic, CZ	ABNACZPP
Germany, DE	ABNADE55
Germany, DE	ABNADEFF
Denmark, DK	ABNADKKK
Spain, ES	ABNAESMM
France, FR	ABNAFRPP
United Kingdom, GB	ABNAGB2L
Greece, GR	RBOSGRAA
Ireland, IE	ABNAIE2D
Italy, IT	ABNAITMM
Luxembourg, LU	ABNALULL
Netherlands, NL	RBOSNL2A
Poland, PL	ABNAPLPW
Romania, RO	ABNAROBV
Sweden, SE	ABNASESS
Slovakia, SK	ABNASKBX
Switzerland, CH	ABNACHZ8

This document describes the changes RBS will make in the standard SWIFT MT940 (end-of-day) and MT942 (intraday) account statement messages.

Please note that this document is based on the currently available information. Although RBS aims to harmonize across all branches in the SEPA area, country specific rules may cause compulsory deviations for reporting on accounts held in that country.

Before you continue reading it is important to know that the basic structure of the MT940 and MT942 account statement messages, as specified by SWIFT, will not change. What will change is the way RBS presents the data in Tag61 (statement line) and in Tag86 (information to account holder, statement line level); all other tags remain unchanged. If your reconciliation process is automated, you will need to be acquainted with the information in this document and may need to make changes to accommodate it.

2 Description of the changes

2.1 Tag61 – Statement line

2.1.1 Transaction Type Codes

The lay out of Tag61 as determined by SWIFT is not changed. However, for some SEPA transactions, RBS introduces additional or amended transaction type codes (i.e. those that are reported in subfield 6 and 9).

Subfield	Format	Contains	Use
1	6!n	Value Date (YYMMDD)	Mandatory
2	4!n	Entry Date (MMDD)	Optional
3	2a	Debit/Credit Mark	Mandatory
4	[1!a]	Funds code	Optional
5	15d	Amount	Mandatory
6	1!a3!c	Transaction Type Identification Code	Mandatory
7	16x	Reference for the Account Owner	Mandatory
8	//16x	Account Servicing Institution's Reference	Optional
9	[34x]	Supplementary Details	Optional

Source:

If your automated reconciliation system makes use of these transaction type codes you will need to add the additional values to your systems. Please *add* the codes, rather than replace the existing ones, to allow for independent implementation.

See [Appendix I](#) for a list of the SEPA transaction type codes.

2.1.2 Reference for the Account Owner

Furthermore when a reference to the transaction - normally reported in Tag61 subfield 7 (i.e. the reference for the account owner) - exceeds the SWIFT maximum of 16 positions, then field 7 will be filled with a code word, pointing to Tag86 where the reference is always reported – regardless of the length - preceded by the same code word between slashes.

The code word indicates the type of reference:

- Incoming transactions: Code word EREF for end to end reference
- Outgoing transactions: Code word PREF for payment reference

If for example the reference is 12345678901234567 (i.e. one character longer than 16 positions) the Tag61 and Tag86 tag would look something as follows:

```
:61:yyymmddmmddC123,45NTRFEREF
:86:/IBAN/NL42ABNA0604654057/BIC/ABNANL2A/NAME/MR PAYER/REMI/Invoice2
012-00212/EREF/12345678901234567/PURP/OTHR
```

If for example the reference is 1234567890123456 (i.e. less 16 positions long) the Tag61 and Tag86 tag would look something as follows:

```
:61:yyymmddmmddC123,45NTRF1234567890123456
:86:/IBAN/NL42ABNA0604654057/BIC/ABNANL2A/NAME/MR PAYER/REMI/Invoice2
012-00212/EREF/1234567890123456/PURP/OTHR
```

2.2 Tag86 – Information to account holder (statement line level)

Currently for SCT Tag86 contains SEPA payment details between parentheses. The fields have a fixed length and are filled out with spaces.

Example

```
:86:IBAN BENEFICIARY ) (BENEFICIARY NAME  
 ) (REMITTANCE INFORMATION  
 ) (END TO END  
REFERENCE ) (ORIGINATOR ID ) (B  
ENEFICIARY ID
```

Following the change, the parentheses will be replaced by forward slashes */.. /* and each element of information will be preceded by a code word. The code word identifies the content of the field. Thus the code word **/REMI/** indicates that the information in this field is the remittance information. All code words are listed and described in [Appendix II](#).

For SDD the use of forward slashes and code words in reporting is current practice but minor differences exist between some RBS Branches. Following the changes these differences will no longer exist and reporting is harmonized as specified in this document.

Due to the considerable amount of information that banks must report under SEPA regulations, and considering the limited amount of space available, we do the following in order to fit in as much data as possible:

- Delete leading zeroes
- Delete trailing spaces
- Concatenate the various pieces of data separated by the codes between slashes into Tag86 until the SWIFT maximum length of 390 positions is reached

Example

```
:86:/IBAN/here is an IBAN/BIC/here is a BIC/NAME/here is a name/REMI/  
here is the remittance info/EREF/here is the original reference n  
umber/PURP/here is the purpose
```

When adapting your systems, please *add* the new layouts rather than replace the existing ones, to allow for independent implementation.

A description of the new Tag86 layout and some examples can be found in Section 3.

3 Tag86 (Information to account holder) layouts and examples

3.1 General

In the following paragraphs it is described which transactions types are affected, a description of the layout used for that transaction type, and finally an example.

For each transaction type it is indicated if the transaction type code remains unchanged (as-is), is amended (chg), or new (new). There are different kinds of transaction type codes:

- BAI/2 code
 - By default the BAI/2 code is reported through Access Direct and SWIFT Corporate access with exception of reporting of accounts held in the Netherlands for which mutation code is reported.
 - The BAI/2 codes in this document are the codes that are used by default. The SEPA transactions are mapped to existing BAI/2 codes so client specific BAI/2 code reporting will not be impacted.
- SWIFT Reporting code
 - Access Online reports SWIFT reporting codes with exception of accounts held in the Netherlands for which mutation code is reported.
- Mutation Code
 - The transaction type code used for transactions on accounts held in the Netherlands.
- GTC code
 - RBS global transaction type code. For certain transactions a different GTC code is reported in case currency conversion (FX) was required because the account is not a Euro account.

The layout lists all the possible SEPA fields for that type of transaction. Some of the available SEPA payment details are always present (mandatory) where others are only present in the reporting in case the field isn't empty (optional). In the tables describing the layout this is indicated by an O(ptional) or M(andatory) in the rightmost column.

3.2 SEPA Credit Transfers (SCT)

3.2.1 SCT outgoing batch (single debit for multiple transactions)

Transaction type(s)

Transaction type	Mutation Code	BAI/2 Code	SWIFT Code	GTC Code	GTC Code FX
SEPA CT Outgoing (debit, bulk posting)	655 (as-is)	425	TRF (as-is)	106735 (chg)	106735 (chg)

Layout

Field nr	Code word	Description	O/M
1	/PREF/	Payment reference of your batch	M
2	/NRTX/	Number Of Transactions of the batch	M
3	/FX/	Original euro amount (only in case of FX)	O

Example

:86:/PREF/SCT-BATCH-ID-20121131-1234567890123/NRTX/234

3.2.2 SCT outgoing individual/single (debit per transaction)

Transaction type(s)

Transaction type	Mutation Code	BAI/2 Code	SWIFT Code	GTC Code	GTC Code FX
SEPA CT Outgoing (debit individual transaction from a batch)	658 (as-is)	424	TRF (as-is)	106722 (chg)	Na
SEPA CT Outgoing (debit single transaction)	658 (as-is)	424	TRF (as-is)	106724 (chg)	106732 (chg)

Layout

Field nr	Code word	Description	O/M
1	/IBAN/	Creditor Account	M
2	/BIC/	Creditor Agent	M
3	/NAME/	Creditor – Name	M
4	/REMI/	Remittance Information	O
5	/EREF/	End To End Identification	M
6	/ORDP//ID/	Debtor – ID	O
7	/BENM//ID/	Creditor – ID	O
8	/UDTR/	Ultimate Debtor Name	O
9	/UCRD/	Ultimate Creditor Name	O
10	/PURP/	Purpose	O
11	/FX/	Original euro amount (only in case of FX)	O

Example

:86:/**IBAN**/NL42ABNA0604654057/**BIC**/ABNANL2A/**NAME**/MR CREDITOR/**REMI**/Invoi
ce2012-00212/**EREF**/3181960630312346/**PURP**/OTHR

3.2.3 SCT incoming rejects and returns (credit per transaction)

Transaction type(s)

Transaction type	Mutation Code	BAI/2 Code	SWIFT Code	GTC Code	GTC Code FX
SEPA CT Incoming Return (credit)	657 (as-is)	266	RTI (chg)	101729 (chg)	101729 (chg)
SEPA CT Incoming Reject (credit)	961 (as-is)	266	RTI (chg)	106725 (chg)	106725 (chg)

Layout

Field nr	Code word	Description	O/M
1	/IBAN/	(Original) Creditor Account	M
2	/BIC/	(Original) Creditor Agent	M
3	/NAME/	(Original) Creditor – Name	M
4	/RTRN/	The reason code for non-acceptance of the credit transfer	M
5	/REMI/	(Original) Remittance Information	O
6	/EREF/	(Original) End To End Identification	M
7	/ORDP//ID/	(Original) Debtor – ID	O
8	/BENM//ID/	(Original) Creditor – ID	O
9	/UDTR/	(Original) Ultimate Debtor Name	O
10	/UCRD/	(Original) Ultimate Creditor Name	O
11	/PURP/	(Original) Purpose	O
12	/FX/	Original euro amount (only in case of FX)	O

Example

:86:/**IBAN**/NL42ABNA0604654057/**BIC**/ABNANL2A/**NAME**/MR.CREDITOR/**RTRN**/AC06/
REMI/Invoice 2012-00212/**EREF**/3181960630312346/**PURP**/OTHR

3.2.4 SCT incoming (credit per transaction)

Transaction type(s)

Transaction type	Mutation Code	BAI/2 Code	SWIFT Code	GTC Code	GTC Code FX
SEPA CT Incoming (credit)	654 (as-is)	124	TRF (as-is)	101728 (chg)	101728 (chg)
SEPA CT Incoming IDeal (credit)	944 (new)	124	TRF (as-is)	101742 (new)	101742 (new)
SEPA CT Incoming SEPA Acceptgiro (credit)	946 (new)	124	TRF (as-is)	101746 (new)	101746 (new)
SEPA CT Incoming FinBOX (credit)	945 (new)	124	TRF (as-is)	101744 (new)	101744 (new)

Layout

Field nr	Code word	Description	O/M
1	/IBAN/	Debtor Account	M
2	/BIC/	Debtor Agent	M
3	/NAME/	Debtor – Name	M
4	/REMI/	Remittance Information	O
5	/EREF/	End To End Identification	M
6	/ORDP//ID/	Debtor – ID	O
7	/BENM//ID/	Creditor – ID	O
8	/UDTR/	Ultimate Debtor Name	O
9	/UCRD/	Ultimate Creditor Name	O
10	/PURP/	Purpose	O
11	/FX/	Original euro amount (only in case of FX)	O

Examples

```
:86:/IBAN/NL42ABNA0604654057/BIC/ABNANL2A/NAME/MR DEBTOR/EREF/IN-NEW-ETDLY2808100013/ORDP//ID/123456789A123456789B123456789C12001
```

Acceptgiro (Dutch local instrument using structured remittance information)

```
:86:/IBAN/NL42ABNA0604654057/BIC/ABNANL2A/NAME/MRS. DEBTOR LONG NAME/REMI//CDTRREFTP//CD/SCOR/ISSR/CUR/CDTRREF/5000056789012345/EREF/5000056789012345
```

3.2.5 SCT outgoing returns (debit per transaction)

Transaction type(s)

Transaction type	Mutation Code	BAI/2 Code	SWIFT Code	GTC Code	GTC Code FX
SEPA CT Outgoing Return (debit, in case of Recall)	957 (chg)	566	RTI (chg)	106730 (new)	106733 (new)

Layout

Field nr	Code word	Description	O/M
1	/IBAN/	(Original) Debtor Account	M
2	/BIC/	(Original) Debtor Agent	M
3	/NAME/	(Original) Debtor – Name	M
4	/RTRN/	The reason code for non-acceptance of the credit transfer	M
5	/REMI/	(Original) Remittance Information	O
6	/EREF/	(Original) End To End Identification	M
7	/ORDP//ID/	(Original) Debtor – ID	O
8	/BENM//ID/	(Original) Creditor – ID	O
9	/UDTR/	(Original) Ultimate Debtor Name	O
10	/UCRD/	(Original) Ultimate Creditor Name	O
11	/PURP/	(Original) Purpose	O
12	/FX/	Original euro amount (only in case of FX)	O

Example

:86:/IBAN/NL42ABNA0604654057/BIC/ABNANL2A/NAME/A NAME/RTRN/RR04/EREF/
IN-NEW-ETDLY2808100013/ORDP//ID/123456789A123456789B123456789C123

3.3 SEPA Direct Debit (SDD)

3.3.1 SDD Creditor Bank (single credit for multiple transactions)

Transaction type(s)

Transaction type	Mutation Code	BAI/2 Code	SWIFT Code	GTC Code
SEPA DD CORE Batch Collection (credit)	291	127	DDT	125809
SEPA DD B2B Batch Collection (credit)	274	127	DDT	125859

Layout

Field nr	Code word	Description	O/M
1	/PREF/	Payment reference of your batch	M for batches
2	/NRTX/	Number Of Transactions of the batch	M
3	/FX/	Original euro amount (only in case of FX)	O

Example

:86:/PREF/SDD-BATCH-ID-20121131-1234567890123/NRTX/5234

3.3.2 SDD Creditor Bank (credit per transaction)

Transaction type(s)

Transaction type	Mutation Code	BAI/2 Code	SWIFT Code	GTC Code
SEPA DD CORE Single Collection (credit)	272	126	DDT	125808
SEPA DD CORE Individual Collection (credit)	292	126	DDT	125810
SEPA DD B2B Single Collection (credit)	273	126	DDT	125858
SEPA DD B2B Individual Collection (credit)	275	126	DDT	125860

Layout

Field nr	Code word	Description	O/M
1	/EREF/	End To End Identification	M
2	/IREF/	Instruction Reference	O
3	/PREF/	Payment reference of your batch	M for batches
4	/MARF/	Mandate reference	M
5	/IBAN/	Debtor Account	M
6	/REMI/	Remittance Information	O
7	/UDTR/	Ultimate Debtor Name	O
8	/UCRD/	Ultimate Creditor Name	O
9	/PURP/	Purpose	O
10	/FX/	Original euro amount (only in case of FX)	O

Example

:86:/EREF/3181960630312346/PREF/SDD-BATCH-ID-20121131-1234567890123/MARF/MNDIDXXPROVING-RBSNV9280001/IBAN/DE60502304006099848100/REMI/UTILITIES BILL NO 1234567890

3.3.3 SDD Creditor Bank R-transactions (entry per transaction)

Transaction type(s)

Transaction type	Mutation Code	BAI/2 Code	SWIFT Code	GTC Code
SEPA DD CORE Rejected Collection (Debit)	293	561	RTI	125811
SEPA DD CORE Paid Refunded Collection (Debit)	295	428	RTI	125813
SEPA DD CORE Paid Returned Collection (Debit)	296	428	RTI	125814
SEPA DD CORE Paid Reversed Collection (Debit)	299	429	RTI	125817
SEPA DD CORE Rejected Reversal (Credit)	300	261	RTI	125818
SEPA DD B2B Rejected Collection (Debit)	276	561	RTI	125861
SEPA DD B2B Paid Returned Collection (Debit)	277	428	RTI	125864
SEPA DD B2B Paid Reversed Collection (Debit)	278	429	RTI	125867
SEPA DD B2B Rejected Reversal (Credit)	279	261	RTI	125868

Layout

Field nr	Code word	Description	O/M
1	/EREF/	End To End Identification	M
2	/IREF/	Instruction Reference	O
3	/PREF/	Payment reference of your batch	M for batches
4	/MARF/	Mandate reference	M
5	/IBAN/	Debtor Account	M
6	/REMI/	Remittance Information	O
7	/RTRN/	Reason (code) for the Reject/Return/Refund/Reversal	M
8	/UDTR/	Ultimate Debtor Name	O
9	/UCRD/	Ultimate Creditor Name	O
10	/PURP/	Purpose	O
11	/FX/	Original euro amount (only in case of FX)	O

Example

```
:86:/EREF/3181960630312346/PREF/SDD-BATCH-ID-20121131-1234567890123/M
ARF/MNDIDXXPROVING-RBSNV9280001/IBAN/DE60502304006099848100/REMI/
UTILITIES BILL NO 1234567890/RTRN/MD06
```

3.3.4 SDD Debtor Bank (debit per transaction)

Transaction type(s)

Transaction type	Mutation Code	BAI/2 Code	SWIFT Code	GTC Code
SEPA DD CORE Paid Collection (Debit)	307	426	DDT	125830
SEPA DD B2B Paid Collection (Debit)	280	426	DDT	125875

Layout

Field nr	Code word	Description	O/M
1	/MARF/	Mandate reference	M
2	/SVCL/	Identification code of the Scheme (SEPA)	M
3	/BENM//NAME/	Name of the creditor (collecting party)	M
4	/REMI/	Remittance Information	O
5	/CSID/	Identifier of the creditor	M
6	/IBAN/	Creditor account	M
7	/EREF/	End To End Identification	M
8	/UDTR/	Ultimate Debtor Name	O
9	/UCRD/	Ultimate Creditor Name	O
10	/PURP/	Purpose	O
11	/FX/	Original euro amount (only in case of FX)	O

Example

```
:86:/MARF/MNDIDXXPROVING-RBSNV9280001/SVCL/SEPA/BENM//NAME/ELECTRICIT  
Y COMPANY X/REMI/UTILITIES BILL NO 1234567890/CSID/BE36ZZZ9999999  
99/IBAN/FR7618106000409244381805088/EREF/2012030112345
```

3.3.5 SDD Debtor bank R-transactions (entry per transaction)

Transaction type(s)

Transaction type	Mutation Code	BAI/2 Code	SWIFT Code	GTC Code
SEPA DD CORE Cancelled Collection (Credit)	308	261	RTI	125831
SEPA DD CORE Refunded Collection (Credit)	309	128	RTI	125832
SEPA DD CORE Returned Collection (Credit)	310	128	RTI	125833
SEPA DD CORE Reversed Collection (Credit)	313	129	RTI	125837
SEPA DD CORE Paid Rejected Refund (Debit)	315	561	RTI	125839
SEPA DD CORE Paid Rejected Return (Debit)	316	561	RTI	125840
SEPA DD CORE Reject Notification (Credit)	287	128	RTI	125890
SEPA DD CORE Reject Notification (Debit)	288	426	RTI	125891
SEPA DD B2B Cancelled Collection (Credit)	281	261	RTI	125876
SEPA DD B2B Returned Collection (Credit)	282	128	RTI	125877
SEPA DD B2B Reversed Collection (Credit)	283	129	RTI	125880
SEPA DD B2B Paid Rejected Return (Debit)	284	561	RTI	125882
SEPA DD B2B Reject Notification (Credit)	285	128	RTI	125892
SEPA DD B2B Reject Notification (Debit)	286	426	RTI	125893

Layout

Field nr	Code word	Description	O/M
1	/MARF/	Mandate reference	M
2	/SVCL/	Identification code of the Scheme (SEPA)	M
3	/BENM//NAME/	Name of the creditor (collecting party)	M
4	/REMI/	Remittance Information	O
5	/CSID/	Identifier of the creditor	M
6	/IBAN/	Creditor account	M
7	/EREF/	End To End Identification	M
8	/RTRN/	Reason (code) for the Reject/Return/Refund/Reversal	M
9	/UDTR/	Ultimate Debtor Name	O
10	/UCRD/	Ultimate Creditor Name	O
11	/PURP/	Purpose	O
12	/FX/	Original euro amount (only in case of FX)	O

Example

```
:86:/MARF/MNDIDXXPROVING-RBSNV9280001/SVCL/SEPA/BENM//NAME/ELECTRICIT
Y COMPANY X/REMI/UTILITIES BILL NO 1234567890/CSID/BE36ZZZ9999999
99/IBAN/FR7618106000409244381805088/EREF/2012030112345/RTRN/MD06
```

4 Appendices

4.1 Appendix I – List of Transaction type codes for SEPA transactions

4.1.1 SEPA Credit Transfer

Transaction type	Mutation Code (NL accounts only)	BAI/2 Code ^{1,2} (Access Direct & SWIFT Corporate Access)	SWIFT Code ³ (Access Online)	GTC Code	GTC Code FX ⁴
SEPA CT Incoming (credit)	654 (as-is)	124	TRF (as-is)	101728 (chg)	101728 (chg)
SEPA CT Incoming iDeal (credit)	944 (new)	124	TRF (as-is)	101742 (new)	101742 (new)
SEPA CT Incoming SEPA Acceptgiro (credit)	946 (new)	124	TRF (as-is)	101746 (new)	101746 (new)
SEPA CT Incoming FiNBOX (credit)	945 (new)	124	TRF (as-is)	101744 (new)	101744 (new)
SEPA CT Outgoing (debit, bulk posting)	655 (as-is)	425	TRF (as-is)	106735 (chg)	106735 (chg)
SEPA CT Outgoing (debit individual transaction from a batch)	658 (as-is)	424	TRF (as-is)	106722 (chg)	<i>Na</i>
SEPA CT Outgoing (debit single transaction)	658 (as-is)	424	TRF (as-is)	106724 (chg)	106732 (chg)
SEPA CT Standing order (debit)	911 (new)	527	TRF (as-is)	106734 (new)	106734 (new)
SEPA CT Incoming Return (credit)	657 (as-is)	266	RTI (chg)	101729 (chg)	101729 (chg)
SEPA CT Outgoing Return (debit, in case of Recall)	957 (chg)	566	RTI (chg)	106730 (new)	106733 (new)
SEPA CT Incoming Reject (credit)	961 (as-is)	266	RTI (chg)	106725 (chg)	106725 (chg)

1. By default BAI/2 code is reported through Access Direct and SWIFT Corporate access with exception of reporting of accounts held in the Netherlands for which mutation code is reported.
2. These are the default BAI/2 codes. The SEPA transactions are mapped to existing BAI/2 codes so client specific BAI/2 code reporting will not be impacted.
3. Access Online reports SWIFT reporting codes with exception of accounts held in the Netherlands for which mutation code is reported.
4. In case currency conversion was required because the account is not a Euro account.

4.1.2 SEPA Direct Debit

Bank Perspective	Transaction type	Mutation Code	BAI/2 Code ^{1,2}	SWIFT Code ³	GTC Code
Creditor Bank	SEPA DD CORE Single Collection (Credit)	272	126	DDT	125808
	SEPA DD CORE Batch Collection (Credit)	291	127	DDT	125809
	SEPA DD CORE Individual Collection (Credit)	292	126	DDT	125810
	SEPA DD CORE Rejected Collection (Debit)	293	561	RTI	125811
	SEPA DD CORE Paid Refunded Collection (Debit)	295	428	RTI	125813
	SEPA DD CORE Paid Returned Collection (Debit)	296	428	RTI	125814
	SEPA DD CORE Paid Reversed Collection (Debit)	299	429	RTI	125817
	SEPA DD CORE Rejected Reversal (Credit)	300	261	RTI	125818
Debtor Bank	SEPA DD CORE Paid Collection (Debit)	307	426	DDT	125830
	SEPA DD CORE Cancelled Collection (Credit)	308	261	RTI	125831
	SEPA DD CORE Refunded Collection (Credit)	309	128	RTI	125832
	SEPA DD CORE Returned Collection (Credit)	310	128	RTI	125833
	SEPA DD CORE Reversed Collection (Credit)	313	129	RTI	125837
	SEPA DD CORE Paid Rejected Refund (Debit)	315	561	RTI	125839
	SEPA DD CORE Paid Rejected Return (Debit)	316	561	RTI	125840
	SEPA DD CORE Reject Notification (Credit)	287	128	RTI	125890
	SEPA DD CORE Reject Notification (Debit)	288	426	DDT	125891
Creditor Bank	SEPA DD B2B Single Collection (Credit)	273	126	DDT	125858
	SEPA DD B2B Batch Collection (Credit)	274	127	DDT	125859
	SEPA DD B2B Individual Collection (Credit)	275	126	DDT	125860
	SEPA DD B2B Rejected Collection (Debit)	276	561	RTI	125861
	SEPA DD B2B Paid Returned Collection (Debit)	277	428	RTI	125864
	SEPA DD B2B Paid Reversed Collection (Debit)	278	429	RTI	125867
	SEPA DD B2B Rejected Reversal (Credit)	279	261	RTI	125868
Debtor Bank	SEPA DD B2B Paid Collection (Debit)	280	426	DDT	125875
	SEPA DD B2B Cancelled Collection (Credit)	281	261	RTI	125876
	SEPA DD B2B Returned Collection (Credit)	282	128	RTI	125877
	SEPA DD B2B Reversed Collection (Credit)	283	129	RTI	125880
	SEPA DD B2B Paid Rejected Return (Debit)	284	561	RTI	125882
	SEPA DD B2B Reject Notification (Credit)	285	128	RTI	125892
	SEPA DD B2B Reject Notification (Debit)	286	426	DDT	125893

1. By default BAI/2 code is reported through Access Direct and SWIFT Corporate access with exception of reporting of accounts held in the Netherlands for which mutation code is reported.
2. These are the default BAI/2 codes. The SEPA transactions are mapped to existing BAI/2 codes so client specific BAI/2 code reporting will not be impacted.
3. Access Online reports SWIFT reporting codes with exception of accounts held in the Netherlands for which mutation code is reported.

4.2 Appendix II – Overview of code words in Tag86

Code words used for both SEPA Credit Transfer and SEPA Direct Debit

Code word	Description	Length (max)	Optional/ Mandatory
/IBAN/	Counterparty - Account number in IBAN format	34	M
/BIC/	Counterparty – BIC	11	M
/NAME/	Counterparty – Name account holder	70	M
/EREF/	End to end reference as provided by originator Always present but if originator did not provide an end to end reference /EREF/ will be followed by NOTPROVIDED	35	M
/RTRN/	Reason (code) for the Reject/Return/Refund/Reversal <i>The possible reasons for SEPA R-transactions are described in the SEPA SCT and SDD Rulebooks. These reasons are translated into a technical reason code as described in the SCT and SDD Implementation Guidelines. The SEPA Rulebooks and Implementation Guidelines are published by the EPC at www.europeanpaymentscouncil.eu. A complete list of all technical reason codes allowed within the ISO20022 standard – including the SEPA reason codes - is published by ISO. Please refer to the external code list as published by ISO at www.iso20022.org/external_code_list.page (Tab 13:ExternalReturnReason1Code)</i>	4	M in case of R-message
/REMI/	Remittance Information Unstructured (description lines) or Structured. In case of Structured Remittance Information /REMI/ is further divided into several attributes identified by additional code words: /REMI//CDTRREFTP//CD/SCOR/ISSR/'issuer'/CDTRREF/'reference' Structured remittance information (REMI) containing a reference provided by the creditor (CDTRREFTP) conforming to a standard (CD). Which standard the reference follows is indicated by issuer (ISSR). For instance issuer 'ISO' means ISO11649 RF Creditor Reference. Finally the actual reference provided by the creditor (CDTRREF).	140	O
/ORDP//ID/	Debtor id	35	O
/BENM//ID/	Creditor id	35	O
/UDTR/	Ultimate debtor name.	70	O
/UCRD/	Ultimate creditor name.	70	O
/PURP/	Purpose <i>Please refer to the external code list as published by ISO for possible values www.iso20022.org/external_code_list.page (Tab:11-Purpose) Locally or bilaterally banks may use proprietary values. RBS reports whatever value for Purpose is received.</i>	35	O
/PREF/	Payment reference	35	M for batches
/NRTX/	Number of transactions	15	M for batches
/FX/	Original euro amount (only in case of currency conversion)	18	O

Code words used only for SEPA Direct Debit

Code word	Description	Length (max)	Optional/ Mandatory
/MARF/	Mandate reference	35	M
/SVCL/	Identification code of the Scheme (SEPA) or an equivalent debit bank specific - SEPA Direct Debit based - direct debit product identification	4 (Always 'SEPA')	M
/CSID/	Identifier of the creditor	35	M
/IREF/	Instruction Reference	35	O
/BENM//NAME/	Name of the creditor (collecting party)	70	M

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