

XML message for Direct Debit Reversal (or Cancel)

Implementation Guidelines

Version 2.0

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1 Introduction

This document sets out the rules for implementing the XML Customer Direct Debit Reversal message UNIFI (ISO20022 PAIN 007.001.02) (BEIG 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 instructions. Chapter 1.1 of this document explains what the usage is of this type of instruction.

This version 2.0 complies with the "SEPA Business-to-Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines" v2.0 (valid as of 2/11/2010) & v3.0 (valid as of 19/11/2011) and the "SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines" v4.0 (valid as of 2/11/2010) & v5.0 (valid as of 19/11/2011) of the European Council of Payments (EPC).

These Implementation Guidelines have been developed by Febelfin. The utmost care has been taken 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 due to any incorrect or incomplete information as described in this publication.

This text is also available in Dutch and French.

Please contact your bank for any further information.

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 instruction 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 007.001.02 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 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 ISO 20022 XML Message Definition Report for Payment Standards – Initiation. This Report can be found on www.iso20022.org, under “Catalogue of ISO 20022 messages”, with “pain.007.001.02” as reference.

The description of each message item contains:

Index	Number that refers to the corresponding description in the 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 ISO 20022 Message Definition.

Message elements not described in these guidelines must not be used and usage rules must be complied with in order to avoid possible reject of the message or a payment.

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

The description of the ISO 20022 document models can be found in a number of schemes. A specific description language (XSD) is used in those schemes. The schemes make it possible to give a description of the tags in the document, the structure and sequence of those beacons (hierarchy of tags) as well as the codes which are allowed for some specific data, the number of possible cases, the obligatory or optional character of some of the data, etc.

The general XSD for pain.007.001.02 can be downloaded from www.iso20022.org > Catalogue of XML Messages > Payments > [Payments Initiation](http://www.iso20022.org/Payments_Initiation) > CustomerPaymentReversalV02 > pain.007.001.02

A Customer Payment Reversal Message starts with

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

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

```
<CstmrPmtRvsl>
```

and ends with:

```
</CstmrPmtRvsl>
```

```
</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

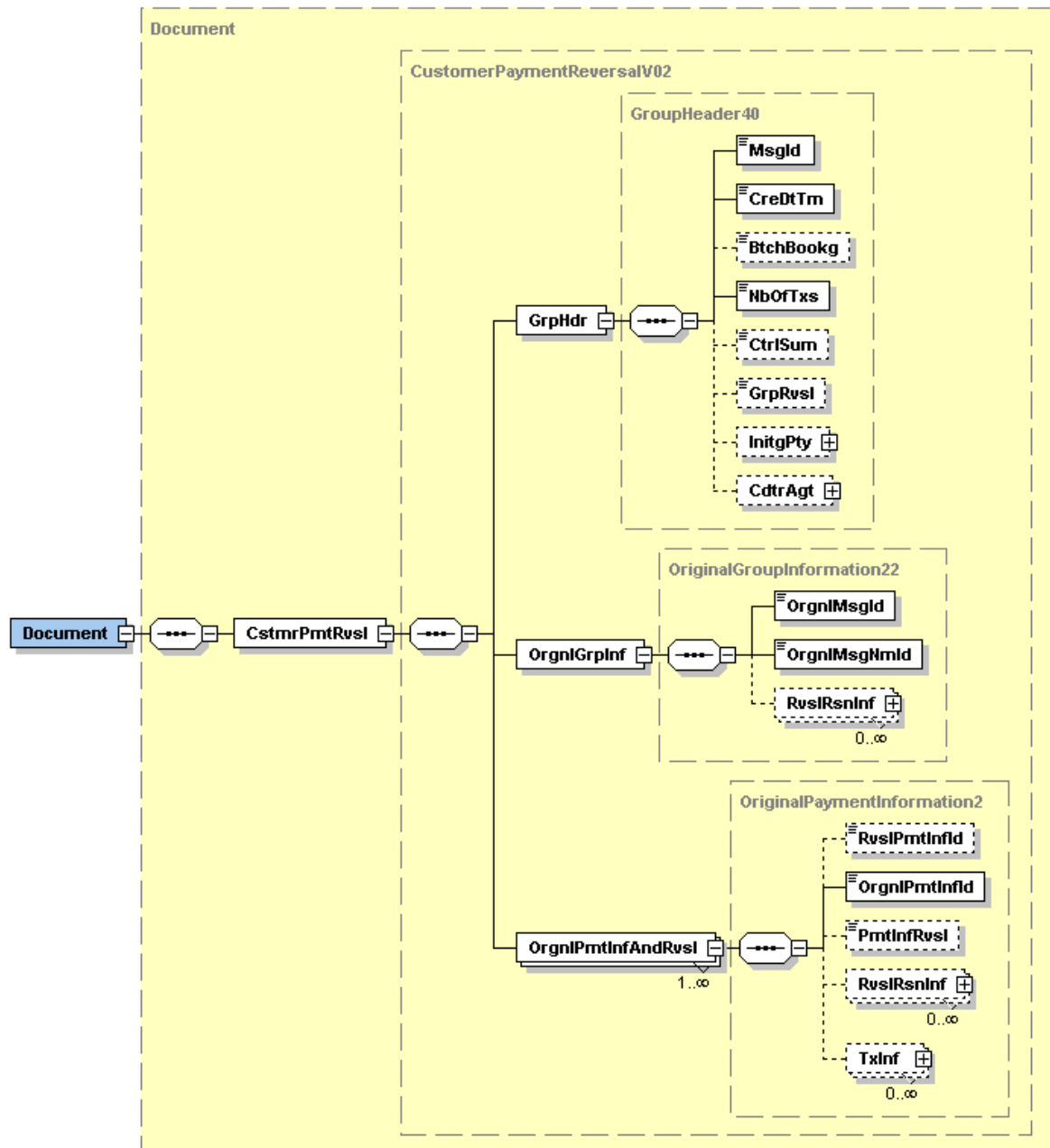
This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date and Time.

B. Original Group Information

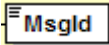
This building block is mandatory and present once. It contains elements such as Original Message Identification, Original Message Name Identification.

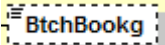
C. Original Payment Information And Reversal

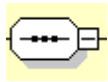
This building block is mandatory and repetitive. It contains elements referencing the original instruction (such as OriginalEndToEndIdentification and OriginalInstructedAmount), and elements relating to the CustomerPaymentReversal (such as ReversalIdentification, PaymentInformationReversal and ReversedInstructedAmount).



Legend:

 **MsgId** Box with full-line is a mandatory Message Element

 **BtchBookg** 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)

Index	Occ.	LongNames	Tag	Length of content
	[1..1]	+ Message root	CstmrPmtRvsl	
1.0	[1..1]	+ GroupHeader	GrpHdr	
1.1	[1..1]	++ MessageIdentification	MsgId	35
1.2	[1..1]	++ CreationDateTime	CreDtTm	19
1.6	[0..1]	++ BatchBooking	BtchBookg	
1.7	[1..1]	++ NumberOfTransactions	NbOfTxs	15
1.8	[0..1]	++ Control Sum	CtrlSum	18
1.10	[0..1]	++ InitiatingParty	InitgPty	
	[0..1]	+++ Name	Nm	70
	[0..1]	+++ Identification	Id	
	[1..1]	++++ Organisation Identification	OrgId	
	[0..1]{Or	+++++ BIC Or BEI	BICOrBEI	8 or 11
	[0..1] Or}	+++++ Other	Othr	
	[1..1]	++++++ Identification	Id	35
	[0..1]	++++++ Issuer	Issr	35
1.13	[0..1]	++ CreditorAgent	CdtrAgt	
	[1..1]	+++ FinancialInstitutionIdentification	FinInstnId	
	[1..1]	++++ BIC	BIC	8 or 11
2.0	[1..1]	+ OriginalGroupInformation	OrgnlGrpInf	
2.1	[1..1]	++ OriginalMessageIdentification	OrgnlMsgId	
2.2	[1..1]	++ OriginalMessageNameIdentification	OrgnlMsgNmId	35
2.4	[0..1]	++ ReversalReasonInformation	RvslRsnInf	
2.6	[1..1]	+++ Reason	Rsn	
2.7	[1..1]	++++ Code	Cd	4
3.0	[1..n]	+ Original Payment Information and Reversal	OrgnlPmtInfAndRvsl	
3.1	[0..1]	++ Reversal Payment Information Identification	RvslPmtInfId	35
3.2	[1..1]	++ Original Payment Information Identification	OrgnlPmtInfId	35
3.6	[0..1]	++ Payment Information Reversal	PmtInfRvsl	
3.7	[0..1]	++ Reversal Reason Information	RvslRsnInf	
3.9	[1..1]	+++ Reason	Rsn	
3.10	[1..1]	++++ Code	Cd	4
3.13	[0..n]	++ TransactionInformation	TxInf	
3.14	[1..1]	+++ ReversalIdentification	RvslId	35

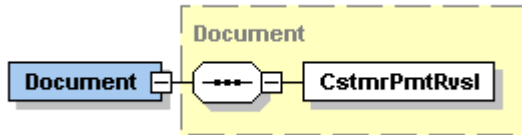
3.15	[0..1]	+++ OriginalInstructionIdentification	OrgnlInstrId	35
3.16	[1..1]	+++ OriginalEndToEndIdentification	OrgnlEndToEndId	35
3.17	[1..1]	+++ OriginalInstructedAmount	OrgnlInstdAmt	11
3.18	[1..1]	+++ ReversedInstructedAmount	RvsdInstdAmt	11
3.19	[0..1]	+++ ChargeBearer	ChrgBr	
3.20	[0..1]	+++ ReversalReasonInformation	RvslRsnInf	
3.22	[1..1]	++++ Reason	Rsn	
3.23	[1..1]	+++++ Code	Cd	4
3.26	[1..1]	+++ OriginalTransactionReference	OrgnlTxRef	
3.34	[1..1]	++++ RequestedCollectionDate	ReqdColltnDt	10
3.36	[1..1]	++++ CreditorSchemeIdentification	CdtrSchmeId	
	[1..1]	+++++ Identification	Id	
	[1..1]	+++++ PrivateIdentification	PrvtId	
	[1..1]	+++++ Other	OthrId	
	[1..1]	+++++ Identification	Id	35
	[1..1]	+++++ SchemeName	SchmeNm	
	[1..1]	+++++ Proprietary	Prtry	4
3.49	[1..1]	++++ PaymentTypeInformation	PmtTpInf	
3.52	[1..1]	+++++ ServiceLevel	SvcLvl	
3.53	[1..1]	+++++ Code	Cd	4
3.55	[1..1]	+++++ Local Instrument	LclInstrm	
3.56	[1..1]	+++++Code	Cd	4
3.58	[1..1]	+++++ SequenceType	SeqTp	4
3.59	[0..1]	+++++ CategoryPurpose	CtgyPurp	
3.60	[1...1]	+++++ Code	Cd	4
3.63	[1..1]	++++ MandateRelatedInformation	MndtRltdInf	
3.64	[1..1]	+++++ MandateIdentification	MndtId	35
3.65	[1..1]	+++++ DateOfSignature	DtOfSgntr	10
3.66	[0..1]	+++++ AmendmentIndicator	AmdmntInd	
3.67	[0..1]	+++++ AmendmentInformationDetails	AmdmntInfDtls	
3.68	[0..1]	+++++ OriginalMandateIdentification	OrgnlMndtId	35
3.69	[0..1]	+++++ OriginalCreditorSchemeIdentification	OrgnlCdtrSchmeId	
	[1..1]	+++++ Identification	Id	
	[1..1]	+++++ PrivateIdentification	PrvtId	
	[1..1]	+++++ Other	OthrId	
	[1..1]	+++++ Identification	Id	35
	[1..1]	+++++ SchemeName	SchmeNm	
	[1..1]	+++++ Proprietary	Prtry	4
3.73	[0..1]	+++++ Original Debtor Account	OrgnlDbtrAcct	
	[1..1]	+++++ Identification	Id	

	[1..1]	+++++++ IBAN	IBAN	34
3.74	[0..1]	+++++ Original Debtor Agent	OrgnIDbtrAgt	
	[1..1]	+++++++ FinancialInstitutionIdentification	FinInstnId	
	[1..1]	+++++++ Other	Othr	
	[1..1]	+++++++ ID	Id	
3.78	[0..1]	+++++ ElectronicSignature	ElctrcSgntr	35
3.82	[0..1]	++++ RemittanceInformation	RmtInf	
3.83	[1..1] {Or	+++++ Unstructured	Ustrd	140
3.84	[1..1] Or}	+++++ Structured	Strd	
3.104	[1..1]	+++++++ CreditorReferenceInformation	CdtrRefInf	
3.105	[1..1]	+++++++ Type	Tp	
3.106	[1..1]	+++++++ Code or Proprietary	CdOrPrtry	
3.107	[1..1]	+++++++ Code	Cd	4
3.109	[1..1]	+++++++ Issuer	Issr	35
3.110	[1..1]	+++++++ Reference	CdtrRef	35
3.114	[0..1]	++++ UltimateDebtor	UltmtDbtr	
	[0..1]	+++++ Name	Nm	70
	[0..1]	+++++ Identification	Id	
	[1..1]	+++++++ Organisation Identification	OrgId	
	[0..1]{Or	+++++++ BIC Or BEI	BICOrBEI	8 or 11
	[0..1] Or}	+++++++ Other	Othr	
	[1..1]	+++++++ Identification	Id	
	[0..1]	+++++++ Issuer	Issr	
3.115	[1..1]	++++ Debtor	Dbtr	
	[0..1]	+++++ Name	Nm	70
	[0..1]	+++++ PostalAddress	PstIAdr	
	[0..1]	+++++++ Country	Ctry	2
	[0..2]	+++++++ AddressLine	AdrLine	70
	[0..1]	+++++ Identification	Id	
	[1..1]	+++++++ Organisation Identification	OrgId	
	[0..1]{Or	+++++++ BIC Or BEI	BICOrBEI	8 or 11
	[0..1] Or}	+++++++ Other	Othr	
	[1..1]	+++++++ Identification	Id	35
	[0..1]	+++++++ Issuer	Issr	35
3.116	[1..1]	++++ DebtorAccount	DbtrAcct	
	[1..1]	+++++ Identification	Id	
	[1..1]	+++++++ IBAN	IBAN	34
3.117	[1..1]	++++ DebtorAgent	DbtrAgt	
	[1..1]	+++++ FinancialInstitutionIdentification	FinInstnId	
	[1..1]	+++++++ BIC	BIC	8 or 11

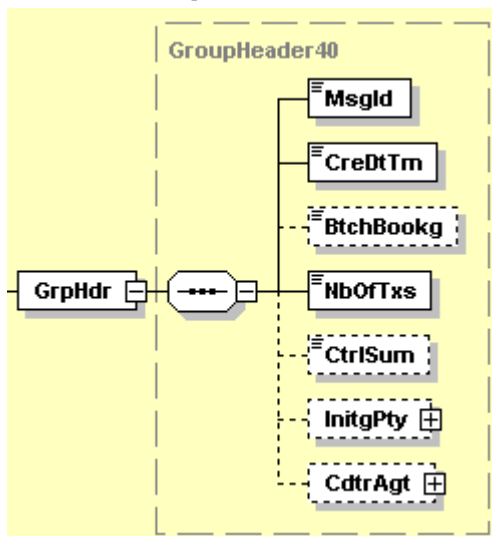
3.119	[1..1]	++++ CreditorAgent	CdtrAgt	
	[1..1]	+++++ FinancialInstitutionIdentification	FinInstnId	
	[1..1]	++++++ BIC	BIC	8 or 11
3.121	[1..1]	++++ Creditor	Cdtr	
	[1..1]	+++++ Name	Nm	70
	[0..1]	++++++PostalAddress	PstlAdr	
	[0..1]	+++++++Country	Ctry	2
	[0..2]	+++++++AddressLine	AdrLine	70
3.122	[1..1]	++++ CreditorAccount	CdtrAcct	
	[1..1]	+++++ Identification	Id	
	[1..1]	++++++ IBAN	IBAN	34
3.123	[0..1]	++++ UltimateCreditor	UltmtCdtr	
	[0..1]	+++++ Name	Nm	70
	[0..1]	+++++ Identification	Id	
	[1..1]	++++++ Organisation Identification	OrgId	
	[0..1]{Or	+++++++ BIC Or BEI	BICOrBEI	8 or 11
	[0..1] Or}	+++++++ Other	Othr	
	[1..1]	+++++++ Identification	Id	35
	[0..1]	+++++++ Issuer	Issr	35

2 Message description

Message Root



1.0 Group Header



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

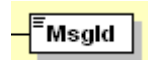
XML Tag : <GrpHdr>

Occurrences : [1..1]

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

Index	Occ.	LongNames	Tag
1.0	[1..1]	+ GroupHeader	GrpHdr
1.1	[1..1]	++ MessageIdentification	MsgId
1.2	[1..1]	++ CreationDateTime	CreDtTm
1.6	[0..1]	++ BatchBooking	BtchBookg
1.7	[1..1]	++ NumberOfTransactions	NbOfTxs
1.8	[0..1]	++ Control Sum	CtrlSum
1.10	[0..1]	++ InitiatingParty	InitgPty
1.13	[0..1]	++ CreditorAgent	CdtrAgt

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.

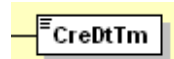
Usage : The instructing party has to make sure that 'MessageIdentification' is unique Per instructed party for a pre-agreed period.

XML Tag : <MsgId>

Occurrences : [1..1]

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]

Format : YYYY-MM-DDThh:mm:ss

1.6 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.

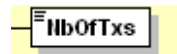
XML Tag : <BtchBookg>

Occurrences : [0..1]

Format : true or false

Usage : Default and recommended value is true

1.7 Number Of Transactions



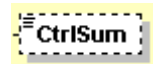
Definition : Number of individual transactions contained in the message.

XML Tag : <NbOfTxS>

Occurrences : [1..1]

Format : Max15NumericText

1.8 Control Sum



Definition: Number of individual transactions contained in the message.

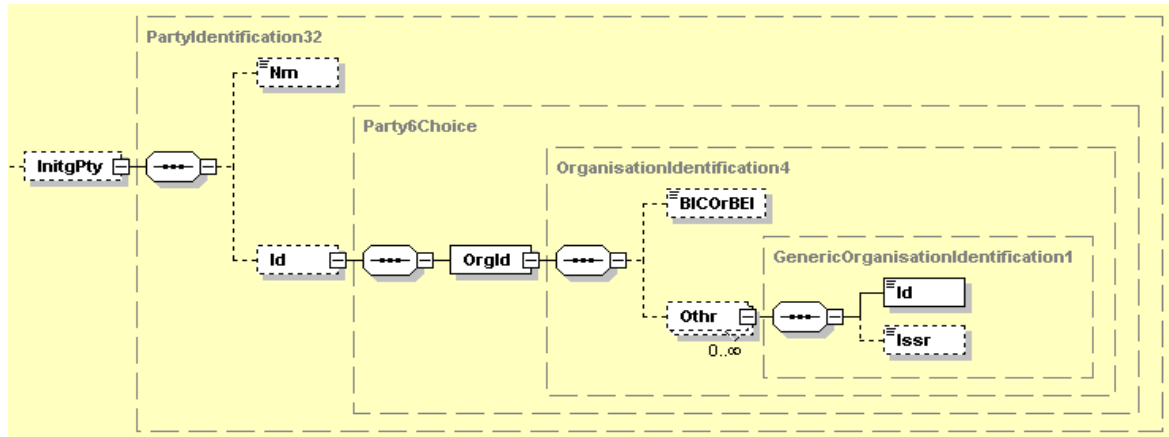
XML Tag: <CtrlSum>

Occurrences: [0..1]

Format: DecimalNumber

Example: <CtrlSum>32.56</CtrlSum>

1.10 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 : [0..1]

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

Index	Occ.	LongNames	Tag
1.10	[0..1]	++ InitiatingParty	InitgPty
	[0..1]	+++ Name	Nm
	[0..1]	+++ Identification	Id
	[1..1]	++++ Organisation Identification	OrgId
	[0..1]{Or	+++++ BIC Or BEI	BICOrBEI
	[0..1] Or}	+++++ Other	Othr
	[1..1]	+++++ Identification	Id
	[0..1]	+++++ Issuer	Issr

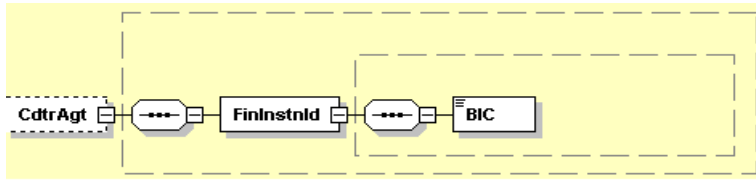
Usage :

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

Example :

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

1.13 Creditor Agent



Definition : Financial institution servicing an account for the creditor.

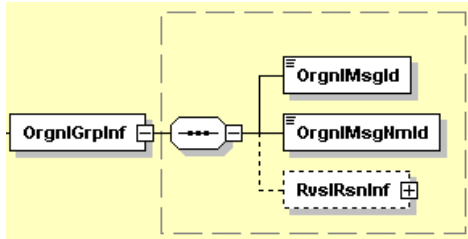
XML Tag : <CdtrAgt>

Occurences : [0..1]

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

Index	Occ.	LongNames	Tag
1.13	[0..1]	++ CreditorAgent	CdtrAgt
	[1..1]	+++ FinancialInstitutionIdentification	FinInstnId
	[1..1]	++++ BIC	BIC

2.0 Original Group Information



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

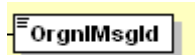
XML Tag : <OrgnlGrpInf>

Occurrences : [1..1]

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

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

2.1 Original Message Identification



Definition : Point to point reference assigned by the original instructing party to unambiguously identify the original message.

XML Tag : <OrgnlMsgId>

Occurrences : [1..1]

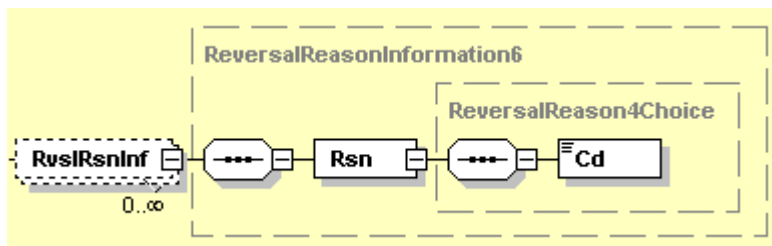
Format : Max35Text

2.2 Original Message Name Identification



- Definition :** Specifies the original message name identifier to which the message refers.
- XML Tag :** <OrgnlMsgNmId>
- Occurrences :** [1..1]
- Format :** Max35Text
- Usage :** Must contain "pain.008.001.02"

2.4 Reversal Reason Information

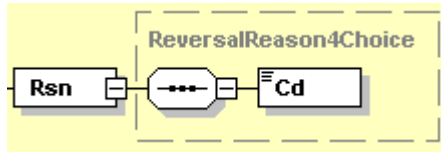


- Definition :** Detailed information on the reversal reason.
- XML Tag :** <RvsIRsnInf>
- Occurrences :** [0..1]
- Format :** TAG - This message item is composed of the following elements.

Index	Occ.	LongNames	Tag
2.4	[0..1]	++ ReversalReasonInformation	RvsIRsnInf
2.6	[1..1]	+++ Reason	Rsn
2.7	[1..1]	++++ Code	Cd

- Usage :** Must be present at least at one of the three levels, Group level (2.4), Payment level (3.7) or at Transaction level.(3.20)

2.6 Reason

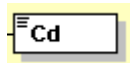


Definition : Specifies the reason for the reversal.

XML Tag : <Rsn>

Occurrences : [1..1]

2.7 Code



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

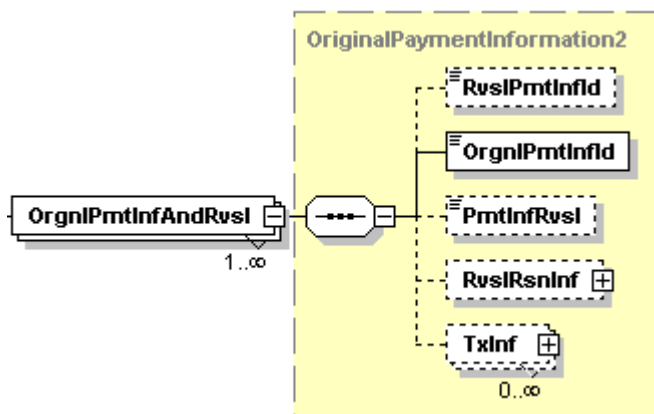
XML Tag : <Cd>

Occurrences : [1..1]

Format : Code : AM05, MS02

Code	Name	Definition
AM05	Duplication	This message appears to have been duplicated.
MS02	NotSpecifiedReasonCustomerGenerated	Reason not specified

3.0 Original Payment Information and Reversal



Definition : Information concerning the original payment information, to which the reversal message refers.

XML Tag : <OrgnlPmtInfAndRvsl>

Occurrences : [1..n]

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

Index	Occ.	LongNames	Tag
3.0	[1..n]	+ Original Payment Information and Reversal	OrgnlPmtInfAndRvsl
3.1	[0..1]	++ Reversal Payment Information Identification	RvslPmtInfId
3.2	[1..1]	++ Original Payment Information Identification	OrgnlPmtInfId
3.6	[0..1]	++ Payment Information Reversal	PmtInfRvsl
3.7	[0..1]	++ Reversal Reason Information	RvslRsnInf
3.13	[0..n]	++ TransactionInformation	TxInf

3.1 Reversal Payment Information Identification



Definition : Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed payment information group. Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed.

XML Tag : <RvslPmtInfId>

Occurrences : [0..1]

Format : maxLength: 35 minLength: 1

3.2 Original Payment Information Identification



Definition : Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.

XML Tag : <OrgnlPmtInfId>

Occurrences : [1..1]

Format : maxLength: 35 minLength: 1

3.6 Payment Information Reversal



Definition : Indicates whether or not the reversal applies to the complete original payment information group or to individual transactions within that group.

XML Tag : <PmtInfRvsl>

Occurrences : [0..1]

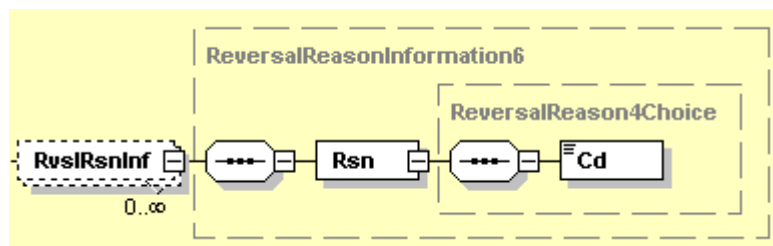
Data Type: One of the following TrueFalseIndicator values must be used:

MeaningWhenTrue: true

MeaningWhenFalse: false

Usage : For the Belgian banking community, when this field is not filled in the default value is 'False'

3.7 Reversal Reason Information



Definition : Set of elements used to provide detailed information on the reversal reason.

XML Tag : <RvslRsnInf>

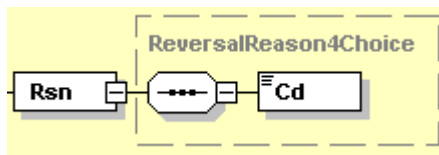
Occurrences : [0..1]

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

Index	Occ.	LongNames	Tag
3.7	[0..1]	++ Reversal Reason Information	RvslRsnInf
3.9	[1..1]	+++ Reason	Rsn
3.10	[1..1]	++++ Code	Cd

Usage : Must be present at least at one of the three levels, Group level (2.4), Payment level (3.7) or at Transaction level.(3.20)

3.9 Reason

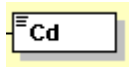


Definition : Specifies the reason for the reversal.

XML Tag : <Rsn>

Occurences : [1..1]

3.10 Code



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

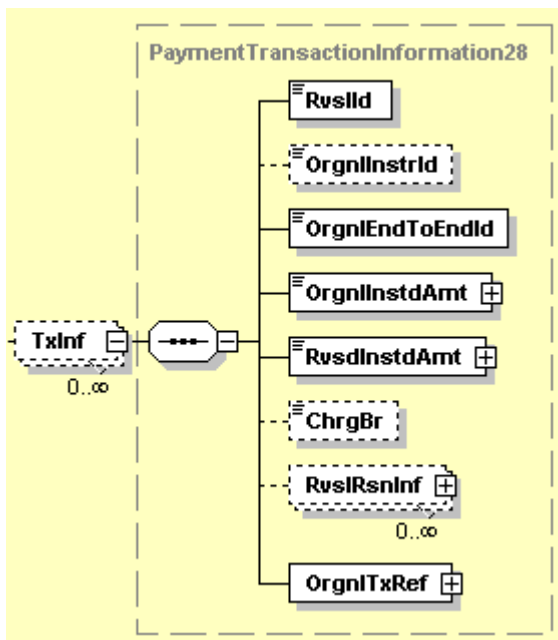
XML Tag : <Cd>

Occurrences : [1..1]

Format : Code : AM05, MS02

Code	Name	Definition
AM05	Duplication	This message appears to have been duplicated.
MS02	NotSpecifiedReasonCustomerGenerated	Reason not specified

3.13 Transaction Information



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

XML Tag : <TxInf>

Occurrences : [0..n]

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

Index	Occ.	LongNames	Tag
3.13	[0..n]	++ TransactionInformation	TxInf
3.14	[1..1]	+++ ReversalIdentification	RvsIID
3.15	[0..1]	+++ OriginalInstructionIdentification	OrgnlInstrId
3.16	[1..1]	+++ OriginalEndToEndIdentification	OrgnlEndToEndId
3.17	[1..1]	+++ OriginalInstructedAmount	OrgnlInstdAmt
3.18	[1..1]	+++ ReversedInstructedAmount	RvsdInstdAmt
3.19	[0..1]	+++ Chargebearer	ChrgBr
3.20	[0..1]	+++ ReversalReasonInformation	RvsIRsnInf
3.26	[1..1]	+++ OriginalTransactionReference	OrgnlTxRef

3.14 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]

Format : Max35Text

3.15 Original Instruction Identification



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

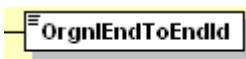
Usage: the original instruction identification is the original point to point reference used between the instructing party and the instructed party to refer to the original instruction.

XML Tag : < OrgnlInstrId>

Occurrences : [0..1]

Format : Max35Text

3.16 Original End To End Identification



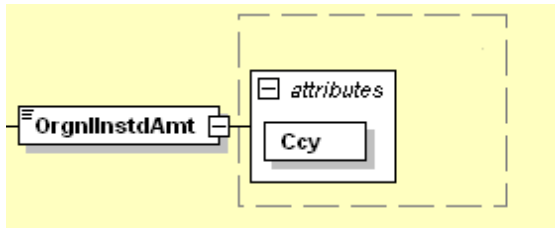
Definition : Original unique identification assigned by the initiating party to unambiguously identify the original transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.

XML Tag : <OrgnlEndToEndId>

Occurrences : [1..1]

Format : Max35Text

3.17 Original Instructed amount



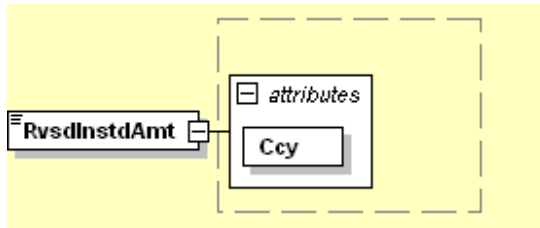
Definition : Amount of money to be moved between the debtor and the creditor, before deduction of charges, expressed in the currency as ordered by the initiating party in the original transaction.

XML Tag : <OrgnlInstdAmt>

Occurrences : [1..1]

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

3.18 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]

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 (3.17)

3.19 ChargeBearer



Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

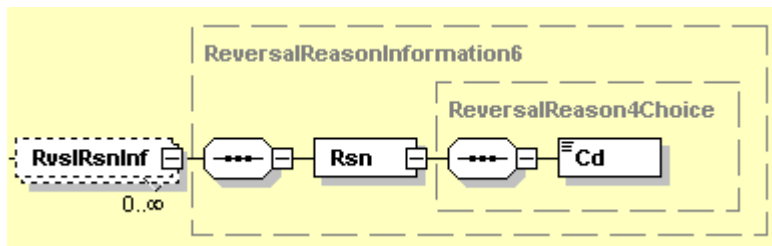
XML Tag: <ChrgBr>

Occurrences: [0..1]

Format: Code - The following value must be used.

Code	Name	Definition
SLEV	Following Service Level	Charges are to be applied following the rules agreed in the scheme.

3.20 Reversal Reason Information



Definition : Detailed information on the reversal reason.

XML Tag : <RvslRsnInf>

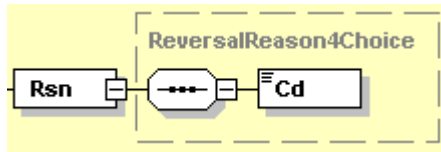
Occurrences : [0..1]

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

Index	Occ.	LongNames	Tag
3.20	[0..1]	+++ ReversalReasonInformation	RvslRsnInf
3.22	[1..1]	++++ Reason	Rsn
3.23	[1..1]	+++++ Code	Cd

Usage : Must be present at least at one of the three levels, Group level (2.4), Payment level (3.7) or at Transaction level.(3.20)

3.22 Reason

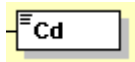


Definition : Specifies the reason for the reversal.

XML Tag : <Rsn>

Occurrences : [1..1]

3.23 Code



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

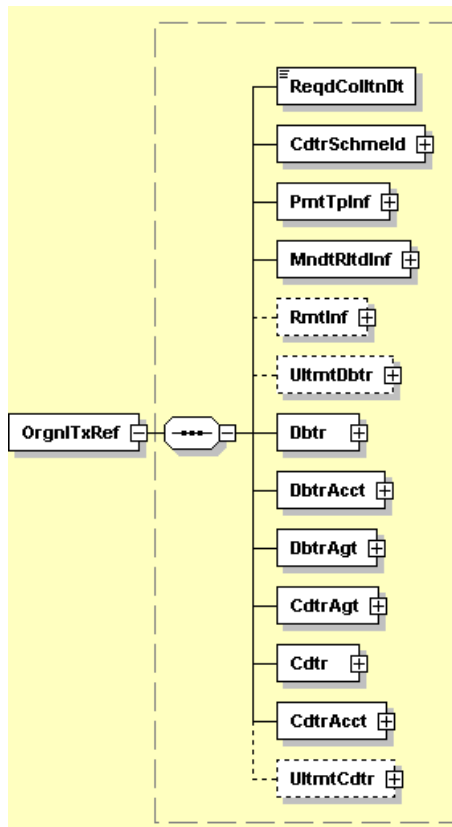
XML Tag : <Cd>

Occurrences : [1..1]

Format : Code : AM05, MS02

Code	Name	Definition
AM05	Duplication	This message appears to have been duplicated.
MS02	NotSpecifiedReasonCustomerGenerated	Reason not specified

3.26 Original Transaction Reference



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

XML Tag : <OrgnITxRef>

Occurrences : [1..1]

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

Index	Occ.	LongNames	Tag
3.26	[1..1]	+++ OriginalTransactionReference	OrgnlTxRef
3.34	[1..1]	++++ RequestedCollectionDate	ReqdColltnDt
3.36	[1..1]	++++ CreditorSchemeIdentification	CdtrSchmeId
3.49	[1..1]	++++ PaymentTypeInformation	PmtTpInf
3.63	[1..1]	++++ MandateRelatedInformation	MndtRltdInf
3.82	[0..1]	++++ RemittanceInformation	RmtInf
3.114	[0..1]	++++ UltimateDebtor	UltmtDbtr
3.115	[1..1]	++++ Debtor	Dbtr
3.116	[1..1]	++++ DebtorAccount	DbtrAcct
3.117	[1..1]	++++ DebtorAgent	DbtrAgt
3.119	[1..1]	+++ CreditorAgent	CdtrAgt
3.121	[1..1]	+++ Creditor	Cdtr
3.122	[1..1]	+++ CreditorAccount	CdtrAcct
3.123	[0..1]	+++ UltimateCreditor	UltmtCdtr

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.

3.34 Requested Collection Date



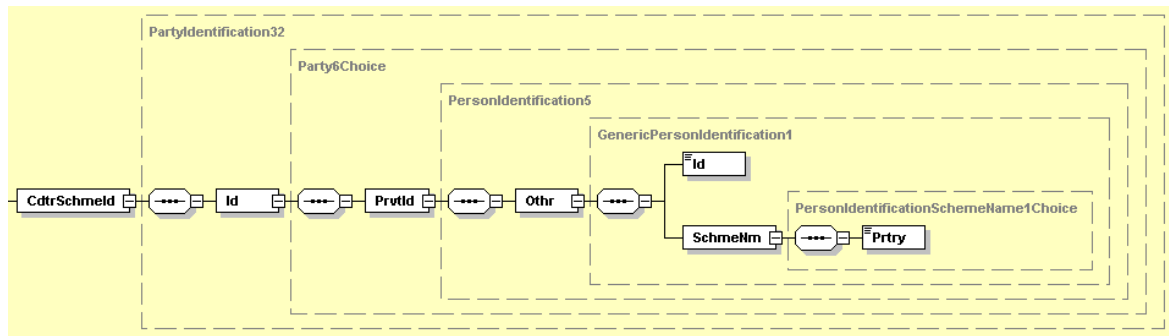
Definition : Date at which the creditor requests the amount of money to be collected from the debtor.

XML Tag : <ReqdColltnDt>

Occurrences : [1..1]

Format : YYYY-MM-DD

3.36 Creditor Scheme Identification



Definition : Credit party that signs the direct debit mandate.

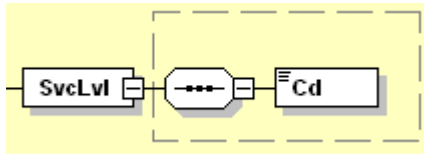
XML Tag : <CdtrSchmeId>

Occurrences : [1..1]

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

Index	Occ.	LongNames	Tag
3.36	[1..1]	++++ CreditorSchemeIdentification	CdtrSchmeId
	[1..1]	+++++ Identification	Id
	[1..1]	+++++++ PrivateIdentification	PrvtId
	[1..1]	+++++++ Other	OthrId
	[1..1]	+++++++ Identification	Id
	[1..1]	+++++++ SchemeName	SchmeNm
	[1..1]	+++++++ Proprietary	Prtry

3.52 Service Level



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

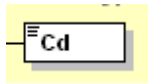
XML Tag : <SvcLvl>

Occurences : [1..1]

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

Index	Occ.	LongNames	Tag
3.52	[1..1]	+++++ ServiceLevel	SvcLvl
3.53	[1..1]	++++++ Code	Cd

3.53 Code



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

XML Tag : <Cd>

Occurrences : [1..1]

Format :

Code	Name	Definition
SEPA	SingleEuroPaymentsArea	Payment must be executed following the Single Euro Payments Area scheme.

3.55 Local Instrument



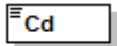
Definition : User community specific instrument.

XML Tag : < LclInstrm >

Occurrences : [1..1]

Format : TAG

3. 56Code



Definition :

XML Tag : <Cd>

Occurrences : [1..1]

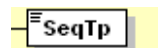
Format : Code – One of the following values must be used.

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>

3.58 Sequence Type



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

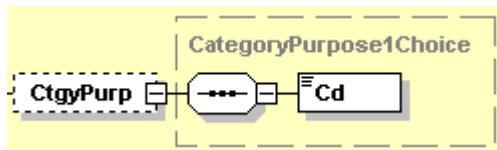
XML Tag : <SeqTp>

Occurrences : [1..1]

Format :

Code	Name	Definition
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.

3.59 CategoryPurpose



This Message item is part of PaymentTypeInformation (3.37)

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

XML Tag : <CtgyPurp>

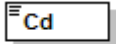
Occurrences : [0..1]

Format : Code

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

Index	Occ.	LongNames	Tag
3.59	[0..1]	+++++ CategoryPurpose	CtgyPurp
3.60	[1..1]	++++++ Code	Cd

3.60 Code



Definition :

XML Tag : <Cd>

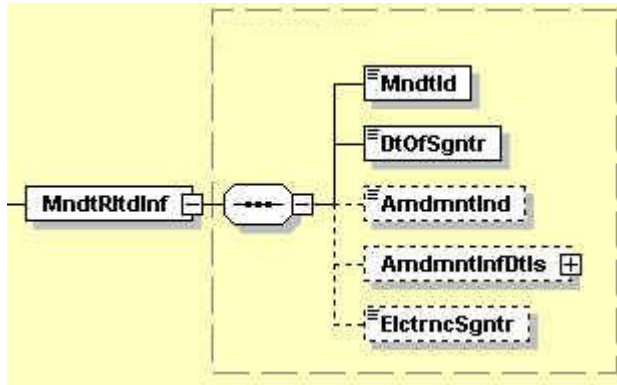
Occurrences : [1..1]

Format : Main values that can be used are:

Code	Name	Definition
DIVI	Dividend	Payment of dividends.
INTC	IntraCompanyPayment	intra-company payment (a payment between two companies belonging to the same group)
INTE	Interest	Payment of interest.
PENS	PensionPayment	Payment of pension.
SALA	SalaryPayment	Payment of salaries.
SSBE	SocialSecurityBenefit	Payment of child benefit, family allowance.
SUPP	SupplierPayment	Payment to a supplier.
TAXS	TaxPayment	Payment of taxes.
TREA	TreasuryPayment	Treasury transaction

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](http://www.iso20022.org/External_Code_Lists_and_DSS.page).

3.63 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>

Occurences : [1..1]

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

Index	Occ.	LongNames	Tag
3.63	[1..1]	++++Mandate Related Information	MndtRltdInf
3.64	[1..1]	+++++Mandate Identification	MndtId
3.65	[1..1]	+++++Date of Signature	DtOfSgnt
3.66	[0..1]	+++++Amendment Indicator	AmdmntInd
3.67	[0..1]	+++++Amendment Info Details	AmdmntInfDtls
3.78	[0..1]	+++++ElectronicSignature	ElectrncSgnt

3.64 Mandate Identification



Definition : Unique identification, as assigned by the creditor, to unambiguously identify the mandate.

XML Tag : <MndtId>

Occurences : [1..1]

Format : Max35Text

3.65 Date Of Signature

DtOfSgntr

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

XML Tag : <DtOfSgntr>

Occurrences : [1..1]

Format : YYYY-MM-DD

3.66 Amendment Indicator

AmdmntInd

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

XML Tag : <AmdmntInd>

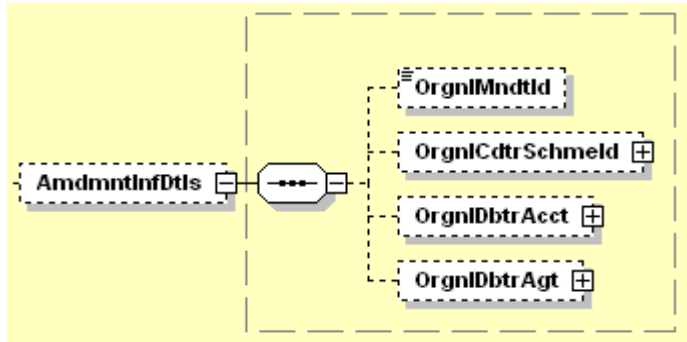
Occurrences : [0..1]

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.

3.67 Amendment Information Details



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

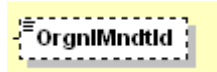
XML Tag : <AmdmntInfDtls>

Occurrences : [0..1]

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

Index	Occ.	LongNames	Tag
3.67	[0..1]	+++++Amendment Information Details	AmdmntInfDtls
3.68	[0..1]	++++++Original Mandate Identification	OrgnlMndtId
3.69	[0..1]	++++++Original Creditor Scheme Identification	OrgnlCdtrSchmId
3.73	[0..1]	++++++Original Debtor Account	OrgnlDbtr
3.74	[0..1]	++++++Original Debtor Agent	OrgnlDbtrAcct

3.68 Original Mandate Identification



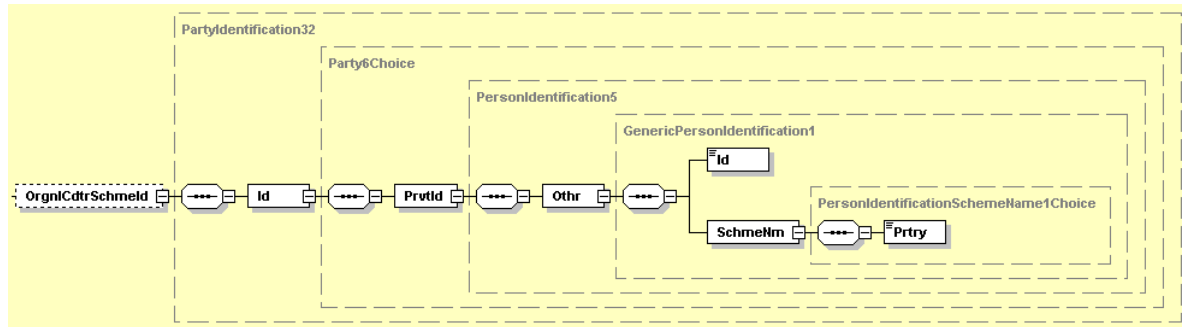
Definition : Unique identification, as assigned by the creditor, to unambiguously identify the original mandate.

XML Tag : <OrgnlMndtId>

Occurrences : [0..1]

Format : Max35Text

3.69 Original Creditor Scheme Identification



Definition : Original creditor scheme identification that has been modified.

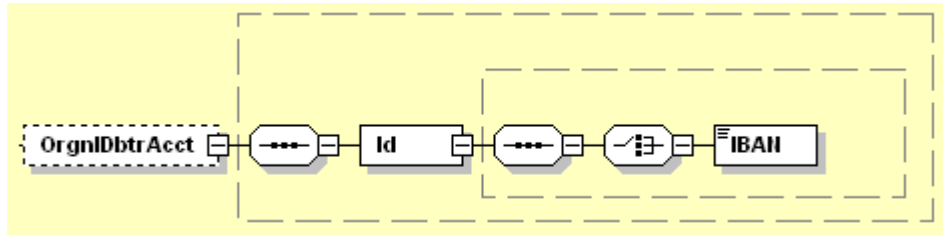
XML Tag : <OrgnlCdtrSchmeId>

Occurrences : [0..1]

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

Index	Occ.	LongNames	Tag
3.69	[0..1]	++++++Original Creditor Scheme Identification	OrgnlCdtrSchmeId
	[1..1]	+++++++ Identification	Id
	[1..1]	+++++++Private identification	PrvtId
	[1..1]	+++++++Other	OthrId
	[1..1]	+++++++ Identification	Id
	[1..1]	+++++++ SchemeName	SchmeNm
	[1..1]	+++++++ Proprietary	Prtry

3.73 Original Debtor Account



Definition : Original debtor account that has been modified.

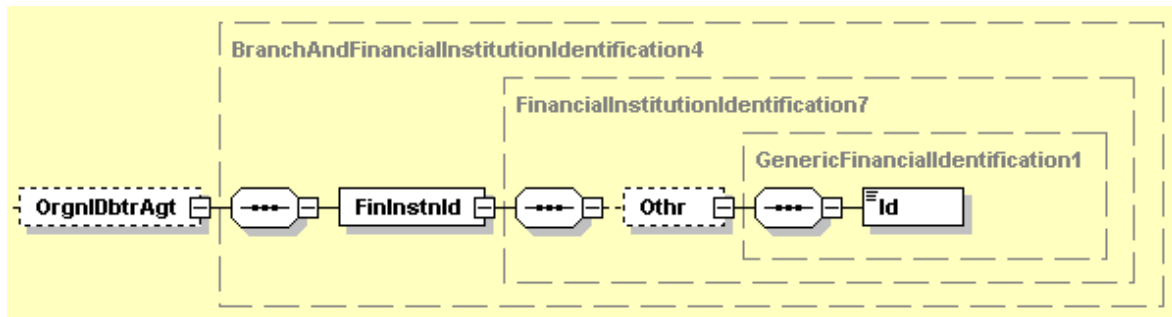
XML Tag : <OrgnIDbtrAcct>

Occurrences : [0..1]

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

Index	Occ.	LongNames	Tag	Level
3.73	[0..1]	++++++Original Debtor Account	OrgnIDbtrAcct	6
	[1..1]	+++++++Identification	Id	7
	[1..1]	+++++++IBAN	IBAN	8

3.74 Original Debtor Agent



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

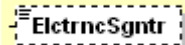
XML Tag : OrgnIDbtrAgt

Occurrences : [0..1]

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

Index	Occ.	LongNames	Tag
3.74	[0..1]	++++++Original Debtor Agent	OrgnIDbtrAgt
	[1..1]	+++++++FinancialInstitutionIdentification	FinInstnId
	[1..1]	+++++++Other	Othr
	[1..1]	+++++++Identification	Id

3.78 Electronic Signature

The diagram shows the XML tag <ElctrncSgntr> enclosed in a dashed rectangular box. The box is highlighted with a yellow background.

Definition : Additional security provisions, such as a digital signature, as provided by the debtor.

XML Tag : <ElctrncSgntr>

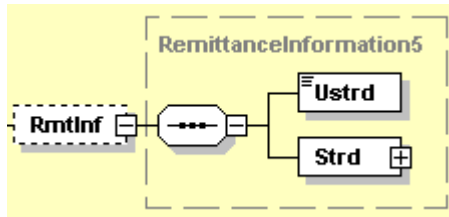
Occurrences : [0..1]

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

3.82 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]

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

Index	Occ.	LongNames	Tag
3.82	[0..1]	++++ RemittanceInformation	RmtInf
3.83	[1..1] {OR,	+++++ Unstructured	Ustrd
3.84	[1..1] OR}	+++++ Structured	Strd

3.83 Unstructured



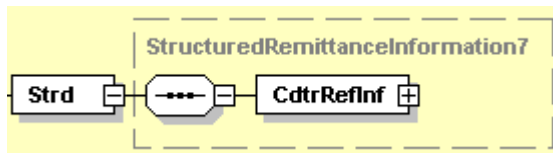
Definition : Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in an unstructured form.

XML Tag : <Ustrd>

Occurrences : [1..1]

Format : text | minLength: 1 maxLength: 140

3.84 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.

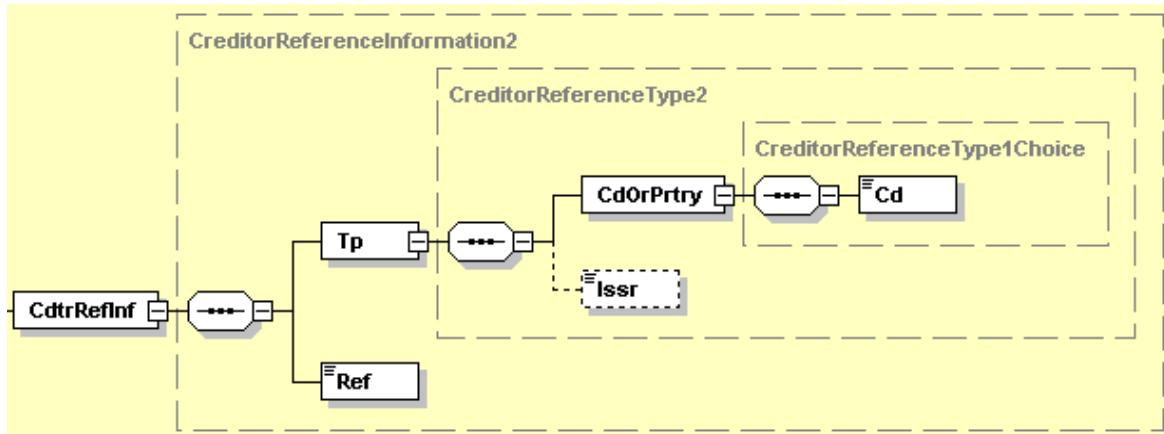
XML Tag : <Strd>

Occurrences : [1..1]

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

Index	Occ.	LongNames	Tag
3.84	[1..1]	+++++ Structured	Strd
3.104	[1..1]	+++++++ CreditorReferenceInformation	CdtrRefInf
3.105.	[1..1]	+++++++ Type	CdtrRefTp
3.106	[1..1]	+++++++ Code or Proprietary	CdOrPrtry
3.107	[1..1]	+++++++ Code	Cd
3.109	[1..1]	+++++++ Issuer	Issr
3.110	[1..1]	+++++++ Reference	CdtrRef

3.104 Creditor Reference Information



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

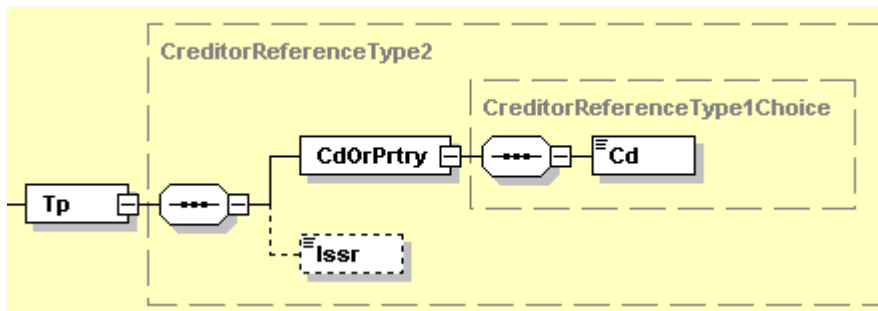
XML Tag : <CdtrRefInf>

Occurrences : [0..1]

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

Index	Occ.	LongNames	Tag
3.104	[1..1]	+++++++ CreditorReferenceInformation	CdtrRefInf
3.105.	[1..1]	+++++++Type	CdtrRefTp
3.106	[1..1]	+++++++ Code or Proprietary	CdOrPrtry
3.107	[1..1]	+++++++ Code	Cd
3.109	[0..1]	+++++++ Issuer	Issr
3.110	[1..1]	+++++++ Reference	CdtrRef

3.105 Type



Definition : Provides the type of the creditor reference.

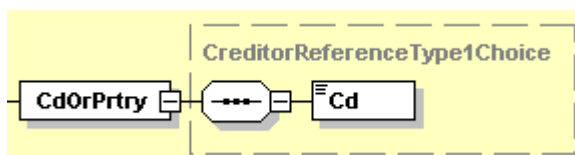
XML Tag : <Tp>

Occurrences : [0..1]

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

Index	Occ.	LongNames	Tag
3.105	[0..1]	+++++++ Type	Tp
3.106	[1..1]	+++++++ Code or Proprietary	CdOrPrtry
3.107	[1..1]	+++++++ Code	Cd
3.109	[0..1]	+++++++ Issuer	Issr

3.106 Code or Proprietary



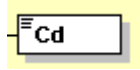
Definition : Coded or proprietary format creditor reference type.

XML Tag : < CdOrPrtry >

Occurrences : [1..1]

Index	Occ.	LongNames	Tag
3.106	[1..1]	+++++++ Code or Proprietary	CdOrPrtry
3.107	[1..1]	+++++++ Code	Cd
3.109	[1..1]	+++++++ Issuer	Issr

3.107 Code



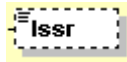
Definition : Coded creditor reference type.

XML Tag : <Cd>

Occurrences : [1..1]

Format : Code : SCOR

3.109 Issuer



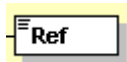
Definition : Identification of the issuer of the credit reference type.

XML Tag : Issr

Occurrences : [0..1]

Format : Max35Text

3.110 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 amount received.

XML Tag : <CdtrRef>

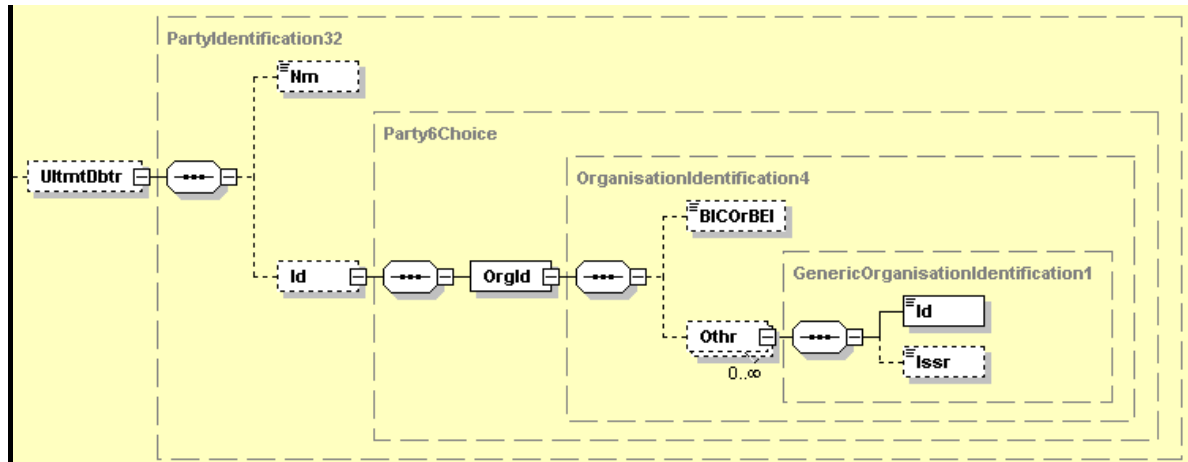
Occurrences : [1..1]

Format : Max35Text

Example :

```
<CdtrRefInf>
  <Tp>
    <CdOrPrtry>
      <Cd>SCOR</Cd>
    </CdOrPrtry>
    <Issr> BBA</Issr>
  </Tp>
  <CdtrRef>010806817183</CdtrRef>
</CdtrRefInf>
```

3.114 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>

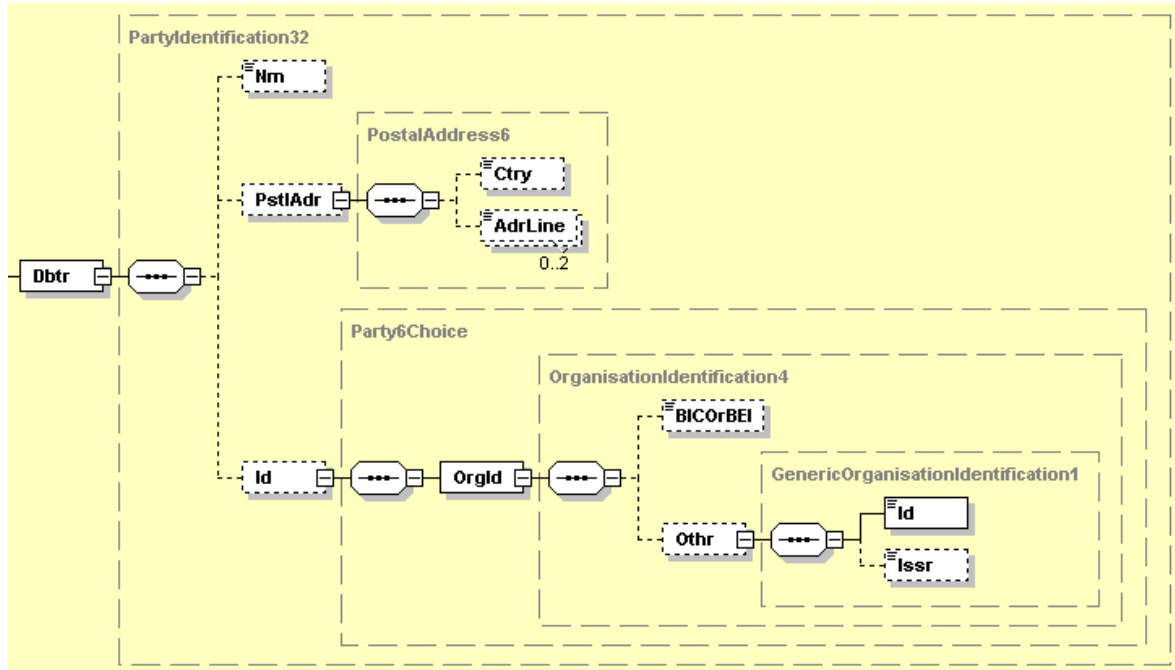
Occurrences : [0..1]

Format : This message item consists of the following elements :

Index	Occ.	LongNames	Tag
3.114	[0..1]	++++ UltimateDebtor	UltmtDbtr
	[0..1]	+++++ Name	Nm
	[0..1]	+++++ Identification	Id
	[1..1]	++++++ Organisation Identification	OrgId
	[0..1]{Or	+++++++ BIC Or BEI	BICOrBEI
	[0..1] Or}	+++++++ Other	Othr
	[1..1]	+++++++ Identification	Id
	[0..1]	+++++++ Issuer	Issr

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

3.115 Debtor



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

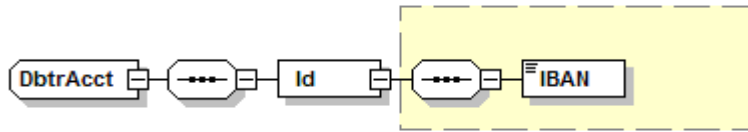
XML Tag : <Dbtr>

Occurrences : [1..1]

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

Index	Occ.	LongNames	Tag
3.115	[1..1]	++++ Debtor	Dbtr
	[0..1]	+++++ Name	Nm
	[0..1]	+++++ PostalAddress	PstlAdr
	[0..1]	++++++ Country	Ctry
	[0..2]	++++++ AddressLine	AdrLine
	[0..1]	+++++ Identification	Id
	[1..1]	+++++ Organisation Identification	OrgId
	[0..1]{Or	++++++ BIC Or BEI	BICOrBEI
	[0..1] Or}	++++++ Other	Othr
	[1..1]	++++++ Identification	Id
	[0..1]	++++++ Issuer	Issr

3.116 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.

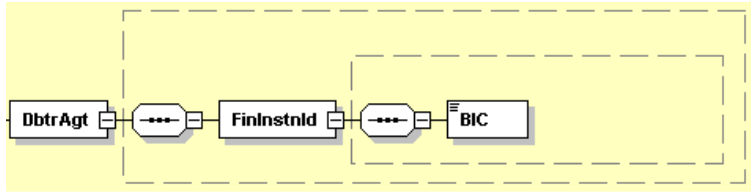
XML Tag : <DbtrAcct>

Occurrences : [1..1]

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

Index	Occ.	LongNames	Tag
3.116	[1..1]	++++ DebtorAccount	DbtrAcct
	[1..1]	+++++ Identification	Id
	[1..1]	++++++ IBAN	IBAN

3.117 Debtor Agent



Definition : Financial institution servicing an account for the debtor.

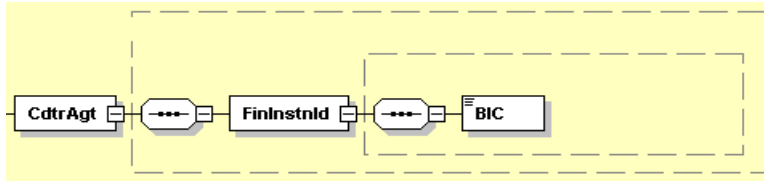
XML Tag : <DbtrAgt>

Occurences : [1..1]

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

Index	Occ.	LongNames	Tag
3.117	[1..1]	++++ DebtorAgent	DbtrAgt
	[1..1]	+++++ FinancialInstitutionIdentification	FinInstnId
	[1..1]	++++++ BIC	BIC

3.119 Creditor Agent



Definition : Financial institution servicing an account for the creditor.

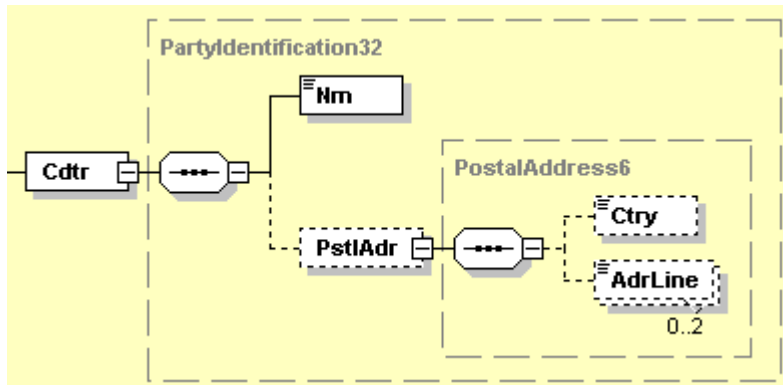
XML Tag : <CdtrAgt>

Occurrences : [1..1]

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

Index	Occ.	LongNames	Tag
3.119	[1..1]	++++ CreditorAgent	CdtrAgt
	[1..1]	+++++ FinancialInstitutionIdentification	FinInstnId
	[1..1]	++++++ BIC	BIC

3.121 Creditor



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

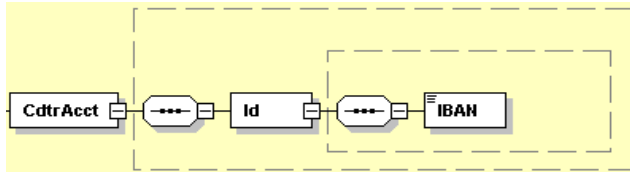
XML Tag : <Cdtr>

Occurences : [1..1]

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

Index	Occ.	LongNames	Tag
3.121	[1..1]	++++ Creditor	Cdtr
	[1..1]	+++++ Name	Nm
	[0..1]	++++++PostalAddress	PstlAdr
	[0..1]	+++++++Country	Ctry
	[0..2]	+++++++AddressLine	AdrLine

3.122 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.

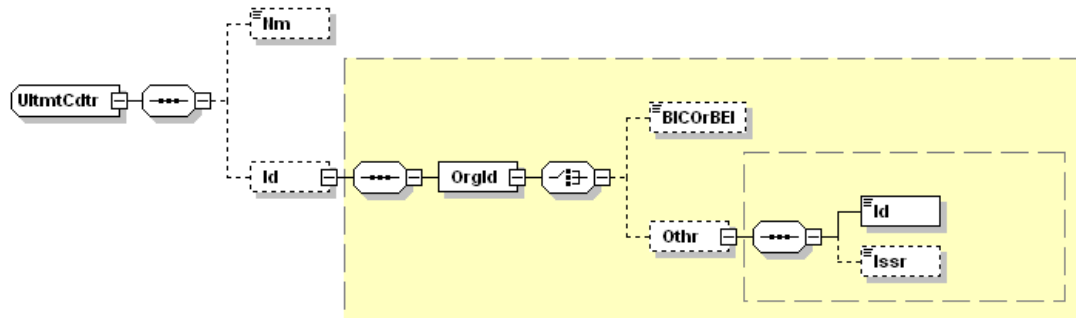
XML Tag : <CdtrAcct>

Occurences : [1..1]

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

Index	Occ.	LongNames	Tag
3.122	[1..1]	++++ CreditorAccount	CdtrAcct
	[1..1]	+++++ Identification	Id
	[1..1]	++++++ IBAN	IBAN

3.123 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]

Format : This message item consists of the following elements :

Index	Occ.	LongNames	Tag
3.123	[0..1]	++++ Ultimate Creditor	UltmtCdtr
	[0..1]	+++++ Name	Nm
	[0..1]	+++++ Identification	Id
	[1..1]	++++++ OrganisationIdentification	OrgId
	[0..1]{Or	+++++++ BICOrBEI	BICOrBEI
	[0..1]Or	+++++++ Other	Othr
	[1..1]Or}	+++++++ Identification	Id
	[0..1]	+++++++ Issuer	Issr

Rule : - If used for Belgian companies, Identification (within OrganisationIdentification) 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 2.0."* under chapter 3.1 is being reversed/cancelled.

```

<?xml version="1.0" encoding="UTF-8"?>
<!--Sample XML file generated by XMLSpy v2005 sp2 U (http://www.altova.com)-->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02:pain.007.001.02.xsd">
  <CstmrPmtRvsl>
    <GrpHdr>
      <MsgId>DEXIA123</MsgId>
      <CreDtTm>2009-12-17T09:30:47.0Z</CreDtTm>
      <NbOfTxes>1</NbOfTxes>
      <CtrlSum>4723.34</CtrlSum>
      <GrpRvsl>>false</GrpRvsl>
      <InitgPty>
        <Nm>Cobelfac</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>0468651441</Id>
              <Issr>KBO-BCE</Issr>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrpInf>
      <OrgnlMsgId>ABC123456</OrgnlMsgId>
      <OrgnlMsgNmId>pain.008.001.02</OrgnlMsgNmId>
      <RvslRsnInf>
        <Rsn>
          <Cd>AM05</Cd>
        </Rsn>
      </RvslRsnInf>
    </OrgnlGrpInf>
    <OrgnlPmtInfAndRvsl>
      <RvslPmtInfId>BNP456</RvslPmtInfId>
      <OrgnlPmtInfId>ABCD1234567</OrgnlPmtInfId>
      <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
      <OrgnlCtrlSum>4723.34</OrgnlCtrlSum>
      <BtchBookg>>true</BtchBookg>
      <PmtInfRvsl>>true</PmtInfRvsl>
    </OrgnlPmtInfAndRvsl>
  </CstmrPmtRvsl>
</Document>

```

```

<TxInf>
  <RvslId>ID12345</RvslId>
  <OrgnlEndToEndId>ISB12345</OrgnlEndToEndId>
  <OrgnlInstdAmt Ccy="EUR">4723.34</OrgnlInstdAmt>
  <RvslInstdAmt Ccy="EUR">4723.34</RvslInstdAmt>
  <ChrgBr>SLEV</ChrgBr>
  <OrgnlTxRef>
  <ReqdColltnDt>2009-12-05</ReqdColltnDt>
<CdtrSchmeId>
  <Id>
    <PrvtId>
      <Othr>
        <Id>BE73ZZZ123456789012</Id>
      </Othr>
    </PrvtId>
  </Id>
  <SchmeNm>
    <Cd>SEPA</Cd>
  </SchmeNm>
  </Othr>
</CdtrSchmeId>
</Id>
</CdtrSchmeId>
<PmtTpInf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>CORE</Cd>
  </LclInstrm>
  <SeqTp>FRST</SeqTp>
</PmtTpInf>
<MndtRltdInf>
  <MndtId>BE123456789</MndtId>
  <DtOfSgnt>2009-12-02</DtOfSgnt>
  <AmdmntInd>true</AmdmntInd>
  <AmdmntInfDtls>
    <OrgnlMndtId>DOM80123456789012</OrgnlMndtId>
    <OrgnlCdtrSchmeId>
      <Id>
        <PrvtId>
          <Othr>
            <Id>BE73ZZZ123456789012</Id>
          </Othr>
        </PrvtId>
      </Id>
    </OrgnlCdtrSchmeId>
  </AmdmntInfDtls>
</MndtRltdInf>

```



```

        </AmdmntInfDtls>
    </MndtRltdInf>
    <RmtInf>
        <Strd>
            <CdtrRefInf>
                <Tp>
                    <CdOrPrtry>
                        <Cd>SCOR</Cd>
                    </CdOrPrtry>
                    <Issr>BBA</Issr>
                </Tp>
                <Ref>010806817183</Ref>
            </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>AAAAAAAAAAAA</Nm>
        <PstlAdr>
            <Ctry>BE</Ctry>
            <AdrLine>Rue des electrons 10</AdrLine>
            <AdrLine>1000 Bruxelles</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>BE68539007547034</IBAN>
        </Id>
    </CdtrAcct>

```

```
        </Id>
      </CdtrAcct>
      </OrgnlTxRef>
    </TxInf>
  </OrgnlPmtInfAndRvsl>
</CstmrPmtRvsl>
</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 2.0” under chapter 3.2 is being reversed/cancelled.

```

<?xml version="1.0" encoding="UTF-8"?>
<!--Sample XML file generated by XMLSpy v2005 sp2 U (http://www.altova.com)-->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02:\pain.007.001.02.xsd"
><CstmrPmtRvsl>
  <GrpHdr>
    <MsgId>ING123</MsgId>
    <CreDtTm>2009-12-17T09:30:47.0Z</CreDtTm>
    <NbOfTx>1</NbOfTx>
    <CtrlSum>4723.34</CtrlSum>
    <GrpRvsl>>false</GrpRvsl>
    <InitgPty>
      <Nm>Cobelfac</Nm>
      <Id>
        <OrgId>
          <Othr>
            <Id>0468651441</Id>
            <Issr>KBO-BCE</Issr>
          </Othr>
        </OrgId>
      </Id>
    </InitgPty>
  </GrpHdr>
  <OrgnlGrpInf>
    <OrgnlMsgId>ABC123456</OrgnlMsgId>
    <OrgnlMsgNmId>pain.008.001.02</OrgnlMsgNmId>
    <RvslRsnInf>
      <Rsn>
        <Cd>MD05</Cd>
      </Rsn>
    </RvslRsnInf>
  </OrgnlGrpInf>
  <OrgnlPmtInfAndRvsl>
    <RvslPmtInfId>KBC456</RvslPmtInfId>
    <OrgnlPmtInfId>ABCD1234567</OrgnlPmtInfId>
    <OrgnlNbOfTx>1</OrgnlNbOfTx>
    <OrgnlCtrlSum>4723.34</OrgnlCtrlSum>
    <BtchBookg>>true</BtchBookg>
    <PmtInfRvsl>>true</PmtInfRvsl>
    <TxInf>
      <RvslId>ID12345</RvslId>
      <OrgnlEndToEndId>ISB12345</OrgnlEndToEndId>
    </TxInf>
  </OrgnlPmtInfAndRvsl>
</CstmrPmtRvsl>

```

```

<OrgnlInstdAmt Ccy="EUR">4723.34</OrgnlInstdAmt>
<RvsdInstdAmt Ccy="EUR">4723.34</RvsdInstdAmt>
  <ChrgBr>SLEV</ChrgBr>
    <OrgnlTxRef>
      <ReqdColltnDt>2010-01-05</ReqdColltnDt>
    <CdtrSchmeId>
      <Id>
        <PrvtId>
          <Othr>
            <Id>BE11ZZZ73123456789012</Id>
          <SchmeNm>
            <Cd>SEPA</Cd>
          </SchmeNm>
          </Othr>
        </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>

```

```
</FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BIC>BBRUBEBB</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>AAAAAAAAAAAA</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>BE68539007547034</IBAN>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInf>
</OrgnlPmtInfAndRvsl>
</CstmrPmtRvsl>
</Document>
```

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