

XML message for Direct Debit Reversal (or Cancel) Implementation Guidelines

Version 1.0

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1 Introduction

This document sets out the rules for implementing the XML Customer Direct Debit Reversal message UNIFI (ISO20022 PAIN 007.001.01) (BIG SDDR).

Users of this document should refer to Direct Debit Initiation Implementation Guidelines published by Febelfin when they have questions regarding the initial instruction. The purpose of these Implementation Guidelines is to provide guidance on the use of the Direct Debit Reversal Message sent to Banks, residing in Belgium, and covers European Direct Debits (SEPA) reversal and cancellation instructions.

This version 1.0 complies with the SEPA Business-to-Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines v1.3 and the SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines v3.4 of the European Council of Payments (EPC).

This standard version 1.0 can be used as of 01/11/2009. However, version 2.x is recommended for use as from 1/11/2010.

This text of version 1.0 is not available in Dutch and French. Later versions will be available in Dutch and French.

These Implementation Guidelines have been developed by the Belgian Bankers' and Stockbrokers' Association – Febelfin. The utmost has been done to make sure the information in this publication is correct. However, Febelfin can be by no means be held responsible for any loss or damage incurred to any incorrect or incomplete information as described in this publication.

1.1 Message Coverage

The Customer Direct Debit Reversal message is sent by the creditor to the creditor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the creditor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

Scope

The Customer Payment Reversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse or cancel a payment previously executed, which means in this context a Direct Debit instructions sent by a creditor to the bank of the Creditor (Creditor Agent).

Usage

The Customer Payment Reversal message is exchanged between a non-financial institution customer and an agent to reverse a Customer Direct Debit Initiation message that has been settled. The result will be a credit on the debtor account.

Belgian banks offering the possibility to use of the PAIN 007.001.01 for the reversal, can possibly also accept this type of files to process Cancellations requests. Contact your bank in order to find out if they offer this functionality.

The message pain.006.001.01 (Payment Cancellation Request) is not supported by Belgian banks.

The Customer Payment Reversal message refers to the original Customer Direct Debit Initiation message by means of references and a set of elements from the original instruction.

1.2 Use of these Guidelines

Each item of the Direct Debit Reversal message refers to the corresponding index of the item in the UNIFI (ISO 20022) Message Definition Report for Payment Standards – Initiation. This Report can be found on www.iso20022.org, under “Catalogue of UNIFI messages”, with “pain.007.001.01” as reference.

The description of each message item contains:

| | |
|-------------|---|
| Index | Number that refers to the corresponding description in the UNIFI (ISO 20022) Message Definition Report for Payment Standards – Initiation |
| Definition | This contains the definition of the message block or element |
| Usage | Additional info how this element must be used |
| XML Tag | Short name that identifies an element within an XML message, that is put between brackets, e.g. <Amount> |
| Occurrences | <p>This indicates whether an element is optional or mandatory and how many times the element can be repeated. The number of occurrences is shown in square brackets</p> <p>For example:</p> <p>[0..1] shows that the element can be present 0 times or 1 time. The element is optional</p> <p>[1..1] shows that the element can be present only 1 time. The element is mandatory</p> <p>[1..n] shows that the element is mandatory and can be present 1 to n times</p> <p>An element, that is part of a block of elements, is mandatory as far as the block it is part of, is present in the message.</p> <p>If only one of several elements may be present, this is indicated by {OR ... OR} before the elements concerned</p> |
| Level | Gives the level of the element in the XML tree. |
| Format | This specifies the permitted values and format Remark: if a tag is used, the correspondent data field may not be left empty. At least one character has to be filled in. |
| Rules | Any specific rules that could impact the presence or the values of an element |

Any gaps in the index numbering are due to the fact that certain message elements of the UNIFI message are not supported. The occurrences of a message element (mandatory/optional) can also differ between these guidelines and the UNIFI (ISO20022) Message Definition.

Message elements not described in these guidelines may not be supported by your bank and might even lead to a rejection of your entire message. Please contact your bank to check if such elements are supported.

1.3 Character Set

The Latin character set, commonly used in international communication, must be used.

It contains the following characters:

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

Note to programmers: The usage of CDATA in XML is not admitted. Files with CDATA will be refused by the bank.

1.4 Message Structure

XSD: [pain.007.001.01CustomerPaymentReversalV01](#)

A Customer Payment Reversal Message starts with

```
<?xml version="1.0" encoding="UTF-8"?>
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.007.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

```
<pain.007.001.01>
```

and ends with:

```
</pain.007.001.01> </Document>
```

A message contains a single Document element, containing a single pain.007.001.01 element.

The Customer Payment Reversal message is composed of 3 building blocks:

A. Group Header

This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date and Time.

B. Original Group Information

This building block is mandatory and present once. It contains elements such as Original Message Identification, Original Message Name Identification.

C. Transaction Information

This building block is mandatory and repetitive (at least one occurrence must appear).

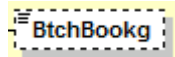
It contains elements referencing the original instruction (e.g. OriginalEndToEnd Identification, OriginalInstructedAmount), elements relating to the CustomerPaymentReversal

(e.g. ReversedInstructedAmount, ReversalReasonInformation). The TransactionInformation block may also transport a set of elements from the original instruction.

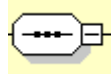
Legend:



Box with full-line is a mandatory Message Element



Box with dotted line is an optional Message Element



The Child Elements must appear in the sequence mentioned



Only one of the possible Child Elements may be present (choice)

1.5 Table

| Index | Occ. | LongNames | Tag | Level |
|-------|------------|--|--------------|-------|
| 1.0 | [1..1] | + GroupHeader | GrpHdr | 1 |
| 1.1 | [1..1] | ++ MessageIdentification | MsgId | 2 |
| 1.2 | [1..1] | ++ CreationDateTime | CreDtTm | 2 |
| 1.4 | [0..1] | ++ BatchBooking | BtchBookg | 2 |
| 1.5 | [1..1] | ++ NumberOfTransactions | NbOfTxs | 2 |
| 1.8 | [1..1] | ++ InitiatingParty | InitgPty | 2 |
| | [0..1] | +++ Name | Nm | 3 |
| | [0..1] | +++ Identification | Id | 3 |
| | [1..1] | ++++ OrganisationIdentification | OrgId | 4 |
| | [0..1]{Or | +++++ Business Entity Identifier (BEI) | BEI | 5 |
| | [0..1]Or | +++++ Tax Identification Number | TaxIdNb | 5 |
| | [0..1] Or} | +++++ Proprietary Identification | PrtryId | 5 |
| | [1..1] | +++++ Identification | Id | 6 |
| | [0..1] | +++++ Issuer | Issr | 6 |
| 1.11 | [0..1] | ++ CreditorAgent | CdtrAgt | 2 |
| | [1..1] | +++ FinancialInstitutionIdentification | FinInstnId | 3 |
| | [1..1] | ++++ BIC | BIC | 4 |
| 2.0 | [1..1] | + OriginalGroupInformation | OrgnlGrpInf | 1 |
| 2.1 | [1..1] | ++ OriginalMessageIdentification | OrgnlMsgId | 2 |
| 2.2 | [1..1] | ++ OriginalMessageNameIdentification | OrgnlMsgNmId | 2 |
| 2.4 | [0..1] | ++ ReversalReasonInformation | RvslRsnInf | 2 |
| 2.6 | [1..1] | +++ ReversalReason | RvslRsn | 3 |
| 2.7 | [1..1] | ++++ Code | Cd | 4 |
| 2.8 | [1..1] | ++++ Proprietary | Prtry | 4 |
| 3.0 | [1..n] | + TransactionInformation | TxInf | 1 |
| 3.1 | [1..1] | ++ ReversalIdentification | RvslId | 2 |

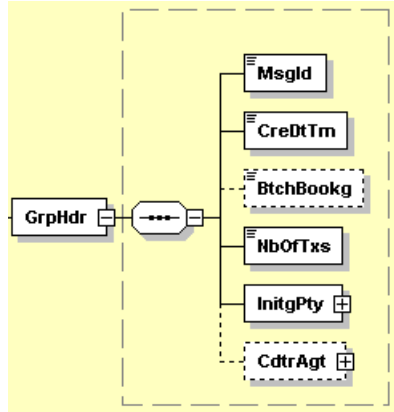
| Index | Occ. | LongNames | Tag | Level |
|-------|--------|---|-----------------|-------|
| 3.2 | [0..1] | ++ OriginalPaymentInformationIdentification | OrgnPmtInfId | 2 |
| 3.3 | [0..1] | ++ OriginalInstructionIdentification | OrgnInstrId | 2 |
| 3.4 | [1..1] | ++ OriginalEndToEndIdentification | OrgnEndToEndId | 2 |
| 3.5 | [1..1] | ++ OriginalInstructedAmount | OrgnInstdAmt | 2 |
| 3.6 | [1..1] | ++ ReversedInstructedAmount | RvsdInstdAmt | 2 |
| 3.8 | [0..1] | ++ ReversalReasonInformation | RvslRsnInf | 2 |
| 3.10 | [1..1] | +++ ReversalReason | RvslRsn | 3 |
| 3.11 | [1..1] | ++++ Code | Cd | 4 |
| 3.12 | [1..1] | ++++ Proprietary | Prtry | 4 |
| 3.14 | [1..1] | ++ OriginalTransactionReference | OrgnTxRef | 2 |
| 3.23 | [1..1] | +++ RequestedCollectionDate | ReqdColltnDt | 3 |
| 3.24 | [1..1] | +++ CreditorSchemeIdentification | CdtrSchmeId | 3 |
| | [1..1] | ++++ Identification | Id | 4 |
| | [1..1] | +++++ PrivateIdentification | PrvtId | 5 |
| | [1..1] | ++++++ OtherIdentification | OthrId | 6 |
| | [1..1] | +++++++ Identification | Id | 7 |
| | [1..1] | +++++++ IdentificationType | IdTp | 7 |
| 3.37 | [1..1] | +++ PaymentTypeInformation | PmtTpInf | 3 |
| 3.39 | [1..1] | ++++ ServiceLevel | SvcLvl | 4 |
| 3.40 | [1..1] | +++++ Code | Cd | 5 |
| 3.43 | [1..1] | ++++ Local Instrument | LclInstrm | 4 |
| 3.44 | [1..1] | +++++Code | Cd | 5 |
| 3.46 | [1..1] | ++++ SequenceType | SeqTp | 4 |
| 3.47 | [0..1] | ++++ CategoryPurpose | CtgyPurp | 4 |
| 3.49 | [1..1] | +++ MandateRelatedInformation | MndtRltdInf | 3 |
| 3.50 | [1..1] | ++++ MandateIdentification | MndtId | 4 |
| 3.51 | [1..1] | ++++ DateOfSignature | DtOfSgnt | 4 |
| 3.52 | [0..1] | ++++ AmendmentIndicator | AmdmntInd | 4 |
| 3.53 | [0..1] | ++++ AmendmentInformationDetails | AmdmntInfDtIs | 4 |
| 3.54 | [0..1] | +++++ OriginalMandateIdentification | OrgnMndtId | 5 |
| 3.55 | [0..1] | +++++ OriginalCreditorSchemeIdentification | OrgnCdtrSchmeId | 5 |
| | [0..1] | +++++ Name | Nm | 6 |
| | [0..1] | +++++ Identification | Id | 6 |
| | [1..1] | +++++ PrivateIdentification | PrvtId | 7 |
| | [1..1] | +++++ OtherIdentification | OthrId | 8 |
| | [1..1] | +++++ Identification | Id | 9 |
| | [1..1] | +++++ IdentificationType | IdTp | 9 |
| 3.59 | [0..1] | +++++ Original Debtor Account | OrgnDbtrAcct | 5 |
| | [1..1] | +++++ Identification | Id | 6 |

| Index | Occ. | LongNames | Tag | Level |
|-------|------------|--|--------------|-------|
| | [1..1] | +++++++ IBAN | IBAN | 7 |
| 3.60 | [0..1] | +++++ Original Debtor Agent | OrgnIDbtrAgt | 5 |
| | [1..1] | +++++++ FinancialInstitutionIdentification | FinInstnId | 6 |
| | [1..1] | +++++++ Proprietary ID | PrtryId | 7 |
| | [1..1] | +++++++ ID | Id | 8 |
| 3.64 | [0..1] | ++++ElectronicSignature | ElctrcSgntr | 4 |
| 3.68 | [0..1] | +++ RemittanceInformation | RmtInf | 3 |
| 3.69 | [0..1] {Or | ++++ Unstructured | Ustrd | 4 |
| 3.70 | [0..1] Or} | ++++ Structured | Strd | 4 |
| 3.84 | [1..1] | +++++ CreditorReferenceInformation | CdtrRefInf | 5 |
| 3.85 | [1..1] | +++++++ CreditorReferenceType | CdtrRefTp | 6 |
| 3.86 | [1..1] | +++++++ Code | Cd | 7 |
| 3.88 | [1..1] | +++++++ Issuer | Issr | 7 |
| 3.89 | [1..1] | +++++++ CreditorReference | CdtrRef | 6 |
| 3.93 | [0..1] | +++ UltimateDebtor | UltmtDbtr | 3 |
| | [0..1] | ++++ Name | Nm | 4 |
| | [0..1] | ++++ Identification | Id | 4 |
| | [1..1] | +++++ Organization Identification | OrgId | 5 |
| | [0..1]{Or | +++++++ Business Entity Identifier (BEI) | BEI | 5 |
| | [0..1]Or | +++++++ Tax Identification Number | TaxIdNb | 5 |
| | [0..1] Or} | +++++++ Proprietary Identification | PrtryId | 5 |
| | [1..1] | +++++++ Identification | Id | 6 |
| | [0..1] | +++++++ Issuer | Issr | 6 |
| 3.94 | [1..1] | +++ Debtor | Dbtr | 3 |
| | [0..1] | ++++ Name | Nm | 4 |
| | [0..1] | ++++ PostalAddress | PstlAdr | 4 |
| | [0..2] | +++++ AddressLine | AdrLine | 5 |
| | [1..1] | +++++ Country | Ctry | 5 |
| | [0..1] | ++++ Identification | Id | 4 |
| | [1..1] | +++++ Organization Identification | OrgId | 5 |
| | [0..1]{Or | +++++++ Business Entity Identifier (BEI) | BEI | 5 |
| | [0..1]Or | +++++++ Tax Identification Number | TaxIdNb | 5 |
| | [0..1] Or} | +++++++ Proprietary Identification | PrtryId | 5 |
| | [1..1] | +++++++ Identification | Id | 6 |
| | [0..1] | +++++++ Issuer | Issr | 6 |
| 3.95 | [1..1] | +++ DebtorAccount | DbtrAcct | 3 |
| | [1..1] | ++++ Identification | Id | 4 |
| | [1..1] | +++++ IBAN | IBAN | 5 |
| 3.96 | [1..1] | +++ DebtorAgent | DbtrAgt | 3 |

| Index | Occ. | LongNames | Tag | Level |
|-------|------------|---|------------|-------|
| | [1..1] | ++++ FinancialInstitutionIdentification | FinInstnId | 4 |
| | [1..1] | +++++ BIC | BIC | 5 |
| 3.98 | [1..1] | +++ CreditorAgent | CdtrAgt | 3 |
| | [1..1] | ++++ FinancialInstitutionIdentification | FinInstnId | 4 |
| | [1..1] | +++++ BIC | BIC | 5 |
| 3.100 | [1..1] | +++ Creditor | Cdtr | 3 |
| | [1..1] | ++++ Name | Nm | 4 |
| | [0..1] | ++++ Postal Adress | PstlAdr | 4 |
| | [0..2] | +++++ AddressLine | AdrLine | 5 |
| | [1..1] | +++++ Country | Ctry | 5 |
| 3.101 | [1..1] | +++ CreditorAccount | CdtrAcct | 3 |
| | [1..1] | ++++ Identification | Id | 4 |
| | [1..1] | +++++ IBAN | IBAN | 5 |
| 3.102 | [0..1] | +++ UltimateCreditor | UltmtCdtr | 3 |
| | [0..1] | ++++ Name | Nm | 4 |
| | [0..1] | ++++ Identification | Id | 4 |
| | [1..1] | +++++ Organization Identification | OrgId | 5 |
| | [0..1]{Or | +++++ Business Entity Identifier (BEI) | BEI | 5 |
| | [0..1]Or | +++++ Tax Identification Number | TaxIdNb | 5 |
| | [0..1] Or} | +++++ Proprietary Identification | PrtryId | 5 |
| | [1..1] | +++++ Identification | Id | 6 |
| | [0..1] | +++++ Issuer | Issr | 6 |

2 Message description

1.0 Group Header



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

XML Tag : <GrpHdr>

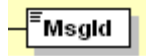
Occurrences : [1..1]

Level : 1

Format : TAG - This message item is composed of the following elements.

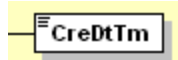
| Index | Occ. | LongNames | Tag | Level |
|-------|--------|--------------------------|-----------|-------|
| 1.0 | [1..1] | + GroupHeader | GrpHdr | 1 |
| 1.1 | [1..1] | ++ MessageIdentification | MsgId | 2 |
| 1.2 | [1..1] | ++ CreationDateTime | CreDtTm | 2 |
| 1.4 | [0..1] | ++ BatchBooking | BtchBookg | 2 |
| 1.5 | [1..1] | ++ NumberOfTransactions | NbOfTxs | 2 |
| 1.8 | [1..1] | ++ InitiatingParty | InitgPty | 2 |
| 1.11 | [0..1] | ++ CreditorAgent | CdtrAgt | 2 |

1.1 Message Identification



- Definition :** Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.
- Usage :** The instructing party has to make sure that 'MessageIdentification' is unique Per instructed party for a pre-agreed period.
- Index :** 1.1
- XML Tag :** <MsgId>
- Occurrences :** [1..1]
- Level :** 2
- Format :** Max35Text

1.2 Creation Date Time



- Definition :** Date and time at which the reversal instruction was created by the instructing party.
- XML Tag :** <CreDtTm>
- Occurrences :** [1..1]
- Level :** 2
- Format :** YYYY-MM-DDThh:mm:ss

1.4 Batch Booking



Definition : Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions in the message is requested.

XML Tag : <BtchBookg>

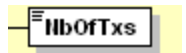
Occurences : [0..1]

Level : 2

Format : true or false

Usage : Default and recommended value is true

1.5 Number Of Transactions



Definition : Number of individual transactions contained in the message.

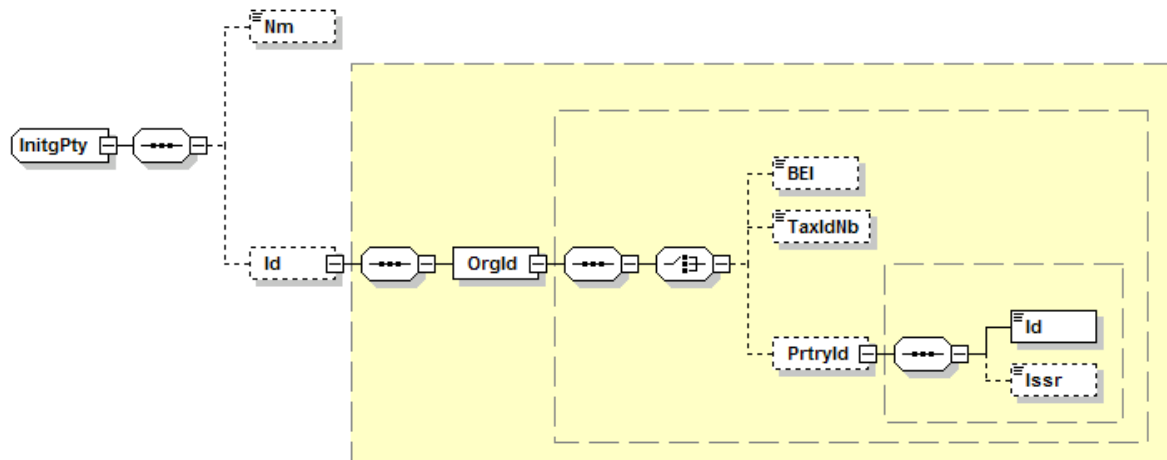
XML Tag : <NbOfTxS>

Occurences : [1..1]

Level : 2

Format : Max15NumericText

1.8 Initiating Party



Definition : Party initiating the payment. This can either be creditor or the party that initiates the payment on behalf of the creditor.

Index : 1.8

XML Tag : <InitgPty>

Occurrences : [1..1]

Level : 2

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|-----------|--|----------|-------|
| 1.8 | [1..1] | ++ Initiating Party | InitgPty | 2 |
| | [0..1] | +++ Name | Nm | 3 |
| | [0..1] | +++ Identification | Id | 3 |
| | [1..1] | ++++ OrganisationIdentification | OrgId | 4 |
| | [0..1]{Or | +++++ Business Entity Identifier (BEI) | BEI | 5 |
| | [0..1]Or | +++++ Tax Identification Number | TaxIdNb | 5 |
| | [0..1]Or} | +++++ Proprietary Identification | PrtryId | 5 |
| | [1..1] | +++++ Identification | Id | 6 |
| | [0..1] | +++++ Issuer | Issr | 6 |

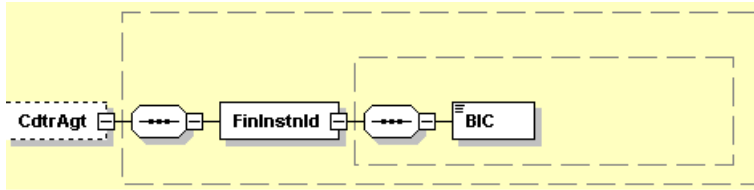
Usage :

- Either Name or Identification, or both, must be used.
- For Belgian companies, Identification (within Proprietary Identification) has to contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".

Example :

```
<InitgPty>
  <Nm>Cobelfac</Nm>
  <Id>
    <OrgId>
      <PrtyId>
        <Id>0468651441</Id>
        <Issr>KBO-BCE</Issr>
      </PrtyId>
    </OrgId>
  </Id>
</InitgPty>
```


1.11 Creditor Agent



Definition : Financial institution servicing an account for the creditor.

XML Tag : <CdtrAgt>

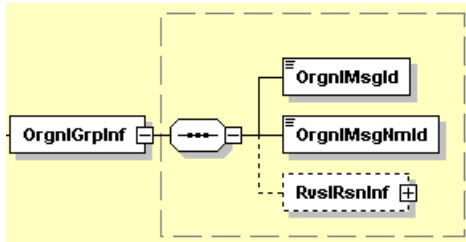
Occurences : [0..1]

Level : 2

Format : TAG- This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|--|------------|-------|
| 1.11 | [0..1] | ++ CreditorAgent | CdtrAgt | 2 |
| | [1..1] | +++ FinancialInstitutionIdentification | FinInstnId | 3 |
| | [1..1] | ++++ BIC | BIC | 4 |

2.0 Original Group Information



Definition : Information concerning the original group of transactions, to which the message refers.

XML Tag : <OrgnlGrpInf>

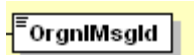
Occurrences : [1..1]

Level : 1

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|--------------------------------------|--------------|-------|
| 2.0 | [1..1] | + OriginalGroupInformation | OrgnlGrpInf | 1 |
| 2.1 | [1..1] | ++ OriginalMessageIdentification | OrgnlMsgId | 2 |
| 2.2 | [1..1] | ++ OriginalMessageNameIdentification | OrgnlMsgNmId | 2 |
| 2.4 | [0..1] | ++ ReversalReasonInformation | RvslRsnInf | 2 |

2.1 Original Message Identification



Definition : Point to point reference assigned by the original instructing party to unambiguously identify the original group of individual transactions.

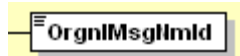
XML Tag : <OrgnlMsgId>

Occurrences : [1..1]

Level : 2

Format : Max35Text

2.2 Original Message Name Identification



Definition : Specifies the original message name identifier to which the message refers.

XML Tag : <OrgnlMsgNmId>

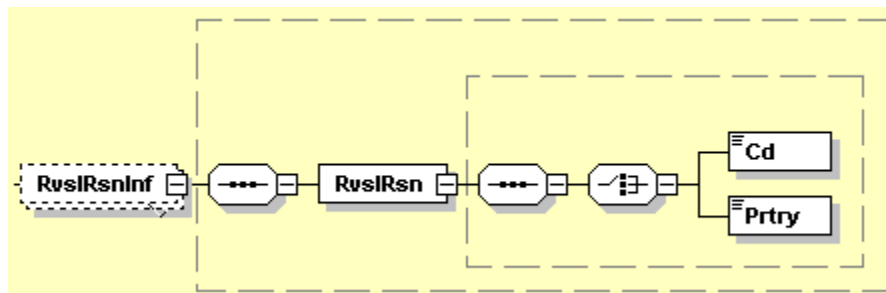
Occurrences : [1..1]

Level : 2

Format : Max35Text

Usage : Must contain "pain.008.001.01"

2.4 Reversal Reason Information



Definition : Detailed information on the reversal reason.

XML Tag : <RvsIRsnInf>

Occurrences : [0..1]

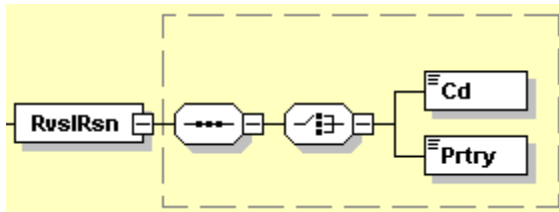
Level : 2

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|------------------------------|------------|-------|
| 2.4 | [0..1] | ++ ReversalReasonInformation | RvsIRsnInf | 2 |
| 2.6 | [1..1] | +++ ReversalReason | RvsIRsn | 3 |
| 2.7 | [1..1] | ++++ Code | Cd | 4 |
| 2.8 | [1..1] | ++++ Proprietary | Prtry | 4 |

Usage : Must be present at least at one of the two levels, Group level or at Transaction level (3.8).

2.6 Reversal Reason



Definition : Specifies the reason for the reversal or cancellation.

XML Tag : <RvsIRsn>

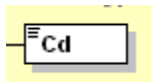
Occurrences : [1..1]

Level : 3

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|-------------------|---------|-------|
| 2.6 | [1..1] | ++ ReversalReason | RvsIRsn | 3 |
| 2.7 | [1..1] | +++ Code | Cd | 4 |
| 2.8 | [1..1] | +++ Proprietary | Prtry | 4 |

2.7 Code



Definition : Reason for the reversal or cancellation in a coded form.

XML Tag : <Cd>

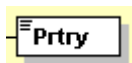
Occurrences : [1..1]

Level : 4

Format : Code : AM05

AM05 (Duplication) This message appears to have been duplicated.

2.8 Proprietary



Definition : Reason for the reversal not catered for by the available codes.

XML Tag : <Prtry>

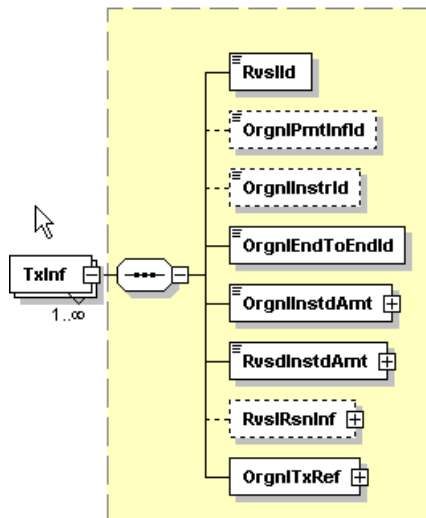
Occurrences : [1..1]

Level : 4

Format : Code : MS02

MS02 Not Specified Reason

3.0 Transaction Information



Definition : Information concerning the original transactions, to which the reversal or cancellation message refers.

XML Tag : <TxInf>

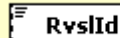
Occurrences : [1..n]

Level : 1

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|---|-----------------|-------|
| 3.0 | [1..n] | + TransactionInformation | TxInf | 1 |
| 3.1 | [1..1] | ++ ReversalIdentification | RvsId | 2 |
| 3.2 | [0..1] | ++ OriginalPaymentInformationIdentification | OrgnlPmtInfId | 2 |
| 3.3 | [0..1] | ++ OriginalInstructionIdentification | OrgnlInstrId | 2 |
| 3.4 | [1..1] | ++ OriginalEndToEndIdentification | OrgnlEndToEndId | 2 |
| 3.5 | [1..1] | ++ OriginalInstructedAmount | OrgnlInstdAmt | 2 |
| 3.6 | [1..1] | ++ ReversedInstructedAmount | RvsdInstdAmt | 2 |
| 3.8 | [0..1] | ++ ReversalReasonInformation | RvsIRsnInf | 2 |
| 3.14 | [1..1] | ++ OriginalTransactionReference | OrgnlTxRef | 2 |

3.1 Reversal Identification



Definition : Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the reversed transaction.

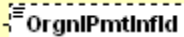
XML Tag : <RvslId>

Occurrences : [1..1]

Level : 2

Format : Max35Text

3.2 Original Payment Information Identification



Definition : Unique and unambiguous identifier of the original payment information block as assigned by the original sending party.

XML Tag : <OrgnlPmtInfId>

Occurrences : [0..1]

Level : 2

Format : Max35Text

3.3. Original Instruction Identification



Definition : Original unique instruction identification as assigned by an instructing party for an instructed party to unambiguously identify the original instruction.

Usage: the original instruction identification is the original point to point reference used between the instructing party and the instructed party to refer to the original instruction.

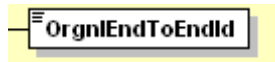
XML Tag : < OrgnlInstrId>

Occurrences : [0..1]

Level : 2

Format : Max35Text

3.4 Original End To End Identification



Definition : Original unique identification assigned by the initiating party to unambiguously identify the original transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

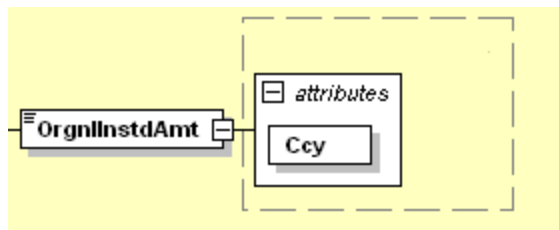
XML Tag : <OrgnlEndToEndId>

Occurrences : [1..1]

Level : 2

Format : Max35Text

3.5 Original Instructed amount



Definition : Amount of money to be moved between the debtor and the creditor, before deduction of charges, expressed in the currency as ordered by the initiating party in the original transaction.

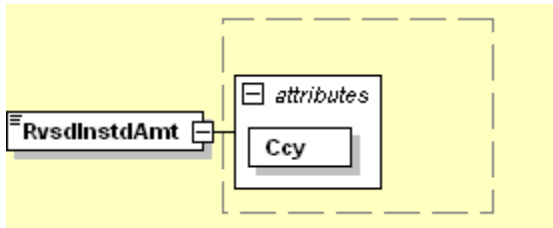
XML Tag : <OrgnlInstdAmt>

Occurrences : [1..1]

Level : 2

Format : Max. 11 digits of which 2 for the fractional part. Decimal separator is "." Currency "EUR" is explicit, and included in the XML tag.

3.6 Reversed Instructed Amount



Definition : Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction.

XML Tag : `<RvsdInstdAmt>`

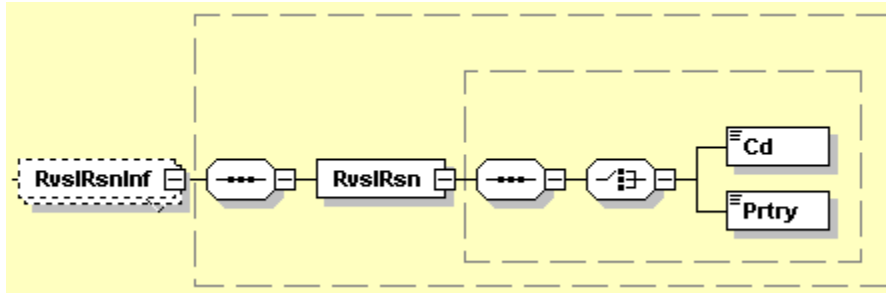
Occurrences : [1..1]

Level : 2

Format : Max. 11 digits of which 2 for the fractional part. Decimal separator is "." Currency "EUR" is explicit, and included in the XML tag.

Usage : Must be the same as Original Instructed Amount (3.5)

3.8 Reversal Reason Information



Definition : Detailed information on the reversal reason.

XML Tag : <RvslRsnInf>

Occurrences : [0..1]

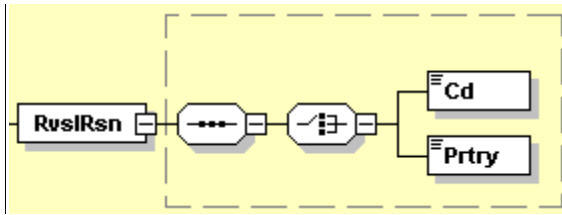
Level : 2

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|------------------------------|------------|-------|
| 3.8 | [0..1] | ++ ReversalReasonInformation | RvslRsnInf | 2 |
| 3.10 | [1..1] | +++ ReversalReason | RvslRsn | 3 |
| 3.11 | [1..1] | ++++ Code | Cd | 4 |
| 3.12 | [1..1] | ++++ Proprietary | Prtry | 4 |

Usage : Must be present at least at one of the two levels, Group level (2.4) or at Transaction level.

3.10 Reversal Reason



Definition : Specifies the reason for the reversal or cancel.

XML Tag : <RvsIRsn>

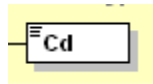
Occurrences : [1..1]

Level : 3

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|--------------------|---------|-------|
| 3.10 | [1..1] | +++ ReversalReason | RvsIRsn | 3 |
| 3.11 | [1..1] | ++++ Code | Cd | 4 |
| 3.12 | [1..1] | ++++ Proprietary | Prtry | 4 |

3.11 Code



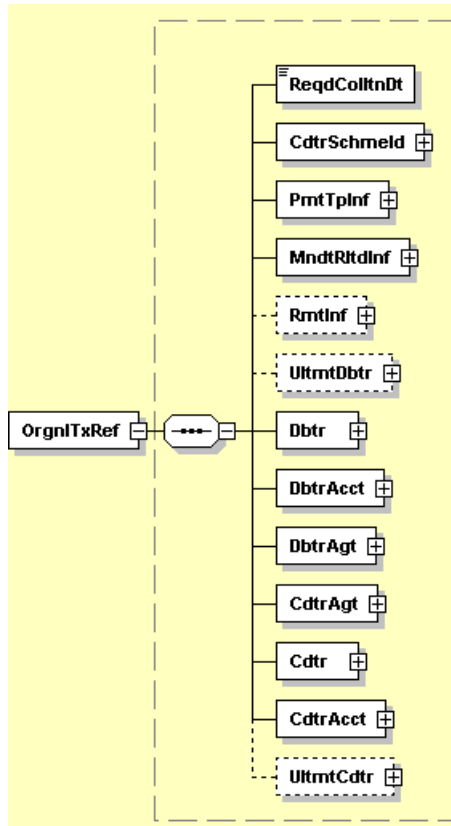
- Definition :** Reason for the reversal or cancellation in a coded form.
- XML Tag :** <Cd>
- Occurrences :** [1..1]
- Level :** 4
- Format :** Code : AM05
AM05 (Duplication) This message appears to have been duplicated.

3.12 Proprietary



- Definition :** Reason for the reversal not catered for by the available codes.
- XML Tag :** <Prtry>
- Occurrences :** [1..1]
- Level :** 4
- Format :** Code : MS02
MS02 Not Specified Reason

3.14 Original Transaction Reference



Definition : Set of key elements of the original transaction being referred to.

XML Tag : <OrgnlTxRef>

Occurrences : [1..1]

Level : 2

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|----------------------------------|--------------|-------|
| 3.14 | [1..1] | ++ OriginalTransactionReference | OrgnlTxRef | 2 |
| 3.23 | [1..1] | +++ RequestedCollectionDate | ReqdColltnDt | 3 |
| 3.24 | [1..1] | +++ CreditorSchemeIdentification | CdtrSchmeld | 3 |
| 3.37 | [1..1] | +++ PaymentTypeInformation | PmtTplnf | 3 |
| 3.49 | [1..1] | +++ MandateRelatedInformation | MndtRltdInf | 3 |
| 3.68 | [0..1] | +++ RemittanceInformation | RmtInf | 3 |
| 3.93 | [0..1] | +++ UltimateDebtor | UltmtDbtr | 3 |
| 3.94 | [1..1] | +++ Debtor | Dbtr | 3 |
| 3.95 | [1..1] | +++ DebtorAccount | DbtrAcct | 3 |
| 3.96 | [1..1] | +++ DebtorAgent | DbtrAgt | 3 |

| | | | | |
|-------|--------|----------------------|-----------|---|
| 3.98 | [1..1] | +++ CreditorAgent | CdtrAgt | 3 |
| 3.100 | [1..1] | +++ Creditor | Cdtr | 3 |
| 3.101 | [1..1] | +++ CreditorAccount | CdtrAcct | 3 |
| 3.102 | [0..1] | +++ UltimateCreditor | UltmtCdtr | 3 |

Usage : The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.

3.23 Requested Collection Date



Definition : Date at which the creditor requests the amount of money to be collected from the debtor.

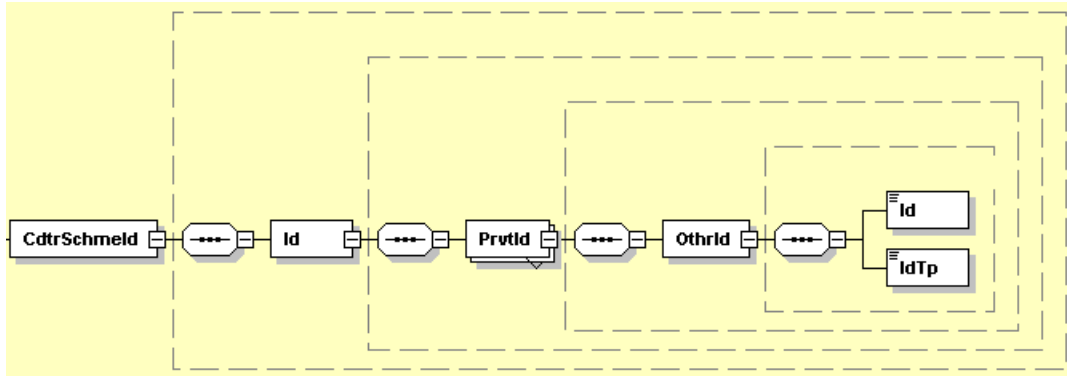
XML Tag : <ReqdColltnDt>

Occurrences : [1..1]

Level : 3

Format : YYYY-MM-DD

3.24 Creditor Scheme Identification



Definition : Credit party that signs the direct debit mandate.

XML Tag : <CdrSchmeld>

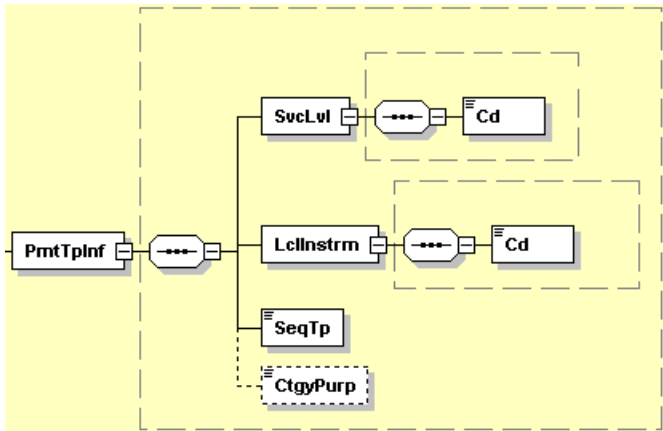
Occurrences : [1..1]

Level : 3

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|----------------------------------|------------|-------|
| 3.24 | [1..1] | +++ CreditorSchemeIdentification | CdrSchmeld | 3 |
| | [1..1] | ++++ Identification | Id | 4 |
| | [1..1] | +++++ PrivateIdentification | PrvtId | 5 |
| | [1..1] | ++++++ OtherIdentification | OthrId | 6 |
| | [1..1] | +++++++ Identification | Id | 7 |
| | [1..1] | +++++++ IdentificationType | IdTp | 7 |

3.37 Payment Type Information



Definition : Set of elements that further specifies the type of transaction.

XML Tag : <PmtTpInf>

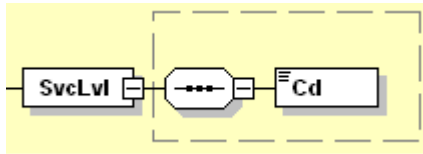
Occurrences : [1..1]

Level : 3

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|----------------------------|-----------|-------|
| 3.37 | [1..1] | +++ PaymentTypeInformation | PmtTpInf | 3 |
| 3.39 | [1..1] | ++++ ServiceLevel | SvcLvl | 4 |
| 3.40 | [1..1] | +++++ Code | Cd | 5 |
| 3.43 | [1..1] | ++++ Local Instrument | LclInstrm | 4 |
| 3.44 | [1..1] | +++++ Code | Cd | 5 |
| 3.46 | [1..1] | ++++ SequenceType | SeqTp | 4 |
| 3.47 | [0..1] | ++++ CategoryPurpose | CtgypPurp | 4 |

3.39 Service Level



Definition : Agreement under which or rules under which the transaction should be processed.

XML Tag : <SvcLvl>

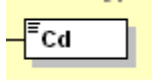
Occurrences : [1..1]

Level : 4

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|-------------------|--------|-------|
| 3.39 | [1..1] | ++++ ServiceLevel | SvcLvl | 4 |
| 3.40 | [1..1] | +++++ Code | Cd | 5 |

3.40 Code



Definition : Identification of a pre-agreed level of service between the parties in a coded form.

XML Tag : <Cd>

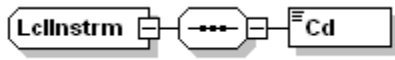
Occurrences : [1..1]

Level : 5

Format : Code : SEPA

SEPA (SingleEuroPaymentsArea) Payment must be executed following the Single Euro Payments Area scheme.

3.43 Local Instrument



Definition : User community specific instrument.

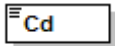
XML Tag : < LclInstrm >

Occurrences : [1..1]

Level : 4

Format : TAG

3. 44 Code



Definition :

XML Tag : <Cd>

Occurrences : [1..1]

Level : 5

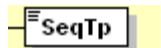
Format : Code – One of the following value must be used.

| Code | Name | Definition |
|------|---|--|
| CORE | European Core Direct Debit | Direct Debits sent under the governance of SEPA Core Direct Debit Scheme Rulebook |
| B2B | European Business-to- Business Direct Debit | Direct Debits sent under the governance of SEPA Business-to-Business Scheme Rulebook |

Rule : The mixing of Core Direct Debits and Business-to-Business Direct Debits is not allowed in the same message.

Example : <Cd>CORE</Cd>

3.46 Sequence Type



Definition : Identifies the direct debit sequence, e.g., first, recurrent, final or one-off.

XML Tag : <SeqTp>

Occurrences : [1..1]

Level : 4

Format : Code : FRST OOFF RCUR FNAL

FRST (First) First collection of a series of direct debit instructions.

OOFF (OneOff) Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.

RCUR (Recurring) Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.

FNAL (Final) Final collection of a series of direct debit instructions.

3.47 CategoryPurpose



This Message item is part of PaymentTypeInfoInformation (3.37)

Definition : Specifies the purpose of the payment based on a set of pre-defined categories

XML Tag : <CtgyPurp>

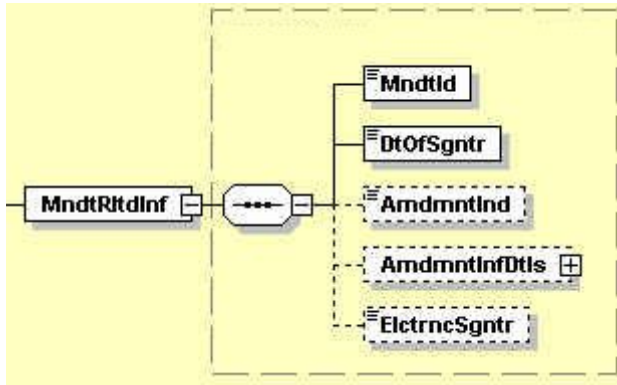
Occurrences : [0..1]

Format : Code

For a complete list of possible codes, see [Payments External Code Lists spreadsheet](http://www.iso20022.org/External_Code_Lists_and_DSS.page) at http://www.iso20022.org/External_Code_Lists_and_DSS.page.

Rule : The usage and impact of these codes is to be agreed with your bank.

3.49 Mandate Related Information



Definition : Set of elements used to provide further details related to a direct debit mandate signed between the creditor and the debtor.

XML Tag : <MndtRltdInf>

Occurrences : [1..1]

Level : 4

Format : TAG - This message item is composed of the following elements.

| Index | Name | XML Tag | Occ. | Format |
|-------|-----------------------------|-----------------|--------|---------|
| 3.49 | Mandate Related Information | <MndtRltdInf> | [1..1] | TAG |
| 3.50 | Mandate Identification | <MndtId> | [1..1] | Text |
| 3.51 | Date of Signature | <DtOfSgntr> | [1..1] | Date |
| 3.52 | Amendment Indicator | <AmdmntInd> | [0..1] | Boolean |
| 3.53 | Amendment Info Details | <AmdmntInfDtls> | [0..1] | TAG |

3.50 Mandate Identification



Definition : Reference of the direct debit mandate that has been signed between the debtor and the creditor.

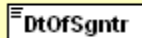
XML Tag : <MndtId>

Occurrences : [1..1]

Level : 5

Format : Max35Text

3.51 Date Of Signature



Definition : Date on which the direct debit mandate has been signed by the debtor.

XML Tag : <DtOfSgntr>

Occurrences : [1..1]

Level : 5

Format : YYYY-MM-DD

3.52 Amendment Indicator



Definition : Indicator notifying whether the underlying mandate is amended or not.

XML Tag : <AmdmntInd>

Occurrences : [0..1]

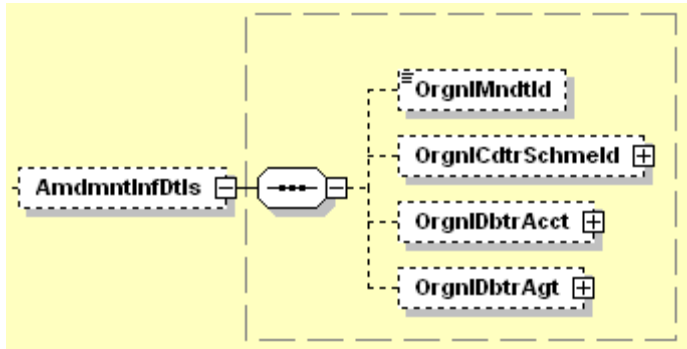
Level : 5

Format : Boolean - One of the following codes must be used.

| Code | Name | |
|-------|-------|--|
| TRUE | True | The mandate is amended or migrated from Dom'80 |
| FALSE | False | The mandate is not amended |

Usage : If not present, considered as FALSE.

3.53 Amendment Information Details



Definition : List of direct debit mandate elements that have been modified.

XML Tag : <AmdmntInfDtls>

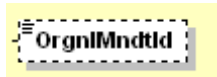
Occurrences : [0..1]

Level : 5

Format : TAG - This message item is composed of the following elements.

| Index | Name | XML Tag | Occ. | Format |
|-------|---|-------------------|--------|--------|
| 3.53 | Amendment Information Details | <AmdmntInfDtls> | [0..1] | TAG |
| 3.54 | Original Mandate Identification | <OrgnlMndtId> | [0..1] | Text |
| 3.55 | Original Creditor Scheme Identification | <OrgnlCdtrSchmId> | [0..1] | TAG |
| 3.59 | Original Debtor Account | <OrgnlDbtr> | [0..1] | TAG |
| 3.60 | Original Debtor Agent | <OrgnlDbtrAcct> | [0..1] | TAG |

3.54 Original Mandate Identification



Definition : Original mandate identification that has been modified.

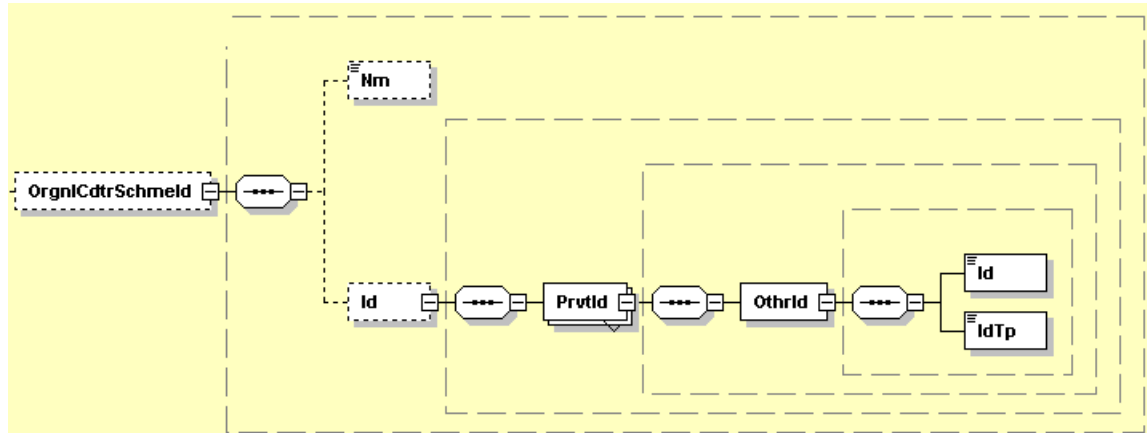
XML Tag : <OrgnlMndtId>

Occurrences : [0..1]

Level : 6

Format : Max35Text

3.55 Original Creditor Scheme Identification



Definition : Original creditor scheme identification that has been modified.

XML Tag : <OrgnCdtrSchmId>

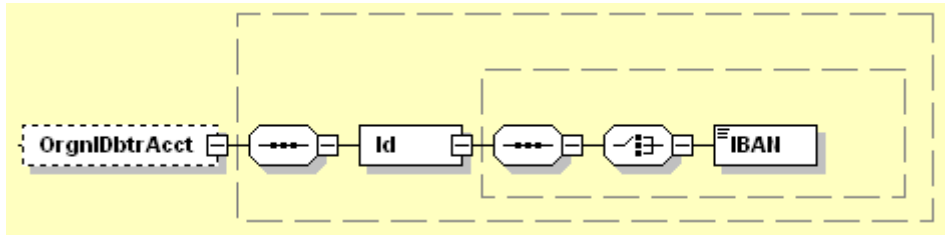
Occurences : [0..1]

Level : 6

Format : TAG - This message item is composed of the following elements.

| Index | Name | XML Tag | Occ. | Format |
|-------|---|----------------|--------|-----------|
| 3.55 | Original Creditor Scheme Identification | OrgnCdtrSchmId | [0..1] | TAG |
| | Name | Nm | [0..1] | Max70Text |
| | Identification | Id | [1..1] | TAG |
| | Private identification | PrvtId | [0..1] | TAG |
| | Other Identification | OthrId | [1..1] | TAG |
| | Identification | Id | [1..1] | Max35Text |
| | Identification Type | IdTp | [1..1] | Max35Text |

3.59 Original Debtor Account



Definition : Original debtor account that has been modified.

XML Tag : <OrgnDbtrAcct>

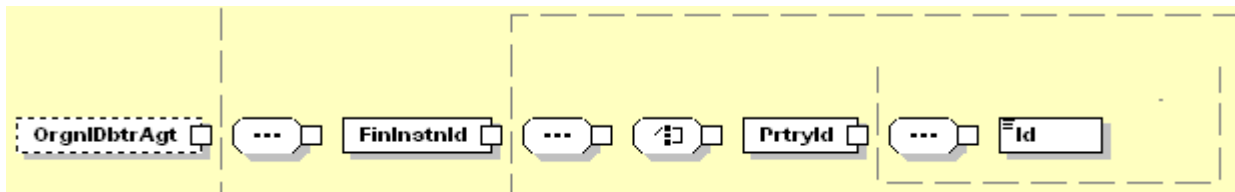
Occurrences : [0..1]

Level : 6

Format : TAG - This message item is composed of the following elements.

| Index | Name | XML Tag | Occ. | Format |
|-------|-------------------------|--------------|--------|-------------|
| 3.59 | Original Debtor Account | OrgnDbtrAcct | [0..1] | TAG |
| | Identification | Id | [1..1] | TAG |
| | IBAN | IBAN | [1..1] | IBAN format |

3.60 Original Debtor Agent



Definition : Original debtor's agent that has been modified.

XML Tag : OrgnDbtrAgt

Occurrences : [0..1]

Level : 6

Format : TAG - This message item is composed of the following elements.

| Index | Name | XML Tag | Occ. | Format |
|-------|------------------------------------|-------------|--------|---------|
| 3.60 | Original Debtor Agent | OrgnDbtrAgt | [0..1] | TAG |
| | FinancialInstitutionIdentification | FinInstId | [1..1] | TAG |
| | Proprietary ID | PrtryId | [1..1] | TAG |
| | ID | Id | [1..1] | "SMNDA" |

3.64 Electronic Signature



Definition : Digital signature as provided by the creditor.

XML Tag : <ElctrncSgntr>

Occurences : [0..1]

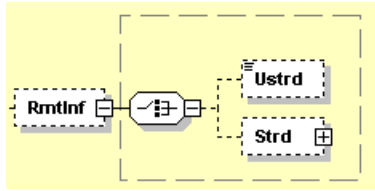
Level : 4

Format : max35Text

Usage :

- If the direct debit is based on an electronic mandate, this data element must contain the reference of the Mandate Acceptance Report
- If the direct debit is based on a paper mandate, this data element is not allowed

3.68 Remittance Information



Definition : Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system.

XML Tag : <RmtInf>

Occurrences : [0..1]

Level : 3

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|-------------|---------------------------|--------|-------|
| 3.68 | [0..1] | +++ RemittanceInformation | RmtInf | 3 |
| 3.69 | [0..1] {OR, | ++++ Unstructured | Ustrd | 4 |
| 3.70 | [0..1] OR} | ++++ Structured | Strd | 4 |

3.69 Unstructured



Definition : Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in an unstructured form.

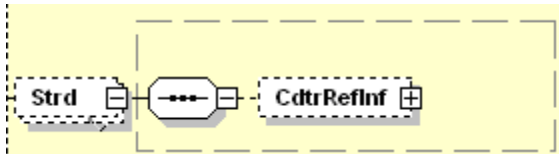
XML Tag : <Ustrd>

Occurrences : [0..1]

Level : 4

Format : text | minLength: 1 maxLength: 140

3.70 Structured



Definition : Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in a structured form.

XML Tag : <Strd>

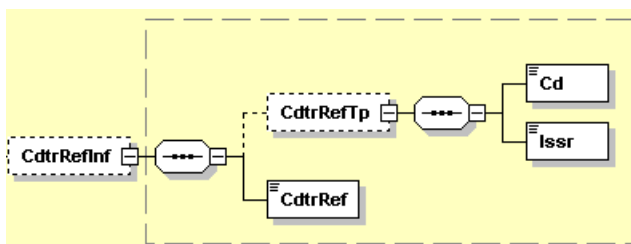
Occurrences : [0..1]

Level : 4

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|------------------------------------|------------|-------|
| 3.70 | [0..1] | ++++ Structured | Strd | 4 |
| 3.84 | [1..1] | +++++ CreditorReferenceInformation | CdtrRefInf | 5 |
| 3.85 | [0..1] | ++++++ CreditorReferenceType | CdtrRefTp | 6 |
| 3.86 | [1..1] | +++++++ Code | Cd | 7 |
| 3.88 | [1..1] | +++++++ Issuer | Issr | 7 |
| 3.89 | [1..1] | +++++++ CreditorReference | CdtrRef | 6 |

3.84 Creditor Reference Information



Definition : Reference information provided by the creditor to allow the identification of the underlying documents.

XML Tag : <CdtrRefInf>

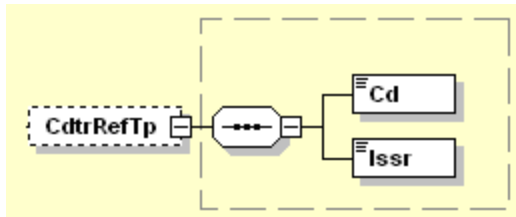
Occurrences : [0..1]

Level : 5

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|------------------------------------|------------|-------|
| 3.84 | [0..1] | +++++ CreditorReferenceInformation | CdtrRefInf | 5 |
| 3.85 | [0..1] | ++++++ CreditorReferenceType | CdtrRefTp | 6 |
| 3.86 | [1..1] | +++++++ Code | Cd | 7 |
| 3.88 | [1..1] | +++++++ Issuer | Issr | 7 |
| 3.89 | [1..1] | +++++++ CreditorReference | CdtrRef | 6 |

3.85 Creditor Reference Type



Definition : Provides the type of the creditor reference.

XML Tag : <CdtrRefTp>

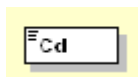
Occurrences : [0..1]

Level : 6

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|-------------------------------|-----------|-------|
| 3.85 | [0..1] | +++++++ CreditorReferenceType | CdtrRefTp | 6 |
| 3.86 | [1..1] | +++++++ Code | Cd | 7 |
| 3.88 | [1..1] | +++++++ Issuer | Issr | 7 |

3.86 Code



Definition : Coded creditor reference type.

XML Tag : <Cd>

Occurrences : [1..1]

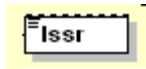
Level : 7

Format : Code : SCOR

If the Belgian Structured Communication is used the following value must be used as Code for CreditorReferenceType :

| Code | Name | |
|------|-----------------------------------|---|
| SCOR | StructuredCommunication Reference | Document is a structured communication reference provided by the creditor to identify the referred transaction. |

3.88 Issuer



Definition : Identification of the issuer of the credit reference type.

XML Tag : Issr

Occurrences : [1..1]

Level : 7

Format : Max35Text

If the Belgian Structured Communication is used the following value must be used as Issuer for CreditorReferenceType :

| Issuer | Name | |
|--------|--|--|
| BBA | The Belgian Bankers' and Stockbroking Firms' Association | The Belgian Bankers' and Stockbroking Firms' Association |

3.89 Creditor Reference



Definition : Unique and unambiguous reference assigned by the creditor to refer to the payment transaction.

Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the cash.

XML Tag : <CdtrRef>

Occurrences : [1..1]

Level : 6

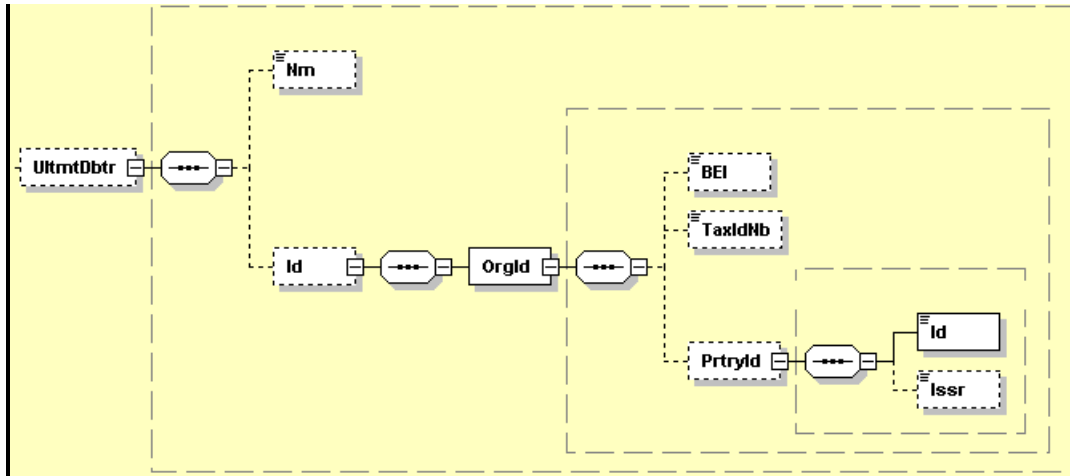
Format : Max35Text

Example :

```

<CdtrRefInf>
  <CdtrRefTp>
    <Cd>SCOR</Cd>
    <Issr> BBA</Issr>
  </CdtrRefTp>
  <CdtrRef>010806817183</CdtrRef>
</CdtrRefInf>
  
```

3.93 Ultimate Debtor



Definition : Ultimate party that owes an amount of money to the (ultimate) creditor. Ultimate Debtor is only to be used if different from Debtor.

XML Tag : <UltmtDbtr>

Occurrences : [0..1]

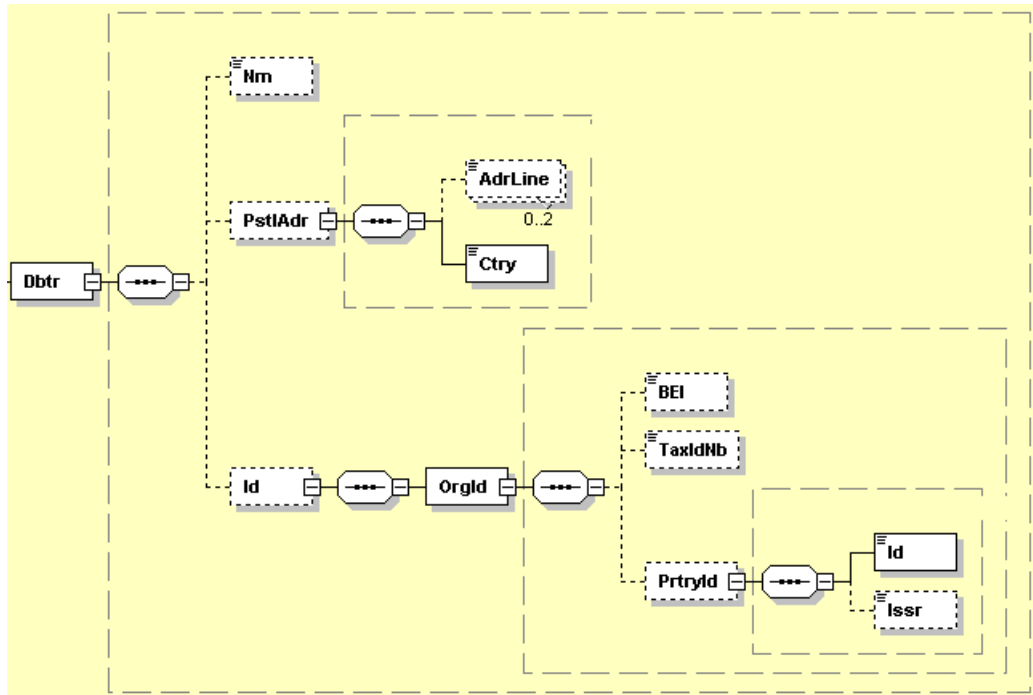
Level : 3

Format : This message item consists of the following elements :

| Index | Occ. | LongNames | Tag | Level |
|-------|---------------|---|-----------|-------|
| 3.93 | [0..1] | +++ Ultimate Debtor | UltmtDbtr | 3 |
| | [0..1] | ++++ Name | Nm | 4 |
| | [0..1] | ++++ Identification | Id | 4 |
| | [1..1] | +++++ Organization Identification | OrgId | 5 |
| | [0..1] {Or | ++++++ Business Entity Identifier (BEI) | BEI | 5 |
| | [0..1] Or | ++++++ Tax Identification Number | TaxIdNb | 5 |
| | [0..1] Or} | ++++++ Proprietary Identification | PrtryId | 5 |
| | [1..1] | ++++++ Identification | Id | 6 |
| | [0..1] | ++++++ Issuer | Issr | 6 |

Rule : - If used for Belgian companies, Identification (within ProprietaryIdentification) must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".

3.94 Debtor



Definition : Party that owes an amount of money to the (ultimate) creditor.

XML Tag : <Dbtr>

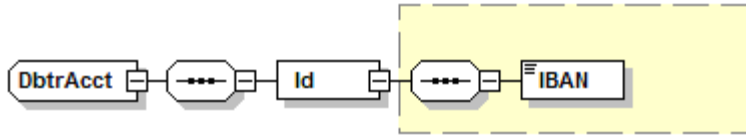
Occurrences : [1..1]

Level : 3

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|-----------|--|---------|-------|
| 3.94 | [1..1] | +++ Debtor | Dbtr | 3 |
| | [0..1] | ++++ Name | Nm | 4 |
| | [0..1] | ++++ PostalAddress | PstlAdr | 4 |
| | [0..2] | +++++ AddressLine | AdrLine | 5 |
| | [1..1] | +++++ Country | Ctry | 5 |
| | [0..1] | ++++ Identification | Id | 4 |
| | [1..1] | +++++ Organization Identification | OrgId | 5 |
| | [0..1]{Or | +++++ Business Entity Identifier (BEI) | BEI | 5 |
| | [0..1]Or | +++++ Tax Identification Number | TaxIdNb | 5 |
| | [0..1]Or} | +++++ Proprietary Identification | PrtryId | 5 |
| | [1..1] | +++++ Identification | Id | 6 |
| | [0..1] | +++++ Issuer | Issr | 6 |

3.95 Debtor Account



Definition : Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

XML Tag : <DbtrAcct>

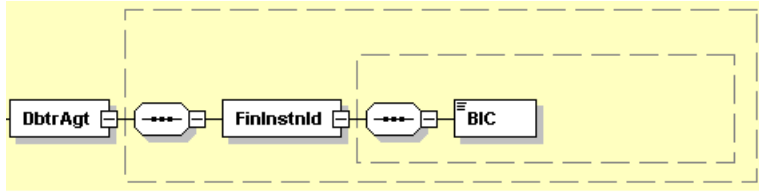
Occurences : [1..1]

Level : 3

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|---------------------|----------|-------|
| 3.95 | [1..1] | +++ DebtorAccount | DbtrAcct | 3 |
| | [1..1] | ++++ Identification | Id | 4 |
| | [1..1] | +++++ IBAN | IBAN | 5 |

3.96 Debtor Agent



Definition : Financial institution servicing an account for the debtor.

XML Tag : <DbtrAgt>

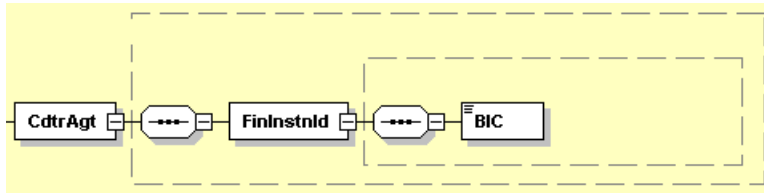
Occurrences : [1..1]

Level : 3

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|---|------------|-------|
| 3.96 | [1..1] | +++ DebtorAgent | DbtrAgt | 3 |
| | [1..1] | ++++ FinancialInstitutionIdentification | FinInstnId | 4 |
| | [1..1] | +++++ BIC | BIC | 5 |

3.98 Creditor Agent



Definition : Financial institution servicing an account for the creditor.

XML Tag : <CdtrAgt>

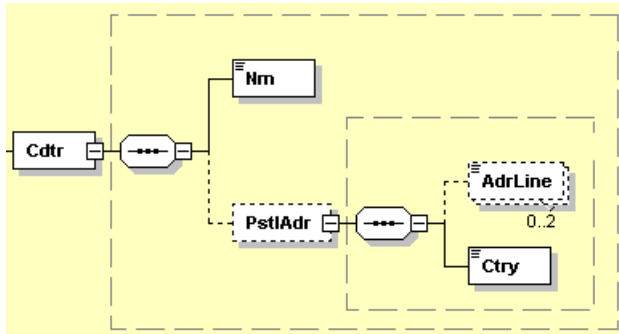
Occurences : [1..1]

Level : 3

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|---|------------|-------|
| 3.98 | [1..1] | +++ CreditorAgent | CdtrAgt | 3 |
| | [1..1] | ++++ FinancialInstitutionIdentification | FinInstnId | 4 |
| | [1..1] | +++++ BIC | BIC | 5 |

3.100 Creditor



Definition : Party to which an amount of money is due (in the original transaction).

XML Tag : <Cdtr>

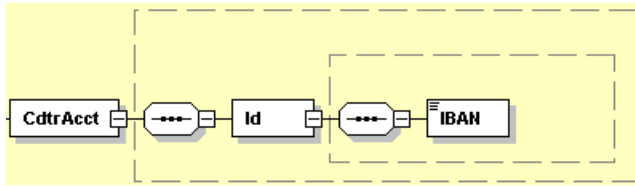
Occurences : [1..1]

Level : 3

Format : TAG - This message item is composed of the following elements.

| Occ. | LongNames | Tag | Level |
|--------|--------------------|---------|-------|
| [1..1] | +++ Creditor | Cdtr | 3 |
| [1..1] | ++++ Name | Nm | 4 |
| [0..1] | +++++PostalAddress | PstlAdr | 5 |
| [0..2] | ++++++AddressLine | AdrLine | 6 |
| [1..1] | ++++++Country | Ctry | 6 |

3.101 Creditor Account



Definition : Unambiguous identification of the account of the creditor to which a credit entry was or should be posted as a result of the direct debit transaction.

XML Tag : <CdtrAcct>

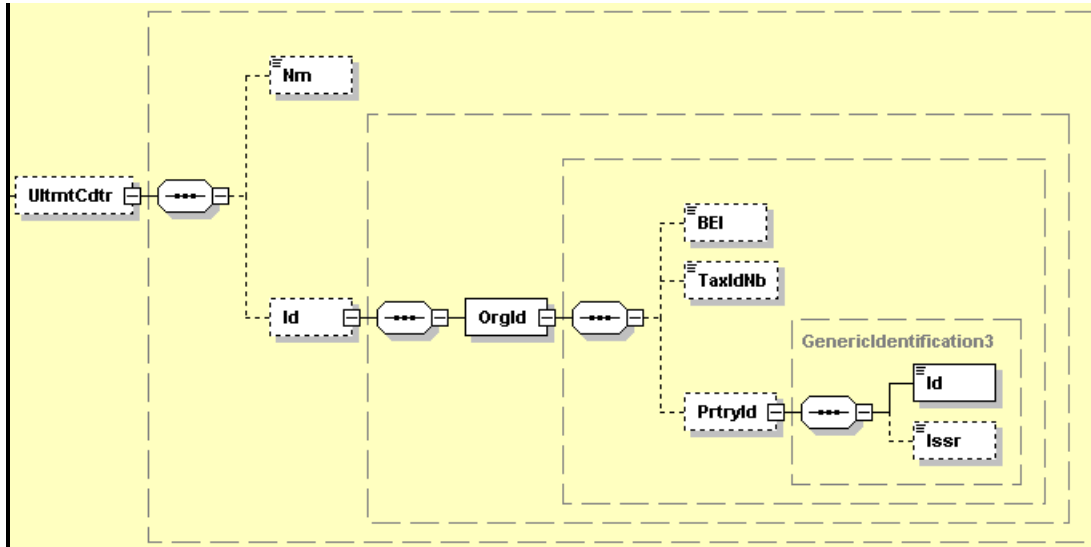
Occurrences : [1..1]

Level : 3

Format : TAG - This message item is composed of the following elements.

| Index | Occ. | LongNames | Tag | Level |
|-------|--------|---------------------|----------|-------|
| 3.101 | [1..1] | +++ CreditorAccount | CdtrAcct | 3 |
| | [1..1] | ++++ Identification | Id | 4 |
| | [1..1] | +++++ IBAN | IBAN | 5 |

3.102 Ultimate Creditor



Definition : Ultimate party to which an amount of money is due. Ultimate Creditor is only to be used if different from Creditor.

XML Tag : <UltmtCdtr>

Occurrences : [0..1]

Level: 3

Format : This message item consists of the following elements :

| Index | Occ. | LongNames | Tag | Level |
|-------|-----------|---|-----------|-------|
| 3.102 | [0..1] | +++ Ultimate Creditor | UltmtCdtr | 3 |
| | [0..1] | ++++ Name | Nm | 4 |
| | [0..1] | ++++ Identification | Id | 4 |
| | [1..1] | +++++ Organization Identification | OrgId | 5 |
| | [0..1]{Or | ++++++ Business Entity Identifier (BEI) | BEI | 5 |
| | [0..1]Or | ++++++ Tax Identification Number | TaxIdNb | 5 |
| | [0..1]Or} | ++++++ Proprietary Identification | PrtryId | 5 |
| | [1..1] | ++++++ Identification | Id | 6 |
| | [0..1] | ++++++ Issuer | Issr | 6 |

Rule : - If used for Belgian companies, Identification (within ProprietaryIdentification) must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".

4 Examples

4.1 Example 1 of Reversal/Cancel

In this example, the initiation message mentioned in the Febelfin-document *"XML Message for European Direct Debit Initiation – Core and Business-to-Business Implementation Guidelines, Version 1.1"* under chapter 3.1 is being reversed/cancelled.

```
<?xml version="1.0" encoding="UTF-8" ?>
<!--Sample XML file-->
<Documentxmlns="urn:iso:std:iso:20022:tech:xsd:pain.007.001.01"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.007.001.01
  C:\DOCUME~1\INDET\Desktop\pain.007.001.01.xsd">
  <pain.007.001.01>
    <GrpHdr>
      <MsgId>AZERTY12345</MsgId>
      <CreDtTm>2009-12-05T09:30:47</CreDtTm>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>Cobelfac</Nm>
        <Id>
          <OrgId>
            <PrtryId>
              <Id>0468651441</Id>
              <Issr>KBO-BCE</Issr>
            </PrtryId>
          </OrgId>
        </Id>
      </InitgPty>
      <CdtrAgt>
        <FinInstnId>
          <BIC>BBRUBEBB</BIC>
        </FinInstnId>
      </CdtrAgt>
    </GrpHdr>
    <OrgnlGrpInf>
      <OrgnlMsgId>ABC123456</OrgnlMsgId>
      <OrgnlMsgNmId>pain.008.001.01</OrgnlMsgNmId>
```



```
<RvslRsnInf>
  <RvslRsn>
    <Cd>MD05</Cd>
  </RvslRsn>
</RvslRsnInf>
</OrgnlGrpInf>
<TxInf>
  <RvslId>ID12345</RvslId>
  <OrgnlPmtInfId>ABCD1234567</OrgnlPmtInfId>
  <OrgnlEndToEndId>ISB12345</OrgnlEndToEndId>
  <OrgnlInstdAmt Ccy="EUR">4723.34</OrgnlInstdAmt>
  <RvsdInstdAmt Ccy="EUR">4723.34</RvsdInstdAmt>
  <OrgnlTxRef>
    <ReqdColltnDt>2009-12-05</ReqdColltnDt>
    <CdtrSchmeId>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>BE80123456789012</Id>
            <IdTp>SEPA</IdTp>
          </OthrId>
        </PrvtId>
      </Id>
    </CdtrSchmeId>
    <PmtTpInf>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
      <LclInstrm>
        <Cd>CORE</Cd>
      </LclInstrm>
      <SeqTp>FRST</SeqTp>
    </PmtTpInf>
    <MndtRltdInf>
      <MndtId>BE123456789</MndtId>
      <DtOfSgntr>2009-12-02</DtOfSgntr>
```

```
<AmdmntInd>true</AmdmntInd>
<AmdmntInfDtls>
  <OrgnlMndtId>DOM80123456789012</OrgnlMndtId>
  <OrgnlCdtrSchmeId>
    <Id>
      <PrvtId>
        <OthrId>
          <Id>DOM801234567890</Id>
          <IdTp>SEPA</IdTp>
        </OthrId>
      </PrvtId>
    </Id>
  </OrgnlCdtrSchmeId>
</AmdmntInfDtls>
</MndtRltdInf>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <CdtrRefTp>
        <Cd>SCOR</Cd>
        <Issr>BBA</Issr>
      </CdtrRefTp>
      <CdtrRef>010806817183</CdtrRef>
    </CdtrRefInf>
  </Strd>
</RmtInf>
<UltmtDbtr>
  <Nm>Ultimate Debtor</Nm>
</UltmtDbtr>
<Dbtr>
  <Nm>Debtor</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>BE68539033347034</IBAN>
  </Id>
```

```
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>ABCDBEBB</BIC>
  </FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BIC>BBRUBEBB</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>AAAAAAAAAA</Nm>
  <PstlAdr>
    <AdrLine>Rue des electrons 10</AdrLine>
    <AdrLine>1000 Bruxelles</AdrLine>
    <Ctry>BE</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>BE68539007547034</IBAN>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInf>
</pain.007.001.01>
</Document>
```

4.2 Example 2 : Reversal/Cancel of Recurrent Direct Debit

In this example, the initiation message mentioned in the Febelfin-document “XML Message for European Direct Debit Initiation – Core and Business-to-Business Implementation Guidelines, Version 1.1” under chapter 3.2 is being reversed/cancelled.

```
<?xml version="1.0" encoding="UTF-8" ?>
<!--Sample XML file-->
<Documentxmlns="urn:iso:std:iso:20022:tech:xsd:pain.007.001.01"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.007.001.01
  C:\DOCUME~1\INDET\Desktop\pain.007.001.01.xsd">
  <pain.007.001.01>
    <GrpHdr>
      <MsgId>QWERTY12345</MsgId>
      <CreDtTm>2010-01-06T09:30:47</CreDtTm>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>Cobelfac</Nm>
        <Id>
          <OrgId>
            <PrtryId>
              <Id>0468651441</Id>
              <Issr>KBO-BCE</Issr>
            </PrtryId>
          </OrgId>
        </Id>
      </InitgPty>
      <CdtrAgt>
        <FinInstnId>
          <BIC>BBRUBEBB</BIC>
        </FinInstnId>
      </CdtrAgt>
    </GrpHdr>
    <OrgnlGrpInf>
      <OrgnlMsgId>ABC123456</OrgnlMsgId>
      <OrgnlMsgNmId>pain.008.001.01</OrgnlMsgNmId>
      <RvslRsnInf>
        <RvslRsn>
```

```
        <Cd>MD05</Cd>
      </RvsIRsn>
    </RvsIRsnInf>
  </OrgnlGrpInf>
  <TxInf>
    <RvsId>ID6789</RvsId>
    <OrgnlPmtInfId>ABCD1234567</OrgnlPmtInfId>
    <OrgnlEndToEndId>ISB12345</OrgnlEndToEndId>
    <OrgnlInstdAmt Ccy="EUR">4723.34</OrgnlInstdAmt>
    <RvsdInstdAmt Ccy="EUR">4723.34</RvsdInstdAmt>
    <OrgnlTxRef>
      <ReqdColltnDt>2010-01-05</ReqdColltnDt>
      <CdtrSchmeId>
        <Id>
          <PrvtId>
            <OthrId>
              <Id>BE80123456789012</Id>
              <IdTp>SEPA</IdTp>
            </OthrId>
          </PrvtId>
        </Id>
      </CdtrSchmeId>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
        <SeqTp>RCUR</SeqTp>
      </PmtTpInf>
      <MndtRltdInf>
        <MndtId>BE123456789</MndtId>
        <DtOfSgntr>2009-12-02</DtOfSgntr>
      </MndtRltdInf>
      <RmtInf>
```

<UStrd>Invoice number 56 – CN 12AF263 – DEC
2009</UStrd>

</RmtInf>

<UltmtDbtr>

<Nm>Ultimate Debtor</Nm>

</UltmtDbtr>

<Dbtr>

<Nm>Debtor</Nm>

</Dbtr>

<DbtrAcct>

<Id>

<IBAN>BE68539033347034</IBAN>

</Id>

</DbtrAcct>

<DbtrAgt>

<FinInstnId>

<BIC>ABCDBEBB</BIC>

</FinInstnId>

</DbtrAgt>

<CdtrAgt>

<FinInstnId>

<BIC>BBRUBEBB</BIC>

</FinInstnId>

</CdtrAgt>

<Cdtr>

<Nm>AAAAAAAAAA</Nm>

</Cdtr>

<CdtrAcct>

<Id>

<IBAN>BE68539007547034</IBAN>

</Id>

</CdtrAcct>

</OrgnlTxRef>

</TxInf>

</pain.007.001.01>

</Document>

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