Format description pain.002, technical

Rabo Cash Management, Rabo Direct Connect, Rabo Internetbankieren (Pro) & SWIFT FileAct

Inhoudsopgave

1 Pain.002 export format

The pain.002 format reports rejected Euro Payments and Euro Direct Debits prior to the respective execution or collection date.

This format is currently fully available for Rabo Cash Management (RCM), Rabo Direct Connect (RDC), Rabo Internetbankieren Pro (RIB Pro) en SWIFT FileAct.

1.1 Pain.002 description

The pain.002 file reports rejected Euro Payments and Euro Direct Debits. The file can be imported in a financial administration/ERP system to determine which batches and/or transactions will not be executed. The batches and/or transactions can then be corrected if necessary and be resubmitted. Because this information is provided before the execution date, you can initiatie corrected transactions earlier, thus improving collection times.

The pain.002 does not report transactions booked to your accounts, it only reports rejects. Transactions booked to your account can be exported in various formats, among which CAMT.053 and SWIFT MT940 Structured. These formats and also this description and its functional companion, are available on these locations:

- RCM, www.rabotransact.com/transactsupport in section 'Demos & downloads'.
- RDC, www.rabobank.com/rdc.
- RIB Pro, www.rabobank.nl/seb below "Export".
- SWIFT FileAct, www.rabobank.com/swift.

A pain.002 is made available if a file or batch is rejected and/or if one or more transactions in a batch are rejected. A pain.002 always reports either a file/batch reject or a transaction reject, never both in the same pain.002. It is possible a pain.002 on file/batch level and one or more pain.002's on transaction level are made available.

A functional format description, describing the various scenarios when to expect a pain.002, is available on the locations listed above.[1]

1.2 Pain.002 structure

1.2.1 Introduction

The models in the ISO20022 document are described in XML using schemas. A specific description language (XSD) is used in a schema. By using the schema's a description can be given to the tags in the document, the structure and the concatenation of the beacons (the order of the tags) as well as the allowed codes for certain fields, the number of possible cases, mandatory or optional usage

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[1] Please note, all pain.002 descriptions are exactly the same on each location. This is not true for the other available descriptions, these are not exactly the same.

for certain fields. The XSD for pain.002.001.03 is available [here](#)[2].

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[2] http://www.iso20022.org/message_archive.page#PaymentsInitiation3

1.2.2   Technical mapping

The usage rules must be strictly followed to avoid that the exported message is rejected or that the information within the message is refused. Only message elements described within the guidelines are used. Message elements not listed in chapter 2 are not available in the pain.002 export format as available thru RCM, RDC and RIB Pro.

The description of each field contains the following elements:

Column	Description
Index	Index number
Level	Level of the element within pain.002 　　<Top> 　　　　<Level 1> 　　　　　　<Level 2> 　　　　　　　　<Etc./> 　　　　　　</Level 2> 　　　　</Level 1> 　　</Top>
Name	Name of the element within the pain.002 message
XML-Tag	Short name to identify an element within a XML message, presented between brackets, e.g. <Amount>
Occurrences	This determines if an element is optional or mandatory, and how many times the element can be repeated. The number of times that an element can appear is presented between square brackets. For example: [0..1] Shows that the element can appear 0 or 1 time. The element is optional. [0..n] Shows that the element can appear 0 or n time(s). The element is optional. [1..1] Shows that the element is mandatory and must appear once. [1..n] Shows that the element is mandatory and must appear at least once. The element can be present n times. In case a lower level element is mandatory while its higher element is optional, the lower level is mandatory only if the higher level element is present.
Format	Field type indication: 　　Numeric: only numbers are allowed 　　Alphanumeric: may contain numbers and allowed characters (ref. 1.2.3 Character set) 　　Date: CCYY-MM-DD Time: timestamp in various formats as explained in column Description Amount: numbers, with a decimal point as separator. Maximum length is 9 digits before the separator, and two behind it. Exception for this rule is the control sum. Boolean: field with two options: 'true' or 'false' Code: usually a two to four character code, column Description explains the code
Length	Number of positions in the field.

Description	Additional information about usage of the element. "Tag only" indicates the element will always be followed by another tag.

1.2.3 Character set

In UNIFI messages, the UTF8 character set must be used:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : ( ) . , ' + space

1.2.4 Message structure

The pain.002 message always contains a Group Header section and an Original Group Information And Status section. Optionally, an Orginal Payment Information and Status section is present.

More information on the message structure is available here.

2   Segment description

As described in the functional format description, Rabo provides:

- A pain.002 reporting a reject on file/message level and/or on batch/PI level;
- Or a pain.002 reporting a reject on transaction level;
- Or both, a pain.002 reporting a reject on file/message level and/or on batch/PI level, and a pain.002 reporting a reject on transaction level.

The first section describes the fields available in a pain.002 on file or batch level, the second the fields available on transaction level.

2.1   Rejection of file and/or batch(es)

Group Header

The Group Header contains information about the pain.002 message itself.

Index	Level	Name	XML Tag	Occurrences	Format	Length	Description
	0	Document	<Document>	[1..1]			Always filled with <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">.
	0	Message root	<CstmrPmtStsRpt>	[1..1]		Tag only	
1.0	1	Group Header	<GrpHdr>	[1..1]		Tag only	
1.1	2	Message Identification	<MsgId>	[1..1]	Alphanumeric	Max. length of 35	A unique identifier assigned to the pain.002 file. The format of the MsgId will be added as soon as available.
1.2	2	Creation Date Time	<CreDtTm>	[1..1]	Date and time	CCYY-MM-DD T HH:MM:SS	Date and time when pain.002 was generated. For example: "2011-02-03T11:20:45".
1.3	2	Initiating Party	<InitgPty>	[0..1]		Tag only	
	3	Name	<Nm>	[0..1]			
	3	Identification	<Id>	[0..1]		Tag only	
	4	OrganisationIdentification	<OrgId>	[1..1]		Tag only	
	5	BICOrBei	<BICOrBEI>	[0..1]	Alphanumeric	Length of 8 or 11	
1.5	2	Debtor Agent	<DbtrAgt>	[0..1]		Tag only	Is filled for a Euro Payment.
	3	FinancialInstitutionIdentification	<FinInstnId>	[1..1]		Tag only	
	4	BIC	<BIC>	[1..1]	Alphanumeric	Length of 8 or 11	BIC of remitter bank, RABONL2U.
1.6	2	Creditor Agent	<CdtrAgt>	[0..1]		Tag only	Is filled for a Euro Direct Debit.
	3	FinancialInstitutionIdentification	<FinInstnId>	[1..1]		Tag only	
	4	BIC	<BIC>	[1..1]	Alphanumeric	Length of 8 or 11	BIC of remitter bank RABONL2U.

Original Group Information and Status

The Original Group Information and Status section contains the original message data and, if the original/message was rejected, the reason why the file/message was rejected.

Index	Level	Name	XML Tag	Occurrences	Format	Length	Description
2.0	1	Original Group Information And Status	<OrgnlGrpInfAndSts>	[1..1]		Tag only	
2.1	2	Original Message Identification	<OrgnlMsgId>	[1..1]	Alphanumeric	Max. length 35	Message Identification of the original message.
2.2	2	Original Message Name Identification	<OrgnlMsgNmId>	[1..1]	Alphanumeric	Max. length 35	If Euro Direct Debit, then filled with *pain.008.001.02* If Euro Payment, then filled with *pain.001.001.03.*
2.3	2	Original Creation Date Time	<OrgnlCreDtTm>	[1..1]	Date and time	EEJJ-MM-DDTUU:MM:SS	Date and time when original file/message was generated. For example: "2011-02-03T11:20:45".
2.4	2	Original Number of Transactions	<OrgnlNbOfTxs>	[0..1]	Numeric	Max. length 15	Number of transactions in original message.
2.5	2	Original Control Sum	<OrgnlCtrlSum>	[0..1]	Numeric	Max. length 18	Control sum of original message. Decimals are separated by a dot (.).
2.6	2	Group Status	<GrpSts>	[0..1]	Code		If the original message was rejected, value: **RJCT** = Rejected If this tag is available, tag 3.0 Original Payment Information and Status is not available. [3]
2.7	2	Status Reason Information	<StsRsnInf>	[0..n]		Tag only	Information about the reject reason.
2.8	3	Originator	<Orgtr>	[0..1]		Tag only	Party that initiated the reject.
	4	Identification	<Id>	[0..1]		Tag only	
	5	OrganisationIdentification	<OrgId>	[1..1]		Tag only	
	6	BICOrBEI	<BICOrBEI>	[0..1]	Alphanumeric	Length van 8 of 11	
2.9	3	Reason	<Rsn>	[0..1]		Tag only	Reject reason.
2.10	4	Code	<Cd>	[1..1]	Code	Max. length 4	**Euro Direct Debit reject reasons:** AC01, AC04, AC06, AG01, AG02, AM04, AM05, AM14, BE01, FF01, MD01, MD02, MD07, MS02, MS03, RC01, RR01, RR02, RR03, RR04, SL01, DNOR, CNOR. **Euro Payment reject reasons:** AC01, AC06, AG02, AM04, AM05, AM06, AM14, FF01, MS03, RC01, TM01, RR01, RR02, RR03, RR04, DNOR, CNOR.

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[3] If 2.6 GroupStatus is filled with RJCT, then the whole file/message was rejected including all batches and transactions. Thus, no section 3.0 is available as this section reports rejected batches/PI's or transactions.

2.12	3	Additional Information	<AddtlInf>	[0..n]	Alphanumeric	Max. length 105	Additional information regarding the code in 2.10. The description is always in English. Additional information is only available if the code in field 2.10 is generic and thus needs additional information to pinpoint the reject cause. For example, code FF01 states that the file containing the Euro Payments or Euro Direct Debits, contains an error. The error is then supplied in 2.12, for example, field Local Instrument Code is missing or field Service Level Code contains an unknown value. A code such as AC06 is specific, the counterparty account is blocked, thus the transaction is rejected. Additional information is not necessary then.

Original Payment Information and Status

If one or more batches/PI's were rejected and not the whole file/Message, then this section contains details to identify which batches/PI's were rejected and why. This section is not available if tag 2.6 GroupStatus < GrpSts> above contains value RJCT.

Index	Level	Name	XML Tag	Occurrences	Format	Length	Description
3.0	1	Original Payment Information And Status	<OrgnlPmtInfAndSts>	[0..n]		Tag only	For each rejected batch/PI from the same original message, a separate OriginalPaymentInformationAndStatus <OrgnlPmntInfAndSts> is available.
3.1	2	Original Payment Information Identification	<OrgnlPmtInfId>	[1..1]	Alphanumeric	Max. length 35	Payment Information Identification of the original PI.
3.2	2	Original Number of Transactions	<OrgnlNbOfTxs>	[0..1]	Numeric	Max. length 15	Original number of transactions in batch/PI.
3.3	2	Original Control Sum	<OrgnlCtrlSum>	[0..1]	Numeric	Max. length 18	Original control sum in batch/PI. Decimals are separated by a dot (.).
3.4	2	Payment Information Status	<PmtInfSts>	[0..1]	Code		Present and filled with **RJCT** if the complete batch/PI was rejected.
3.5	2	Status Reason Information	<StsRsnInf>	[0..n]		Tag only	If tag 3.4 PaymentInformationStatus <PmtInfSts> is present, then this tag is available once. If tag 3.4 is absent, then this tag is also absent.
3.6	3	Originator	<Orgtr>	[0..1]		Tag only	Party that initiated the reject.
	4	Identification	<Id>	[0..1]		Tag only	
	5	Organisation Identification	<OrgId>	[1..1]		Tag only	
	6	BICOrBEI	<BICOrBEI>	[0..1]	Alphanumeric	Length of 8 or 11	Is filled with RABONL2U.
3.7	3	Reason	<Rsn>	[1..1]		Tag only	Reject reason.
3.8	4	Code	<Cd>	[1..1]	Code	Max. length 4	**Euro Direct Debit reject reasons:** AC01, AC04, AC06, AG01, AG02, AM04, AM05, AM14, BE01, FF01, MD01, MD02, MD07, MS02, MS03, RC01, RR01, RR02, RR03, RR04, SL01, DNOR, CNOR. **Euro Payment reject reasons:** AC01, AC06, AG02, AM04, AM05, AM06, AM14, FF01, MS03, RC01, TM01, RR01, RR02, RR03, RR04, DNOR, CNOR.
3.10	3	Additional Information	<AddtlInf>	[0..n]	Alphanumeric	Max. length 105	Additional information regarding the code in 3.8. The description is always in English.

Additional information is only available if the code in field 3.8 is generic and thus needs additional information to pinpoint the reject cause. For example, code FF01 states that the file containing the Euro Payments or Euro Direct Debits, contains an error. The error is then supplied in 3.10, for example, field Local Instrument Code is missing or field Service Level Code contains an unknown value.

A code such as AC06 is specific, the counterparty account is blocked, thus the transaction is rejected. Additional information is not necessary then. |

2.2   Rejection of transaction(s)

Group Header

The Group Header contains information about the pain.002 message itself.

Index	Level	Name	XML Tag	Occurrences	Format	Length	Description
	0	Document	<Document>	[1..1]			Always filled with <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">.
	0	Message root	<CstmrPmtStsRpt>	[1..1]		Tag only	
1.0	1	Group Header	<GrpHdr>	[1..1]		Tag only	
1.1	2	Message Identification	<MsgId>	[1..1]	Alphanumeric	Max. length 35	A unique identifier assigned to the pain.002 file. The format of the MsgId will be added as soon as available.
1.2	2	Creation Date Time	<CreDtTm>	[1..1]	Datum en Tijd		Date and time when pain.002 was generated. For example: "2011-02-03T11:20:45".
1.3	2	Initiating Party	<InitgPty>	[0..1]		Tag only	
	3	Name	<Nm>	[0..1]			
	3	Identification	<Id>	[0..1]		Tag only	
	4	OrganisationIdentification	<OrgId>	[1..1]		Tag only	
	5	BICOrBei	<BICOrBEI>	[0..1]	Alphanumeric	Length of 8 or 11	
1.5	2	Debtor Agent	<DbtrAgt>	[0..1]		Tag only	Is filled for a Euro Payment.
	3	FinancialInstitutionIdentification	<FinInstnId>	[1..1]		Tag only	
	4	BIC	<BIC>	[0..1]	Alphanumeric	Length of 8 or 11	BIC of remitter bank, RABONL2U.
1.6	2	Creditor Agent	<CdtrAgt>	[0..1]		Tag only	Is filled for a Euro Direct Debit.
	3	FinancialInstitutionIdentification	<FinInstnId>	[1..1]		Tag only	
	4	BIC	<BIC>	[0..1]	Alphanumeric	Length of 8 or 11	BIC of remitter bank RABONL2U.

Original Group Information and Status

The Original Group Information and Status section contains the original message data.

Index	Nivo	Naam	<XML Tag>	Mult	Formaat	Length	Omschrijving
2.0	1	Original Group Information And Status	<OrgnlGrpInfAndSts>	[1..1]		Tag only	
2.1	2	Original Message Identification	<OrgnlMsgId>	[1..1]	Alphanumeric	Max. length 35	Message Identification of the original message.
2.2	2	Original Message Name Identification	<OrgnlMsgNmId>	[1..1]	Alphanumeric	Max. length 35	If Euro Direct Debit, then filled with *pain.008.001.02* If Euro Payment, then filled with *pain.001.001.03*.
2.4	2	Original Number of Transactions	<OrgnlNbOfTxs>	[0..1]	Numeric	Max. length 15	Number of transactions in original message.
2.5	2	Original Control Sum	<OrgnlCtrlSum>	[0..1]	Numeric	Max. length 18	Control sum of original message. Decimals are separated by a dot (.).

Original Payment Information and Status

The Original Payment Information and Status contains the original PI data and transaction data, based upon which you can determine which transactions were rejected and why.

Index	Level	Name	XML Tag	Occurrences	Format	Length	Description
3.0	1	Original Payment Information And Status	<OrgnlPmtInfAndSts>	[0..n]		Tag only	For each rejected batch/PI from the same original message, a separate OriginalPaymentInformationAndStatus <OrgnlPmntInfAndSts> is available.
3.1	2	Original Payment Information Identification	<OrgnlPmtInfId>	[1..1]	Alphanumeric	Max. length 35	Payment Information Identification of the original PI.
3.2	2	Original Number of Transactions	<OrgnlNbOfTxs>	[0..1]	Numeric	Max. length 15	Original number of transactions in batch/PI.
3.3	2	Original Control Sum	<OrgnlCtrlSum>	[0..1]	Numeric	Max. length 18	Original control sum in batch/PI. Decimal separator is a dot (.).
3.15	2	Transaction Information and Status	<TxInfAndSts>	[0..n]		Tag only	
3.16	3	Status Identification	<StsId>	[0..1]	Alphanumeric	Max. length 35	Reference assigned to rejection by bank.
3.17	3	Original Instruction Identification	<OrgnlInstrId>	[0..1]	Alphanumeric	Max. length 35	Original Instruction Identification of original transaction.
3.18	3	Original End-to-End Identification	<OrgnlEndToEndId>	[0..1]	Alphanumeric	Max. length 35	Original End-to-End Id. Known in RIB Pro as 'Transactiereferentie'.
3.19	3	Transaction Status	<TxSts>	[0..1]	Code		Present and filled with **RJCT**.
3.20	3	Status Reason Information	<StsRsnInf>	[0..n]		Tag only	
3.21	4	Originator	<Orgtr>	[0..1]		Tag only	Party that initiated the reject.
	5	Identifcation	<Id>	[0..1]		Tag only	
	6	OrganisationIdentification	<OrgId>	[1..1]		Tag only	
	7	BICOrBEI	<BICOrBEI>	[0..1]	Alphanumeric	Length van 8 of 11	
3.22	4	Reason	<Rsn>	[0..1]		Tag only	Reject reason.
3.23	5	Code	<Cd>	[1..1]	Code	Max. length 4	**Euro Direct Debit reject reasons:** AC01, AC04, AC06, AG01, AG02, AM04, AM05, BE01, FF01, MD01, MD02, MD07, MS02, MS03, RC01, RR01, RR02, RR03, RR04, SL01, DNOR, CNOR. **Euro Payment reject reasons:** AC01, AG02, AM05, FF01, MS03, RC01, TM01, RR01, RR02, RR03, RR04, DNOR, CNOR.

Index	Level	Name	XML Tag	Occurrences	Format	Length	Description
3.25	4	Additional Information	<AddtlInf>	[0..n]	Alphanumeric	Max. length 105	Additional information regarding the code in 3.23. The description is always in English. Additional information is only available if the code in field 3.23 is generic and thus needs additional information to pinpoint the reject cause. For example, code FF01 states that the file containing the Euro Payments or Euro Direct Debits, contains an error. The error is then supplied in 3.25, for example, field Local Instrument Code is missing or field Service Level Code contains an unknown value. A code such as AC06 is specific, the counterparty account is blocked, thus the transaction is rejected. Additional information is not necessary then.
3.32	3	Original Transaction Reference	<OrgnlTxRef>	[0..1]		Tag only	Other elements of the original transaction.
3.34	4	Amount	<Amt>	[0..1]		Tag only	
	5	Instructed Amount	<InstdAmt>	[1..1]			Example: <Amt Ccy='EUR'>1.00</Amt>.
3.40	4	Requested Collection Date	<ReqdColltnDt>	[0..1]	Date	CCYY-MM-DD	Collection date of the Euro Direct Debit.[4]
3.41	4	Requested Execution Date	<ReqdExctnDt>	[0..1]	Date	CCYY-MM-DD	Execution date of the Euro Payment.[5]
3.42	4	Creditor Scheme Identification	<CdtrSchmeId>	[0..1]		Tag only	Only present for rejected Euro Direct Debits.
	5	Identification	<Id>	[0..1]		Tag only	
	6	Private Identification	<PrvtId>	[1..1]		Tag only	
	7	Other	<Othr>	[0..n]		Tag only	
	8	Identification	<Id>	[1..1]	Alphanumeric	Max. length 35	
	8	Scheme Name	<SchmeNm>	[0..1]		Tag only	
	9	Proprietary	<Prtry>	[1..1]	Alphanumeric	Max. length 35	
3.55	4	Payment Type Information	<PmtTpInf>	[0..1]		Tag only	
3.56	5	InstructionPriority	<InstrPrty>	[0..1]	Code		
3.58	5	ServiceLevel	<SvcLvl>	[0..1]		Tag only	
3.59	6	Code	<Cd>	[1..1] {OR	Code	Max. length 4	Fixed value SEPA.
3.61	5	LocalInstrument	<LclInstrm>	[0..1]		Tag only	
3.62	6	LocalInstrument Code	<Cd>	[1..1]	Code	Max. length 4	
3.64	5	SequenceType	< SeqTp>	[0..1]	Code		Only present for rejected Euro Direct Debits.
3.65	5	CategoryPurpose	<CtgyPurp>	[0..1]		Tag only	

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[4] If Euro Direct Debits are not submitted in advance of the collection date as required by regulation, the collection date is automatically raised to meet the regulation requirements. Thus, the collection date reported here may not match the collection date as assigned by your financial administration/ERP system.

[5] Euro Payments may be held due to insufficient funds for a maximum of three days. If sufficient funds do come available, the execution date is raised automatically. Thus, the execution date reported here may not match the execution date as assigned by your financial administration/ERP system.

Index	Level	Name	XML Tag	Occurrences	Format	Length	Description
3.66	6	Code	<Cd>	[1..1] {OR	Code	Max. length 4	
3.68	4	Payment Method	<PmtMtd>	[0..1]	Code		Fixed value for direct debits: DD. Fixed value for credit transfers: TRF.
3.69	4	Mandate Related Information	<MndtRltdInf>	[0..1]		Tag only	Only present for rejected Euro Direct Debits.
3.70	5	MandateIdentification	<MndtId>	[0..1]	Alphanumeric	Max. length 35	
3.71	5	DateOfSignature	<DtOfSgntr>	[0..1]	Datum	CCYY-MM-DD	
3.72	5	AmendmentIndicator	<AmdmntInd>	[0..1]	Boolean	*true* or *false*	
3.73	5	AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]		Tag only	
3.74	6	OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Alphanumeric	Max. length 35	
3.75	6	OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeID>	[0..1]		Tag only	
	7	Name	<Nm>	[0..1]	Alphanumeric	Max. length 140	
	7	Identification	<Id>	[0..1]		Tag only	
	8	PrivatIdentification	<PrvtId>	[1..1]		Tag only	
	9	Other	<Othr>	[0..n]		Tag only	
	10	Identification	<Id>	[1..1]	Alphanumeric	Max. length 35	
	10	Scheme Name	<SchmeNm>	[0..1]		Tag only	
	11	Proprietary	<Prtry>	[1..1]	Alphanumeric	Max. length 35	
3.79	6	OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]		Tag only	
	7	Identification	<Id>	[1..1]		Tag only	
	8	IBAN	<IBAN>	[1..1]	Alphanumeric	Max. length 34	
3.80	6	OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]		Tag only	
	7	Financial Institution Identification	<FinInstnId>	[1..1]		Tag only	
	8	Other	<Othr>	[0..1]		Tag only	
	9	Identification	<Id>	[1..1]	Alphanumeric	Max. length 35	
3.84	5	ElectronicSignature	<ElctrncSgntr>	[0..1]	Alphanumeric	Max. length 1025	Tag 2.62 of original Euro Direct Debit.
3.88	4	Remittance Information	<RmtInf>	[0..1]		Tag only	
3.89	5	Unstructured	<Ustrd>	[0..n]	Alphanumeric	Max. length 140	
3.90	5	Structured	<Strd>	[0..n]		Tag only	
3.110	6	CreditorReferenceInformation	<CdtrRefInf>	[0..1]		Tag only	
3.111	7	Type	<Tp>	[0..1]		Tag only	
3.112	8	CodeOrProprietary	<CdOrPrtry>	[1..1]		Tag only	
3.113	9	Code	<Cd>	[1..1]	Code		Only value SCOR.
3.115	8	Issuer	<Issr>	[0..1]	Alphanumeric	Max. length 35	Either CUR or ISO.
3.116	7	Reference	<Ref>	[0..1]	Alphanumeric	Max. length 35	
3.120	4	Ultimate Debtor	<UltmtDbtr>	[0..1]		Tag only	
	5	Name	<Nm>	[0..1]	Alphanumeric	Max. length 140	

Index	Level	Name	XML Tag	Occurrences	Format	Length	Description
	5	Identification	<Id>	[0..1]		Tag only	Please refer to Appendix A.
3.121	4	Debtor	<Dbtr>	[0..1]		Tag only	
	5	Name	<Nm>	[0..1]	Alphanumeric	Max. length 140	
	5	Postal Address	<PstlAdr>	[0..1]		Tag only	
	6	Country	<Ctry>	[0..1]	Code	Fixed length 2	
	6	AddressLine	<AdrLine>	[0..7][6]	Alphanumeric	Max. length 70	
	5	Identification	<Id>	[0..1]		Tag only	Please refer to Appendix A.
3.122	4	Debtor Account	<DbtrAcct>	[0..1]		Tag only	
	5	Identification	<Id>	[1..1]		Tag only	
	6	IBAN	<IBAN>	[1..1]	Alphanumeric	Max. length 34	
3.123	4	Debtor Agent	<DbtrAgt>	[0..1]		Tag only	
	5	Financial Institution Identification	<FinInstnId>	[1..1]		Tag only	
	6	BIC	<BIC>	[0..1]	Alphanumeric	Length of 8 or 11	
3.125	4	Creditor Agent	<CdtrAgt>	[0..1]		Tag only	
	5	Financial Institution Identification	<FinInstnId>	[1..1]		Tag only	
	6	BIC	<BIC>	[0..1]	Alphanumeric	Length of 8 or 11	
3.127	4	Creditor	<Cdtr>	[0..1]		Tag only	
	5	Name	<Nm>	[0..1]	Alphanumeric	Max. length 140	
	5	Postal Address	<PstlAdr>	[0..1]		Tag only	
	6	Country	<Ctry>	[0..1]	Code	Fixed length 2	
	6	AddressLine	<AdrLine>	[0..7][7]	Alphanumeric	Max. length 70	
	5	Identification	<Id>	[0..1]		Tag only	Please refer to Appendix A.
3.128	4	Creditor Account	<CdtrAcct>	[0..1]		Tag only	
	5	Identification	<Id>	[1..1]		Tag only	
	6	IBAN	<IBAN>	[1..1]	Alphanumeric	Max. length 34	
	5	Currency	<Ccy>	[0..1]	Code	Fixed length 3	Tag 2.80 or tag 2.20 of original Euro payment or Euro Direct Debit respectively.
3.129	4	Ultimate Creditor	<UltmtCdtr>	[0..1]		Tag only	
	5	Name	<Nm>	[0..1]	Alphanumeric	Max. length 140	
	5	Identification	<Id>	[0..1]		Tag only	Please refer to Appendix A.

[6] De ISO20022 standaard staat 7 adresregels toe, echter de EPC heeft dit gelimiteerd tot 2 adresregels.
[7] De ISO20022 standaard staat 7 adresregels toe, echter de EPC heeft dit gelimiteerd tot 2 adresregels.

3. Appendix A Party identifier

The table below is valid for the following pain.002 tags:

3.120	3.121	3.127	3.129

Within the identification of the party only one of the two elements can be used: Organisation ID or Private Identification.

Organisation Identification

Level	Name	<XML Tag>	Occurrences	Type	Length
6	OrganisationIdentification	<OrgId>	[1..1]		Tag only.
7	BICOrBEI	<BICOrBEI>	[0..1]	Alphanumeric	Length of 8 or 11.
7	Other	<Othr>	[0..n]		Tag only.
8	Identification	<Id>	[1..1]	Alphanumeric	Max. length 35.
8	SchemeName	<SchmeNm>	[0..1]		Tag only.
9	Code	<Cd>	[1..1] {OR	Code	Max. length 4.
9	Proprietary	<Prtry>	[1..1] OR}	Alphanumeric	Max. length 35.
8	Issuer	<Issr>	[0..1]	Alphanumeric	Max. length 35.

Private Identification

Level	Name	<XML Tag>	Occurrences	Type	Length
6	PrivateIdentification	<PrvtId>	[1..1]		Tag only.
7	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]		Tag only.
8	BirthDate	<BirthDt>	[1..1]	Datum	CCYY-MM-DD.
8	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Alphanumeric	Max. length 35.
8	CityOfBirth	<CityOfBirth>	[1..1]	Alphanumeric	Max. length 35.
8	CountryOfBirth	<CtryOfBirth>	[1..1]	Code	Fixed length 2.
7	Other	<Othr>	[0..n]		Tag only.
8	Identification	<Id>	[1..1]	Alphanumeric	Max. length 35.
8	SchemeName	<SchmeNm>	[0..1]		Tag only.
9	Code	<Cd>	[1..1] {OR	Code	Max. length 4.
9	Proprietary	<Prtry>	[1..1] OR}	Alphanumeric	Max. length 35.
8	Issuer	<Issr>	[0..1]	Alphanumeric	Max. length 35.

4. Change log

Title: Format description pain.002, technical

Versie: 1.04

Datum: 22-12-2014

Date	Version	Change	Reason change
			None, new format.
17-10-2014	1.03	Added Name for 1.3.	Was missing in earlier version of format description.
17-10-2014	1.03	Removed reference to mandatory nature of 1.3.	1.3 is optional.
17-10-2014	1.03	Added 2.3 Original Creation Date Time.	Was missing in earlier version of format description.
17-10-2014	1.03	Added 3.2 Original Number of Transactions.	Was missing in earlier version of format description.
17-10-2014	1.03	Added 3.3 Original Control Sum.	Was missing in earlier version of format description.
17-10-2014	1.03	Added clarification for 2.12, 3,10 and 3.25 – Additional Information. Additional Information is only provided if the reason code in 2.10, 3.8 or 3.23 is generic and thus needs additional information to determine the reject cause.	Clarification.
22-12-2014	1.04	Added SWIFT FileAct wherever RDC is mentioned.	Addition.
22-12-2014	1.04	In 1.1, added all support sites where this description and the functional description are available. Added footnote to indicate that the pain.002 descriptions are all exactly the same on each location, however, other descriptions do not match, they may vary per channel.	Addition.