



XML Message for European Direct Debit Initiation

Core and Business-to-Business Implementation Guidelines

Version 3.1.

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1 Introduction

This document sets out the Belgian Implementation Guidelines for the Customer Direct Debit Initiation message ISO 20022.

Version 3.1 contains the following modifications:

- The migration of the DOM80 mandates is no longer guaranteed by all Belgian banks after 31/08/2015.
- The BIC codes of the banks of the debtors are no longer mandatory after 01/02/2016.

These Implementation Guidelines have been developed by the Belgian Financial Sector Federation (Febelfin) and provide guidance on the use of the SEPA Direct Debit Initiation Message sent to Banks, residing in Belgium. These comply with the SEPA Business-to-Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines v8.0 for core and v6.0 for B2B (valid as of 22/11/2015) of the European Payments Council (EPC). We advise you to check with your bank if they support the implementation of this new version yet, earlier than the official date.

The Implementation Guidelines for the reversal (or cancellation) are published in a separate document.

These Implementation Guidelines have been developed by the Belgian Bankers' Association – Febelfin. The utmost care has been taken to make sure that the information in this publication is correct. However, Febelfin can by no means be held liable for any loss or damage incurred 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 European Direct Debit definition

A European Direct Debit is a payment instrument for collections in Euro throughout SEPA from bank accounts designated to accept collections. The current definition of SEPA encompasses the EU member states together with Iceland, Liechtenstein, Monaco, Norway, and Switzerland.

Transactions for the collection of funds from a Debtor's account with a Debtor Bank are initiated by a Creditor via its bank as agreed between Debtor and Creditor. This is based on an authorization given to the Creditor by the Debtor for the debit of its bank account: this authorization is referred to as the 'Mandate'. The Debtor and Creditor must each hold an account with a bank participating to the SEPA Direct Debit scheme.

Both Core and Business-to-Business European Direct Debits are described in this document.

The SEPA Core Direct Debit Scheme is intended for payments where Debtors are consumer entities. The SEPA Business-to-Business Direct Debit Scheme is intended for business payments where Debtors are business rather than consumer entities.

Both recurrent and one-off collections can be processed. Recurrent Direct Debits are those where the authorization by the Debtor is used for regular Direct Debits initiated by the Creditor. One-off Direct Debits are those where the authorization is given to initiate only one single Direct Debit, authorization which cannot be used for any subsequent transaction. All transactions must be in Euro.

1.2 Message Coverage

The Customer Direct Debit Initiation message is sent by the initiating party to the creditor agent. It is used to request bulk collections of funds from one or various debtor's accounts for a creditor. The Customer Direct Debit Initiation message can contain one or more Direct Debit instructions. The message can be used in a direct scenario, which means that the message is sent directly to the creditor agent. The creditor agent is the account servicer of the creditor.

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 company.

The Customer Direct Debit Initiation contains MandateRelatedInformation, i.e. extracts from a mandate, such as MandateIdentification and DateOfSignature. The customer Direct Debit Initiation message must not be considered as a mandate.

1.3 Use of these Guidelines

Each item of the Direct Debit Initiation message refers to the corresponding index of the item in the ISO 20022 Message Definition Report for Payment Standards – Initiation. This Report can be found on www.iso20022.org, under “Catalogue of ISO 20022 messages”, with “pain.008.001.02” 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. <InstdAmt> for Instructed 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 must only be present 1 time. The element is mandatory</p> <p>[1..n] shows that the element is mandatory and must 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 place of the element in the XML tree.
Format	<p>This specifies the values and format allowed.</p> <p>Remark: if a tag is used, the correspondent data field must not be left empty. At least one character has to be filled in.</p> <p>The tag may not contain only nor begin with “space”. At the end there may not be TAB character(s).</p>
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 some message elements of the ISO 20022 message are not supported. The occurrences of a message element can also be less extensive in these guidelines than in ISO 20022 Message Definition and EPC Implementation Guidelines.

Message elements not described in these guidelines must not be used and the usage rules must be followed in order to avoid the possibility of the message or payment being rejected or of data being ignored.

For more information, please contact your bank.

1.4 Character Set

The UTF8 character encoding standard must be used in the ISO 20022 messages.

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

In the tags considered as free format (like name, address), only the above characters may be used. Consequently characters like é è ç & € are not allowed.

The tags considered as references, identifiers must also follow the following rules:

- The character set is limited to the above Latin characters.
- The tag may not begin with a "/".
- In the text, double slash "//" is not allowed.

Note to programmers:

- *The usage of CDATA in XML is not admitted. Files with CDATA will be refused by the bank.*
- *Before using "name space" in a XML file contact beforehand your bank to check if this option is supported by your bank*

1.5 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.008.001.02 can be downloaded from www.iso20022.org

Warning: pain.008.001.03 and .04 are not supported.

A file containing an XML- pain.008.001.02 message has the following structure:

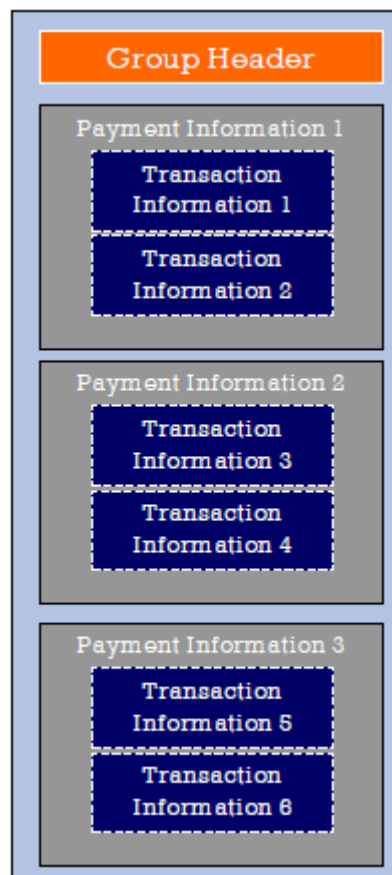
```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchemainstance">
  <CstmrDrctDbtInitn>
    message content...
  </CstmrDrctDbtInitn>
</Document>
```

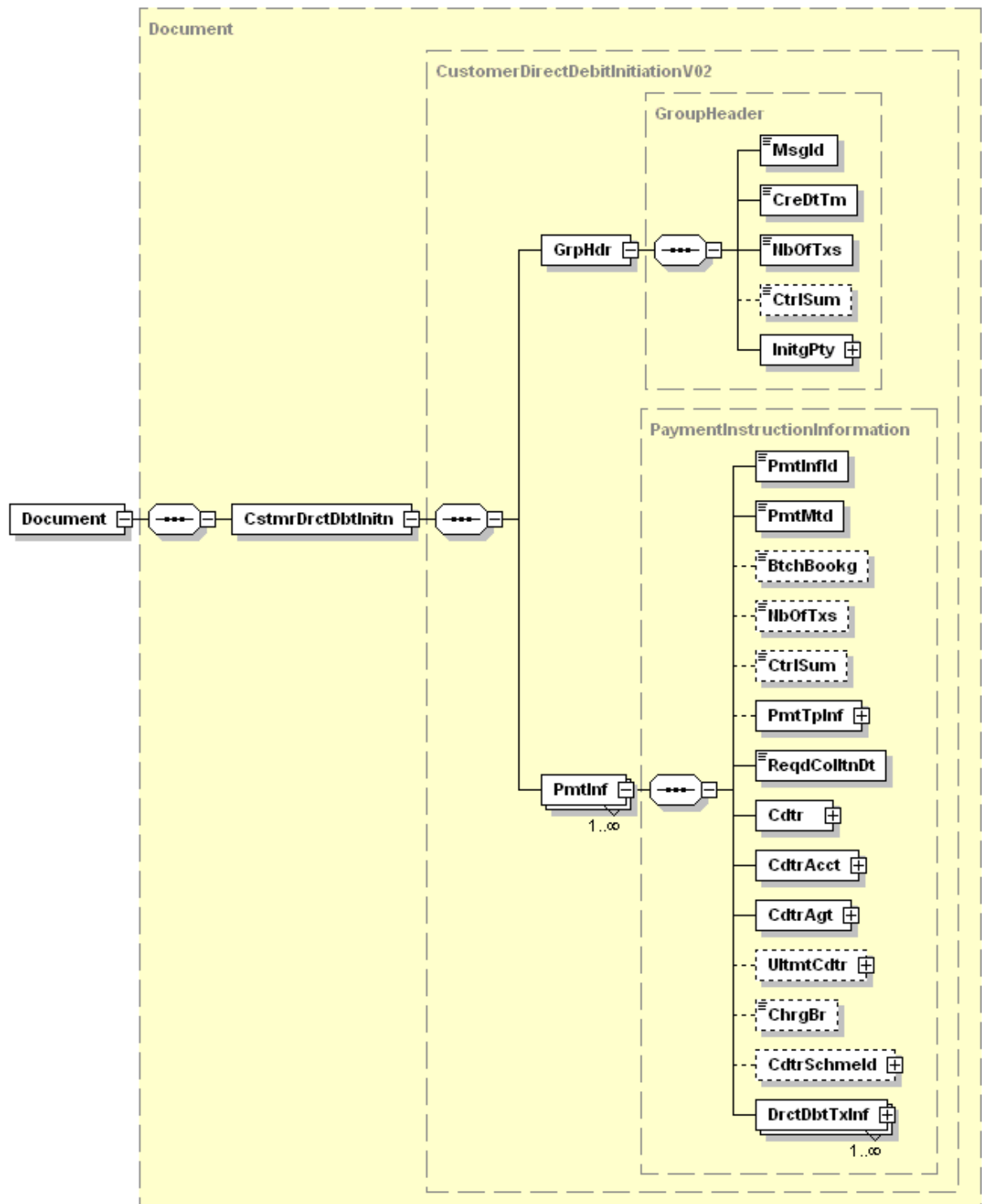
A file must contain one single <Document> tag (envelope), which contains one single <CstmrDrctDbtInitn> XML message in it.

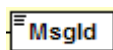
The message is composed of 3 building blocks:

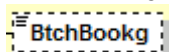
- A. GroupHeader:** This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date And Time.
- B. PaymentInformation:** This building block is mandatory and repetitive. It contains, among other things, elements related to the Credit side of the transaction, such as Creditor and Payment Type Information.
- C. DirectDebitTransactionInformation:** This building block is mandatory and repetitive. It contains, among other things, elements related to the debit side of the transaction, such as Debtor and RemittanceInformation Rules.


A detailed view on the structure of a Direct Debit Initiation Message is presented in the figure below and in the following table.






 **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)

Table

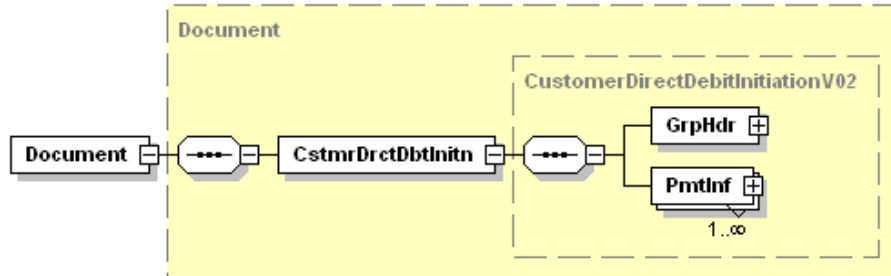
Index	Occ.	Message item	XML TAG	Length
	[1..1]	CustomerDirectDebitInitiation	<CstmrDrctDbtInitn>	
1.0	[1..1]	+ Group Header	<GrpHdr>	
1.1	[1..1]	++ MessageIdentification	<MsgId>	35
1.2	[1..1]	++ CreationDateTime	<CreDtTm>	19
1.6	[1..1]	++ NumberOfTransactions	<NbOfTxs>	15
1.7	[0..1]	++ ControlSum	<CtrlSum>	18
1.8	[1..1]	++ InitiatingParty	<InitgPty>	
	[0..1]	+++ Name	<Nm>	70
	[0..1]	+++ Identification	<Id>	
	[1..1]	++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>	8 or 11
	[0..1] Or}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Issuer	<Issr>	35
2.0	[1..n]	+ PaymentInformation	<PmtInf>	
2.1	[1..1]	++ PaymentInformationIdentification	<PmtInfId>	35
2.2	[1..1]	++ PaymentMethod	<PmtMtd>	2
2.3	[0..1]	++ BatchBooking	<BtchBookg>	
2.4	[0..1]	++ NumberOfTransactions	<NbOfTxs>	15
2.5	[0..1]	++ ControlSum	<CtrlSum>	18
2.6	[1..1]	++ PaymentTypeInformation	<PmtTpInf>	
2.8	[1..1]	+++ ServiceLevel	<SvcLvl>	
2.9	[1..1]	++++ Code	<Cd>	4
2.11	[1..1]	+++ LocalInstrument	<LclInstrm>	
2.12	[1..1]	++++ Code	<Cd>	4
2.14	[1..1]	+++ SequenceType	<SeqTp>	4
2.15	[0..1]	+++ CategoryPurpose	< Ctgypurp>	
2.16	[1..1]	++++ Code	<Cd>	4
2.18	[1..1]	++ RequestedCollectionDate	<ReqColltnDt>	10
2.19	[1..1]	++ Creditor	<Cdtr>	
	[1..1]	+++ Name	<Nm>	70
	[0..1]	+++ PostalAddress	<PstlAdr>	
	[0..1]	++++ Country	<Ctry>	2
	[0..2]	++++ AddressLine	<AdrLine>	70
2.20	[1..1]	++ CreditorAccount	<CdtrAcct>	
	[1..1]	+++ Identification	<Id>	
	[1..1]	++++ IBAN	<IBAN>	34

Index	Occ.	Message item	XML TAG	Length
2.21	[0..1]	+++ Currency	<Ccy>	3
	[1..1]	++ CreditorAgent	<CdtrAgt>	
	[1..1]	+++ FinancialInstitutionIdentification	<FinInstnId>	
	[0..1]{Or	++++ BIC	<BIC>	8 or 11
	[0..1] Or}	++++ Other	<Othr>	
2.23	[1..1]	+++++ Identification	<Id>	35
	[0..1]	++ UltimateCreditor	<UltmtCdtr>	
	[0..1]	+++ Name	<Nm>	70
	[0..1]	+++ Identification	<Id>	
	[1..1]	+++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>	8 o 11
	[0..1] Or}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Issuer	<Issr>	35
	2.24	[0..1]	++ ChargeBearer	<ChrgBr>
2.27	[0..1]	++ CreditorSchemeIdentification	<CdtrSchmeId>	
	[1..1]	+++ Identification	<Id>	
	[1..1]	++++ PrivateIdentification	<PrvtId>	
	[1..1]	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[1..1]	++++++ SchemeName	<SchmeNm>	
	[1..1]	++++++ Proprietary	<Prtry>	4
	2.28	[1..n]	++ DirectDebitTransaction Information	<DrctDbtTxInf>
2.29	[1..1]	+++ Payment Identification	<PmtId>	
2.30	[0..1]	++++ InstructionIdentification	<InstrId>	35
2.31	[1..1]	++++ EndToEndIdentification	<EndToEndId>	35
2.44	[1..1]	+++ InstructedAmount	<InstdAmt>	11
2.46	[1..1]	+++ DirectDebitTransaction	<DrctDbtTx>	
2.47	[1..1]	++++ MandateRelatedInformation	<MndtRltdInf>	
2.48	[1..1]	+++++ MandateIdentification	<MndtId>	35
2.49	[1..1]	+++++ DateOfSignature	<DtOfSgntr>	10
2.50	[0..1]	+++++ AmendmentIndicator	<AmdmntInd>	
2.51	[0..1]	+++++ AmendmentInformationDetails	<AmdmntInfDtls>	
2.52	[0..1]	++++++ OriginalMandateIdentification	<OrgnlMndtId>	35
2.53	[0..1]	++++++ OriginalCreditorSchemeId.	<OrgnlCdtrSchmeId>	
	[0..1]	+++++++ Name	<Nm>	70
	[0..1]	+++++++ Identification	<Id>	

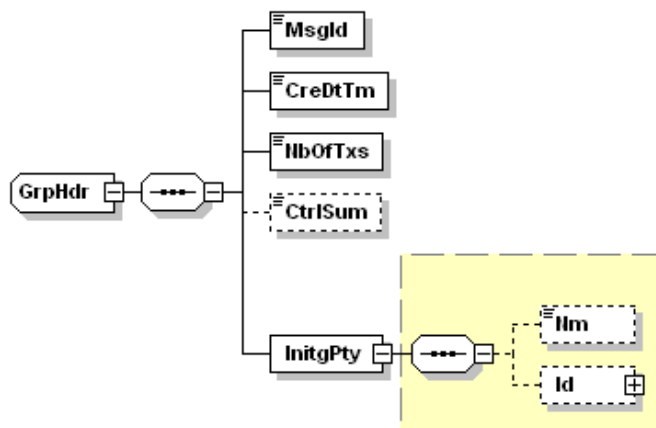
Index	Occ.	Message item	XML TAG	Length
2.57	[1..1]	+++++++ PrivateIdentification	<PrvtId>	35
	[1..1]	+++++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	
	[1..1]	+++++++ SchemeName	<SchmeNm>	
	[1..1]	+++++++ Proprietary	<Prtry>	
2.58	[0..1]	+++++ OriginalDebtorAccount	<OrgnDbtrAcct>	34
	[1..1]	+++++ Identification	<Id>	
	[1..1]	+++++ IBAN	<IBAN>	
2.62	[0..1]	+++++ OriginalDebtorAgent	<OrgnDbtrAgt>	5
	[1..1]	+++++ FinancialInstitutionId.	<FinInstnId>	
	[1..1]	+++++ Other	<Othr>	
2.66	[1..1]	+++++ Identification	<Id>	35
	[0..1]	++++ ElectronicSignature	<ElctrcSgntr>	
2.69	[0..1]	++++ CreditorSchemeIdentification	<CdtrSchmeId>	70
	[1..1]	++++ Identification	<Id>	
	[1..1]	+++++ PrivateIdentification	<PrvtId>	
	[1..1]	+++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	
	[1..1]	+++++ SchemeName	<SchmeNm>	
	[1..1]	+++++ Proprietary	<Prtry>	
	[0..1]	+++ UltimateCreditor	<UltmtCdtr>	
	[0..1]	++++ Name	<Nm>	
	[0..1]	++++ Identification	<Id>	
2.70	[1..1]	+++++ OrganisationIdentification	<OrgId>	8 of 11
	[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>	
	[0..1] Or}	+++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	
	[0..1]	+++++ Issuer	<Issr>	
	[1..1]	+++ DebtorAgent	<DbtrAgt>	
	[1..1]	++++ FinancialInstitutionIdentification	<FinInstnId>	
2.72	[0..1] {Or	+++++ BIC	<BIC>	35
	[0..1] Or}	+++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	
	[1..1]	+++ Debtor	<Dbtr>	
	[1..1]	++++ Name	<Nm>	
2.72	[0..1]	++++ PostalAddress	<PstAdr>	70
	[0..2]	++++ AddressLine	<AdrLine>	
	[0..1]	++++ Country	<Ctry>	
	[0..1]	++++ Country	<Ctry>	

Index	Occ.	Message item	XML TAG	Length
	[0..1]	++++ Identification	<Id>	
	[1..1]	+++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>	8 o 11
	[0..1] Or}	++++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2.73	[1..1]	+++ DebtorAccount	<DbtrAcct>	
	[1..1]	++++ Identification	<Id>	
	[1..1]	++++ IBAN	<IBAN>	34
2.74	[0..1]	+++ UltimateDebtor	<UltmtDbtr>	
	[1..1]	++++ Name	<Nm>	70
	[0..1]	++++ Identification	<Id>	
	[1..1]	+++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>	8 or 11
	[0..1] Or}	++++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2.76	[0..1]	+++ Purpose	<Purp>	
	[1..1]	++++ Code	<Cd>	4
2.88	[0..1]	+++ RemittanceInformation	<RmtInf>	
2.89	[1..1]{Or	++++ Unstructured	<Ustrd>	140
2.90	[1..1] Or}	++++ Structured	<Strd>	
2.110	[1..1]	+++++ CreditorReferenceInformation	<CdtrRefInf>	
	[1..1]	+++++ Type	<Tp>	
	[1..1]	+++++++ CodeOrProprietary	<CdOrPrtry>	
	[1..1]	+++++++ Code	<Cd>	4
	[0..1]	+++++++ Issuer	<Issr>	35
	[1..1]	+++++ Reference	<Ref>	35

2 Message Description



1.0 GroupHeader



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

XML Tag: <GrpHdr>

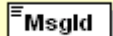
Occurrences: [1..1]

Level: 1

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

Index	Occ.	Message item	XML TAG
1.1	[1..1]	++ MessageIdentification	<MsgId>
1.2	[1..1]	++ CreationDateTime	<CreDtTm>
1.6	[1..1]	++ NumberOfTransactions	<NbOfTxS>
1.7	[0..1]	++ ControlSum	<CtrlSum>
1.8	[1..1]	++ InitiatingParty	<InitgPty>

1.1 MessageIdentification



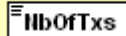
- Definition:** Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.
- XML Tag:** <MsgId>
- Occurrences:** [1..1]
- Level:** 2
- Format:** Max35Text
- Usage:** The instructing party has to make sure that "Message Identification" is unique per instructed party for a pre-agreed period.
- Example:** <MsgId>ABC123456</MsgId>

1.2 CreationDateTime



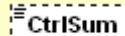
- Definition:** Date and time at which a (group of) payment instruction(s) was created by the instructing party.
- XML Tag:** <CreDtTm>
- Occurrences:** [1..1]
- Level:** 2
- Format:** YYYY-MM-DDThh:mm:ss
- Example:** <CreDtTm>2010-12-02T08:35:30</CreDtTm>

1.6 NumberOfTransactions



- Definition:** Number of individual transactions contained in the message.
- XML Tag:** <NbOfTxs>
- Occurrences:** [1..1]
- Level:** 2
- Format:** Max15NumericText
- Example:** <NbOfTxs>28</NbOfTxs>

1.7 ControlSum



Definition: Total of all individual amounts included in the message, irrespective of currencies.

XML Tag: <CtrlSum>

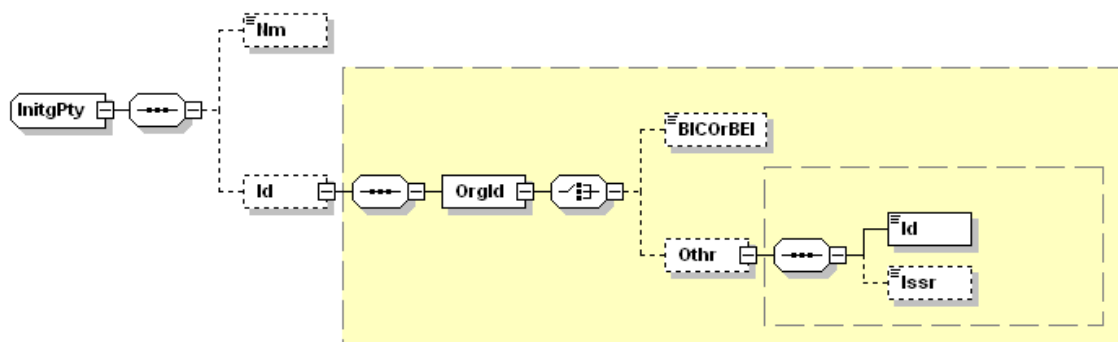
Occurrences: [0..1]

Level: 2

Format: Max. 18 digits of which 2 for the fractional part.
Decimal separator is "."

Example: <CtrlSum>32.56</CtrlSum>

1.8 InitiatingParty



Definition: Party initiating the payment. In the Direct Debit context, this can be the creditor, or the party that initiates the payment on behalf of the creditor.

XML Tag: <InitgPty>

Occurrences: [1..1]

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

Occ.	Message item	XML TAG
[0..1]	+++ Name	<Nm>
[0..1]	+++ Identification	<Id>
[1..1]	++++ OrganisationIdentification	<OrgId>
[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>
[0..1] Or}	+++++ Other	<Othr>
[1..1]	++++++ Identification	<Id>
[0..1]	++++++ Issuer	<Issr>

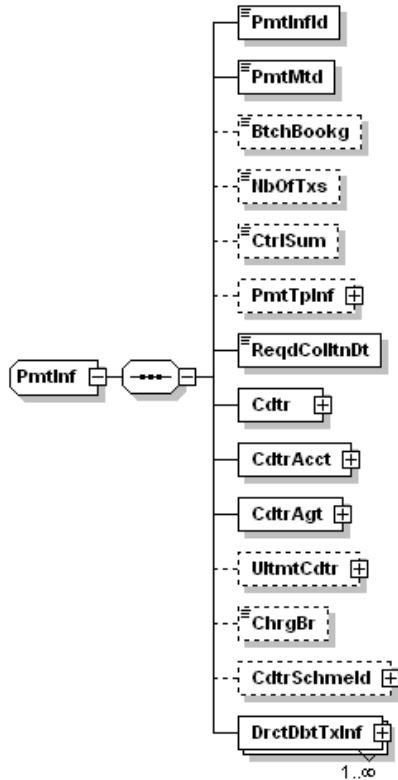
Rules:

- Either Name or Identification, or both, must be used. Name is limited to 70 characters.
- For Belgian companies, Identification (within Other) has to contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".
- If Identification is used, either "BICOrBEI" or one occurrence of "Other" is allowed.

Example:

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

2.0 PaymentInformation



Definition: Set of characteristics that apply to the credit side of the Direct Debit transactions.

XML Tag: <PmtInf>

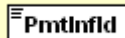
Occurrences: [1..n]

Level: 1

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

Index	Occ.	Message item	XML TAG
2.1	[1..1]	++ PaymentInformationIdentification	<PmtInfId>
2.2	[1..1]	++ Payment Method	<PmtMtd>
2.3	[0..1]	++ BatchBooking	<BtchBookg>
2.4	[0..1]	++ NumberOfTransactions	<NbOfTxS>
2.5	[0..1]	++ ControlSum	<CtrlSum>
2.6	[1..1]	++ PaymentTypeInformation	<PmtTpInf>
2.18	[1..1]	++ RequestedCollectionDate	<ReqColltnDt>
2.19	[1..1]	++ Creditor	<Cdtr>
2.20	[1..1]	++ CreditorAccount	<CdtrAcct>
2.21	[1..1]	++ CreditorAgent	<CdtrAgt>
2.23	[0..1]	++ UltimateCreditor	<UltmtCdtr>
2.24	[1..1]	++ ChargeBearer	<ChrgBr>
2.27	[0..1]	++ CreditorSchemeIdentification	<CdtrSchmeId>
2.28	[1..n]	++ DirectDebitTransactionInformation	<DrctDbtTxInf>

2.1 PaymentInformationIdentification



Definition: Reference assigned by a sending party to unambiguously identify the payment information block within the message.

XML Tag: <PmtInfId>

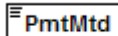
Occurrences: [1..1]

Level: 2

Format: Max35Text

Example: <PmtInfId>ABCD1234567</PmtInfId>

2.2 PaymentMethod



Definition: Specifies the means of payment that will be used to move the amount of money.

XML Tag: <PmtMtd>

Occurrences: [1..1]

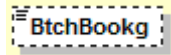
Level: 2

Format: The following code must be used.

Code	Name	Definition
DD	Direct Debit	Collection of an amount of money from the debtor's bank account by the creditor. The amount of money and dates of collections may vary.

Example: <PmtMtd>DD</PmtMtd>

2.3 BatchBooking



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

XML Tag: <BtchBookg>

Occurrences: [0..1]

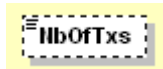
Format: One of the following codes must be used.

Code	Name	Definition
true	true	Identifies that a batch entry for the sum of the amounts of all transactions in a Payment Information Block is required. (one credit for all transactions in a Payment Information Block)
false	false	Identifies that a single entry for each of the transactions in a message is required.

Usage: Recommended "true". If absent then default "true".

Example: <BtchBookg>true</BtchBookg>

2.4 NumberOfTransactions



Definition: Number of individual transactions contained in the message.

XML Tag: <NbOfTxS>

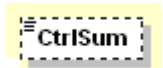
Occurrences: [0..1]

Level: 2

Format: Max15NumericText

Example: <NbOfTxS>14</NbOfTxS>

2.5 ControlSum



Definition: Total of all individual amounts included in the payment block, irrespective of currencies.

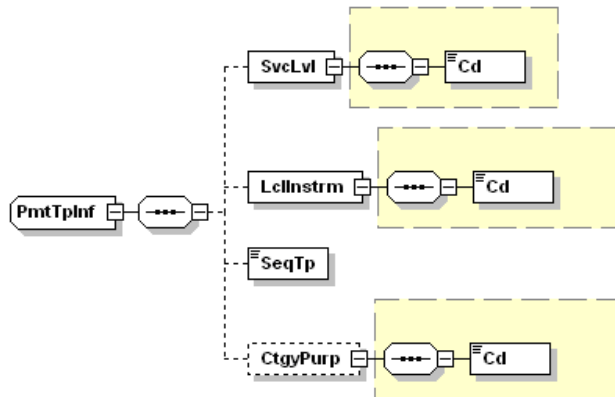
XML Tag: <CtrlSum>

Occurrences: [0..1]

Format: Max. 18 digits of which 2 for the fractional part.
Decimal separator is "."

Example: <CtrlSum>1234.56</CtrlSum>

2.6 PaymentTypeInformation



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

XML Tag: <PmtTpInf>

Occurrences: [1..1]

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

Index	Occ.	Message item	XML TAG
2.8	[1..1]	+++ ServiceLevel	<SvcLvl>
2.9	[1..1]	++++ Code	<Cd>
2.11	[1..1]	+++ LocalInstrument	<LclInstrm>
2.12	[1..1]	++++ Code	<Cd>
2.14	[1..1]	+++ SequenceType	<SeqTp>
2.15	[0..1]	+++ CategoryPurpose	<CtgypPurp>
2.16	[1..1]	++++ Code	<Cd>

Example:

```

<PmtTpInf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>CORE</Cd>
  </LclInstrm>
  <SeqTp>FRST</SeqTp>
</PmtTpInf>

```

2.8 ServiceLevel

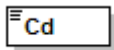


Definition: Agreement under which or rules under which the transaction should be processed.

XML Tag: <SvcLvl>

Occurrences: [1..1]

2.9 Code



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

XML Tag: <Cd>

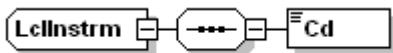
Occurrences: [1..1]

Format: The following Code value must be used.

Code	Name	Definition
SEPA	Single Euro Payments Area	Direct Debit must be executed following the Single Euro Payments Area scheme

Example: <Cd>SEPA</Cd>

2.11 LocalInstrument



Definition: User community specific instrument.

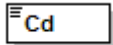
XML Tag: <LclInstrm>

Occurrences: [1..1]

Level: 3

Format: TAG

2.12 Code


Definition:
XML Tag: <Cd>

Occurrences: [1..1]

Level: 4

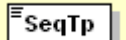
Format: One of the following values must be used.

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>

2.14 SequenceType


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

XML Tag: <SeqTp>

Occurrences: [1..1]

Format: One of the following values must be used.

Code	Name	Definition
FRST	First	First collection of a series of Direct Debit instructions.
RCUR	Recurrent	Direct Debit instruction where the debtor's authorisation is used for regular DirectDebitTransactions initiated by the creditor.
FNAL	Final	Final collection of a series of Direct Debit instructions.
OOFF	One Off	Direct Debit instruction where the debtor's authorisation is used to initiate one single DirectDebitTransaction.

Rule:

- FRST is mandatory when OriginalDebtorAgent (2.58) is present and contains "SMNDA" (Same Mandate New DebtorAgent).
- FRST is also mandatory for the first collection when migrating from DOM80 to the European Direct Debit.

2.15 CategoryPurpose



This Message item is part of PaymentTypeInformation (2.3)

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

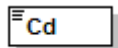
XML Tag: <CtggyPurp>

Occurrences: [0..1]

Level: 3

2.16 Code

This element is part of 2.15.



Definition: Specifies the underlying reason of the payment transaction.

XML Tag: <Cd>

Occurrences: [1..1]

Format:

Main values to 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 full list of codes to be used as Category Purpose, see CategoryPurpose at

http://www.iso20022.org/external_code_list.page

2.18 RequestedCollectionDate

ReqdColltnDt

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

XML Tag: <ReqdColltnDt>

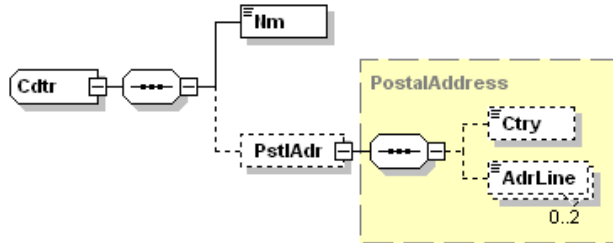
Occurrences: [1..1]

Format: YYYY-MM-DD

Usage: The minimum delay between sending date and RequestedCollectionDate is depending on the type of Direct Debit (B2B or CORE) and on the sequence type (FRST, OOFF, RCUR, FNAL).

Example: <ReqdColltnDt>2015-10-05</ReqdColltnDt>

2.19 Creditor



Definition: Party to which an amount of money is due.

XML Tag: <Cdtr>

Occurrences: [1..1]

Level: 2

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

Usage: The street and the building number must be put in the first AddressLine, and the postcode and town in the second AddressLine.

Occ.	Message item	XML TAG
[1..1]	+++ Name	<Nm>
[0..1]	+++ PostalAddress	<PstlAdr>
[0..1]	++++ Country	<Ctry>
[0..2]	++++ AddressLine	<AdrLine>

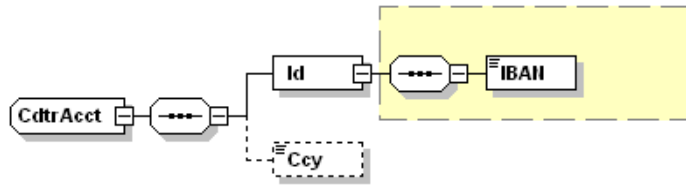
Rule: Name is limited to 70 characters.

Example:

```

<Cdtr>
  <Nm>AAAAAAAAAAAA</Nm>
  <PstlAdr>
    <Ctry>BE</Ctry>
    <AdrLine>Rue des electrons 10</AdrLine>
    <AdrLine>1000 Bruxelles</AdrLine>
  </PstlAdr>
</Cdtr>
    
```

2.20 CreditorAccount



Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

XML Tag: <CdtrAcct>

Occurrences: [1..1]

Level: 2

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

Occ.	Message item	XML TAG
[1..1]	+++ Identification	<Id>
[1..1]	++++ IBAN	<IBAN>
[0..1]	+++ Currency	<Ccy>

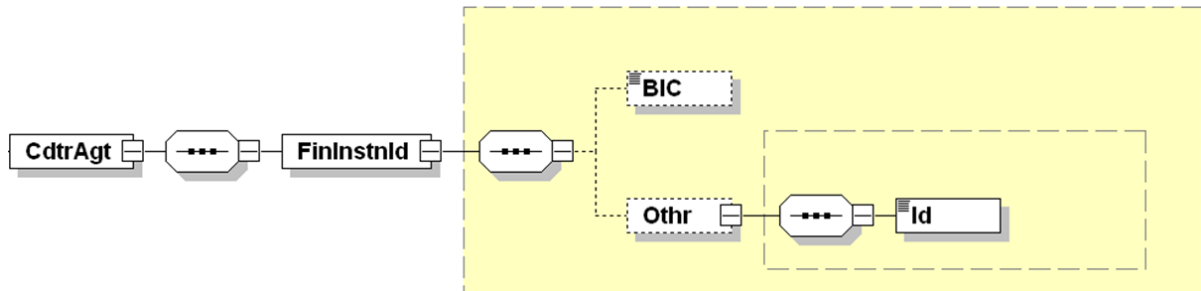
Rule: Currency of the account must be EUR. For usage of another currency, please contact your bank.

Example:

```

<CdtrAcct>
  <Id>
    <IBAN>BE68539007547034</IBAN>
  </Id>
</CdtrAcct>
    
```

2.21 CreditorAgent



Definition: Financial institution servicing an account for the creditor.

XML Tag: <CdtrAgt>

Occurrences: [1..1]

Level: 2

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

Name	XML Tag	Occurrence	Format
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	TAG
BIC	{Or <BIC>	[0..1]	BIC-format
Other	Or} <Othr>	[0..1]	TAG
Identification	<Id>	[1..1]	Max35Text

The Bank Identifier Code (BIC) is composed of 8 or 11 characters.

As of 01/02/2016, the BIC is no longer mandatory, but the tag <CdtrAgt> is still mandatory. The sequence to use is shown in Example 1.

If you prefer to use the BIC on do not plan to change, follow Example 2.

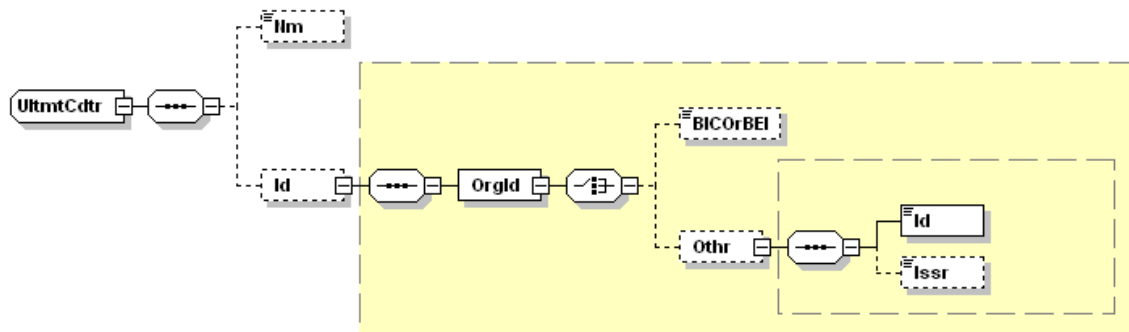
Example 1:

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

Example 2:

```
<CdtrAgt>
  <FinInstnId>
    <BIC>AAAABE33</BIC>
  </FinInstnId>
</CdtrAgt>
```

2.23 UltimateCreditor



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

XML Tag: <UltmtCdtr>

Occurrences: [0..1]

Format: This message item consists of the following elements:

Occ.	Message item	XML TAG
[0..1]	+++ Name	<Nm>
[0..1]	+++ Identification	<Id>
[1..1]	++++ OrganisationIdentification	<OrgId>
[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>
[0..1] Or}	+++++ Other	<Othr>
[1..1]	++++++ Identification	<Id>
[0..1]	++++++ Issuer	<Issr>

Rules:

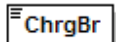
- If used for Belgian companies, Identification (within 'Other') must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".
- UltimateCreditor may be present either at Payment Information level, or at DirectDebitTransaction Information level.
- Name is limited to 70 characters.
- BICOrBEI or one occurrence of Other may be used.

Example:

```

<UltmtCdtr>
  <Id>
    <OrgId>
      <Id>046865441</Id>
      <Issr>KBO-BCE</Issr>
    </OrgId>
  </Id>
</UltmtCdtr>
  
```

2.24 ChargeBearer



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

XML Tag: <ChrgBr>

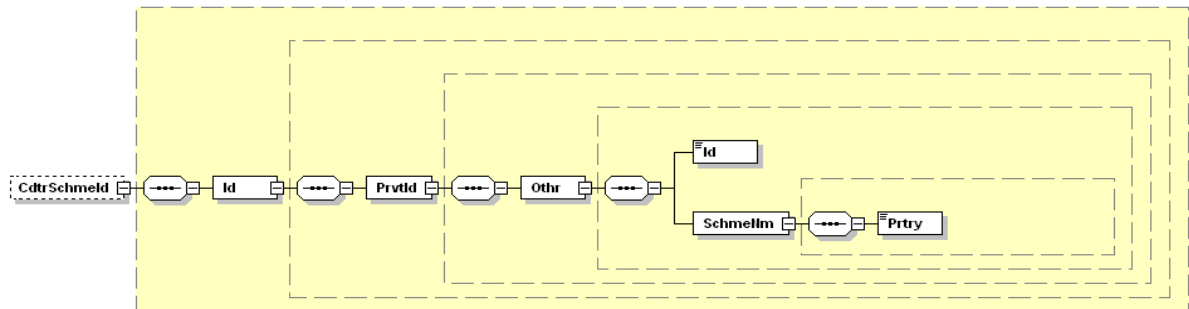
Occurrences: [0..1]

Level: 2

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. For European Direct Debit: Charges applied by Debtor and Creditor Bank are charged resp. to Debtor and Creditor.

2.27 CreditorSchemeIdentification



Definition: Credit party that signs the Direct Debit mandate.

XML Tag: <CdrSchmeId>

Occurrences: [0..1]

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

Occ.	Message item	XML TAG
[1..1]	+++++ Identification	<Id>
[1..1]	+++++++ PrivateIdentification	<PrvtId>
[1..1]	+++++++ Other	<Othr>
[1..1]	+++++++ Identification	<Id>
[1..1]	+++++++ SchemeName	<SchmeNm>
[1..1]	+++++++ Proprietary	<Prtry>

Rules:

- This data element must be present at either 'Payment Information' or 'DirectDebitTransaction' level. It is recommended to use it at 'Payment information' level.
- SchemeName under 'Other' must specify 'SEPA' as 'Proprietary'.
- Detail of Identification:
 - Positions 1 and 2 contain the ISO country code
 - Positions 3 and 4 contain the check digits
 - Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to 'ZZZ'
 - Positions 8 up to 35 contain the country-specific identifier

Country specific identifier for Belgium:

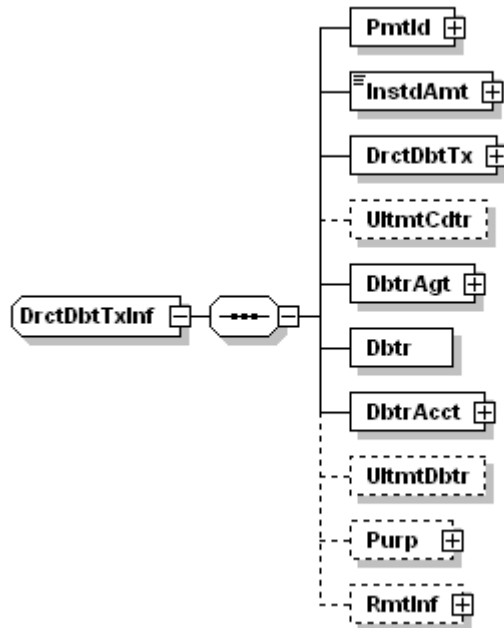
- A. Either the Enterprise Number of the Creditor (if it exists)
- B. If no Enterprise Number, the bank will provide to the Creditor a specific number with the following structure:
 - i. Position 8 to 10: protocol code of creditor bank
 - ii. Position 11: "D"
 - iii. Position 12 to 20: increasing number attributed by the bank

Example:

- With an Enterprise Number (0456 810 810): BE12ZZZ0456810810
- With a specific number: BE69ZZZ050D000000008

The business code can be used to make a distinction between several business units in the same enterprise. This code is not mandatory to identify a mandate univocally but contains useful information for the creditor as well as for the debtor (Ex. Subsidiary number, language code ...). The business code has no impact on the check digit.

2.28 DirectDebitTransactionInformation



Definition: Set of elements providing information specific to the individual transaction(s) included in the message.

XML Tag: <DrctDbtTxInf>

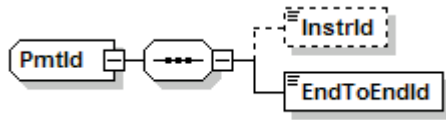
Occurrences: [1..n]

Level: 2

Format:

Index	Occ.	Message item	XML TAG
2.29	[1..1]	+++ PaymentIdentification	<PmtId>
2.44	[1..1]	+++ InstructedAmount	<InstdAmt>
2.46	[1..1]	+++ DirectDebitTransaction	<DrctDbtTx>
2.69	[0..1]	+++ UltimateCreditor	<UltmtCdtr>
2.70	[1..1]	+++ DebtorAgent	<DbtrAgt>
2.72	[1..1]	+++ Debtor	<Dbtr>
2.73	[1..1]	+++ DebtorAccount	<DbtrAcct>
2.74	[0..1]	+++ UltimateDebtor	<UltmtDbtr>
2.76	[0..1]	+++ Purpose	<Purp>
2.88	[0..1]	+++ RemittanceInformation	<RmtInf>

2.29 PaymentIdentification



Definition: Set of elements to reference a payment instruction.

XML Tag: <PmtId>

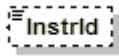
Occurrences: [1..1]

Level: 3

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

Index	Occ.	Name	XML Tag
2.30	[0..1]	InstructionIdentification	<InstrId>
2.31	[1..1]	EndToEndIdentification	<EndToEndId>

2.30 InstructionIdentification



This Message item is part of Payment Identification (2.29)

Definition: The InstructionIdentification is a unique reference assigned by the Initiator to unambiguously identify the transaction. It can be used in status messages related to the transaction.

As this identification is a point to point reference between the Initiator and the Creditor Agent, it is not forwarded to the DebtorAgent.

Check with your bank if the InstructionIdentification is included in the account reporting.

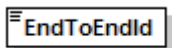
Remark: this field is for future use in Status Reporting and Account Statements in XML-format.

XML Tag: <InstrId>

Occurrences: [0..1]

Format: max35Text

2.31 EndToEndIdentification



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

XML Tag: <EndToEndId>

Occurrences: [1..1]

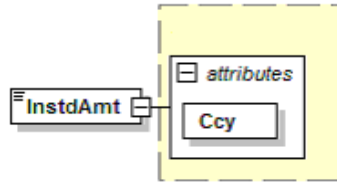
Level: 4

Format: max35Text

Example: <EndToEndId>ISB12345</EndToEndId>

Usage: This number identifies for a given Creditor, each Collection transaction presented to the debtor's bank, in a unique way. This number will be transmitted in the whole process of the handling of the Collections from the beginning, until the finality of the Collection. It must be returned in any exception handling process-step by any party involved. The Creditor cannot request for any other referencing information to be returned to him, in order to identify a Collection. The Creditor must define the internal structure of this reference; it can only be expected to be meaningful to the Creditor

2.44 InstructedAmount



Definition: Amount of the Direct Debit, expressed in euro.

XML Tag: <InstdAmt>

Occurrences: [1..1]

Level: 3

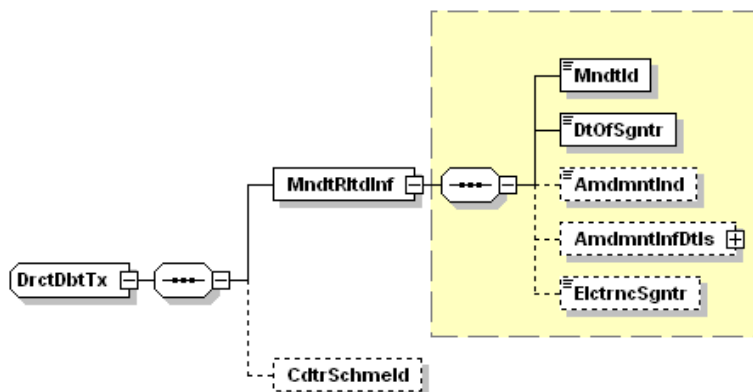
Format: Max. 9 digits for the non-decimal part, followed by up to 2 for the decimal part.
Decimal separator is “.”

Currency “EUR” is explicit, and included in the XML tag.

Usage: Amount must be between 0.01 and 999999999.99

Example: <InstdAmt Ccy=“EUR”>4723.34</InstdAmt>

2.46 DirectDebitTransaction



Definition: Set of elements providing information specific to the Direct Debit mandate.

XML Tag: <DrctDbtTx>

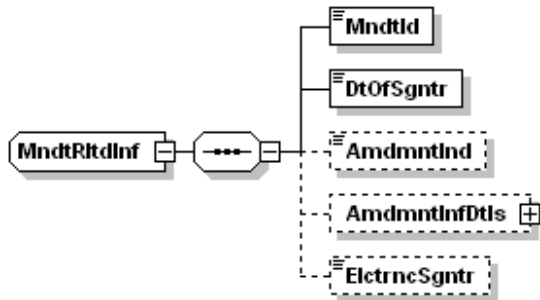
Occurrences: [1..1]

Level: 3

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

Index	Name	XML Tag	Occ.	Format
2.47	MandateRelatedInformation	<MndtRltdInf>	[1..1]	TAG
2.66	CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	TAG

2.47 MandateRelatedInformation



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>

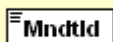
Occurrences: [1..1]

Level: 4

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

Index	Name	XML Tag	Occ.	Format
2.48	MandateIdentification	<MndtId>	[1..1]	Text
2.49	DateOfSignature	<DtOfSgnt>	[1..1]	Date
2.50	AmendmentIndicator	<AmdmntInd>	[0..1]	Boolean
2.51	AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]	TAG
2.62	ElectronicSignature	<ElectrncSgnt>	[0..1]	Text

2.48 MandateIdentification



Definition: Reference of the Direct Debit mandate that has been signed between the debtor and the creditor.

XML Tag: <MndtId>

Occurrences: [1..1]

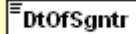
Level: 5

Format: Max35Text

Is not case sensitive : Man001 = MAN001

Example: <MndtId>MandatREF001</MndtId>

2.49 DateOfSignature



Definition: Date on which the Direct Debit mandate has been signed by the debtor.

XML Tag: <DtOfSgntr>

Occurrences: [1..1]

Level: 5

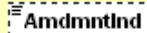
Format: YYYY-MM-DD

Must be older than the tag : CreationDateTime (1.2)

Usage: In case of a migration from a DOM80 scheme to SEPA Direct Debit scheme, DateOfSignature must be the migration date.

Example: <DtOfSgntr>2010-12-02</DtOfSgntr>

2.50 AmendmentIndicator



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

XML Tag: <AmdmntInd>

Occurrences: [0..1]

Level: 5

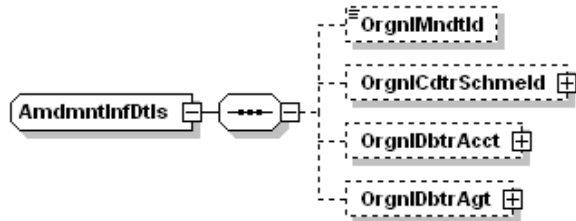
Format: Boolean - One of the following codes must be used.

Code	Name	
true	true	The mandate is amended or migrated from Dom'80 (by latest 31/08/2015)
false	false	The mandate is not amended

Usage:

- If not present, considered as "false".
- If true, 2.51 AmendmentInformationDetails is mandatory.

2.51 AmendmentInformationDetails



Definition: List of Direct Debit mandate elements that have been modified.

XML Tag: <AmdmntInfDtIs>

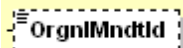
Occurrences: [0..1]

Level: 5

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

Index	Name	XML Tag	Occ.	Format
2.52	OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text
2.53	OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	TAG
2.57	OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	TAG
2.58	OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	TAG

2.52 OriginalMandateIdentification



Definition: Original mandate identification that has been modified.

XML Tag: <OrgnlMndtId>

Occurrences: [0..1]

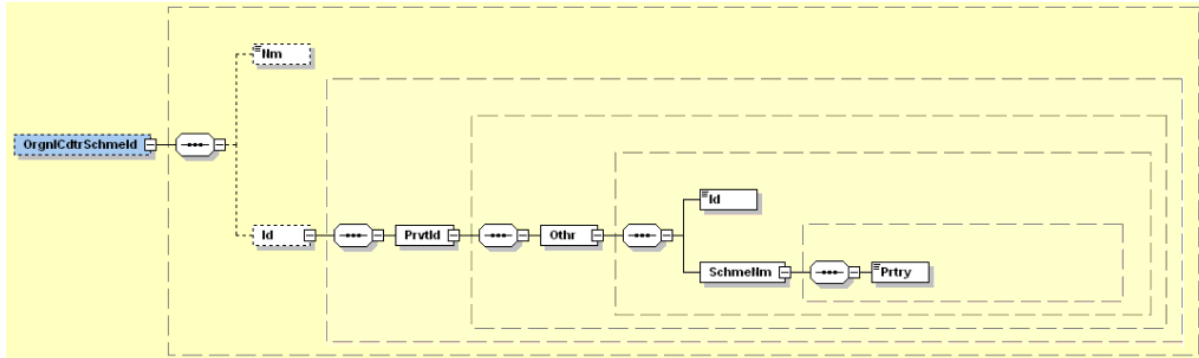
Format: Max35Text

Usage:

- Mandatory if MandateIdentification has changed.
- Mandatory for migration from Dom80 to SEPA DD only in FIRST Direct Debit: mention first "DOM80" followed by the original domiciliation number (by latest 31/08/2015).

Example: <OrgnlMndtId>MROLD123456</OrgnlMndtId>

2.53 OriginalCreditorSchemeIdentification



Definition: Original CreditorSchemeIdentification or Creditor Name that has been modified.

XML Tag: <OrgnlCdtrSchmeId>

Occurrences: [0..1]

Level: 6

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

Occ.	Message item	XML TAG
[0..1]	+++++++ Name	<Nm>
[0..1]	+++++++ Identification	<Id>
[1..1]	+++++++ PrivateIdentification	<PrvtId>
[1..1]	+++++++ Other	<Othr>
[1..1]	+++++++ Identification	<Id>
[1..1]	+++++++ SchemeName	<SchmeNm>
[1..1]	+++++++ Proprietary	<Prtry>

Usage:

- Mandatory if CreditorSchemeIdentification or Creditor Name has changed.
- Name is limited to 70 characters.
- SchemeName under 'Other' must specify 'SEPA' as 'Proprietary'.
- Mandatory for migration from Dom80 to SEPA DD only in FIRST Direct Debit: mention first "DOM80" and then the original CreditorSchemeIdentification as used in DOM80 (by latest 31/08/2015). Value "SEPA" must always be used in SchemeName Proprietary (see examples below).

Description of content of tag "Identification":

- Positions 1 and 2 contain the ISO country code
- Positions 3 and 4 contain the check digits
- Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to 'ZZZ'
- Positions 8 up to 35 contain the country-specific identifier

Country specific identifier for Belgium:

- A. Either the Enterprise Number of the Creditor (if it exists)
- B. If no Enterprise Number is known, the bank will provide the Creditor with a specific number having the following structure:
 - i. Position 8 to 10: protocol code of creditor bank
 - ii. Position 11: "D"
 - iii. Position 12 to 20: increasing number attributed by the bank

Example:

- With an Enterprise Number (0456 810 810): BE12ZZZ0456810810
- With a specific number: BE69ZZZ050D000000008

The business code can be used to make a distinction between several business units in the same enterprise. This code is not mandatory to identify a mandate univocally but contains useful information for the creditor as well as for the debtor (Ex. Subsidiary number, language code, ...). The business code has no impact on the check digit.

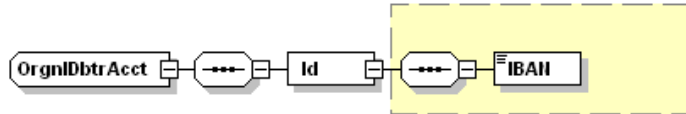
Example:**A. Migration from DOM80 (used only once, at the first sending of a European DD)**

```
<OrgnCdtrSchmeId>
  <Id>
    <PrvtId>
      <Othr>
        <Id>DOM8000123456789</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</OrgnCdtrSchmeId>
```

B. SEPA Amendment

```
<OrgnCdtrSchmeId>
  <Id>
    <PrvtId>
      <Othr>
        <Id>BE11ZZZ0123456789</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</OrgnCdtrSchmeId>
```


2.57 OriginalDebtorAccount



Definition: OriginalDebtorAccount that has been modified.

XML Tag: <OrgnlDbtrAcct>

Occurrences: [0..1]

Level: 6

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

Name	XML Tag	Occurrences	Format
Identification	<Id>	[1..1]	TAG
IBAN	<IBAN>	[1..1]	IBAN format

Usage: Need to be used if change of account occurs in the same bank (DebtorAgent).

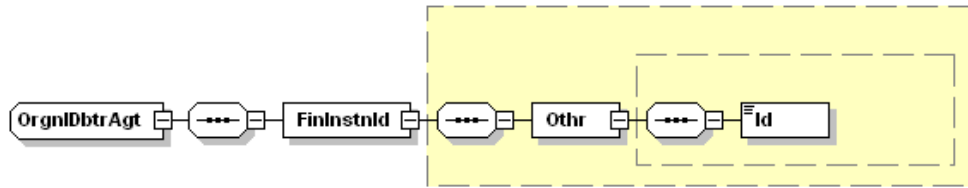
Cannot be used if change of account occurs in an other bank. In this case we refer to the use under bullet 2.58 (OriginalDebtorAgent)

Example:

```

<OrgnlDbtrAcct>
  <Id>
    <IBAN>BE68539007547034</IBAN>
  </Id>
</OrgnlDbtrAcct>
  
```

2.58 OriginalDebtorAgent



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

XML Tag: <OrgnDbtrAgt>

Occurrences: [0..1]

Level: 6

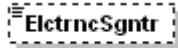
Format: This message item is composed of the following elements.

Occ.	Message item	XML TAG
[1..1]	+++++++ FinancialInstitutionIdentification	<FinInstnId>
[1..1]	+++++++ Other	<Othr>
[1..1]	+++++++ Identification	<Id>

Usage:

- Mandatory if DebtorAccount is transferred to another bank. In this case, Sequence Type (2.14) must contain 'FRST'.
- Identification must be filled with 'SMNDA' (Same Mandate New DebtorAgent).

2.62 ElectronicSignature



Definition: Digital signature as provided by the creditor.

XML Tag: <ElctrncSgntr>

Occurrences: [0..1]

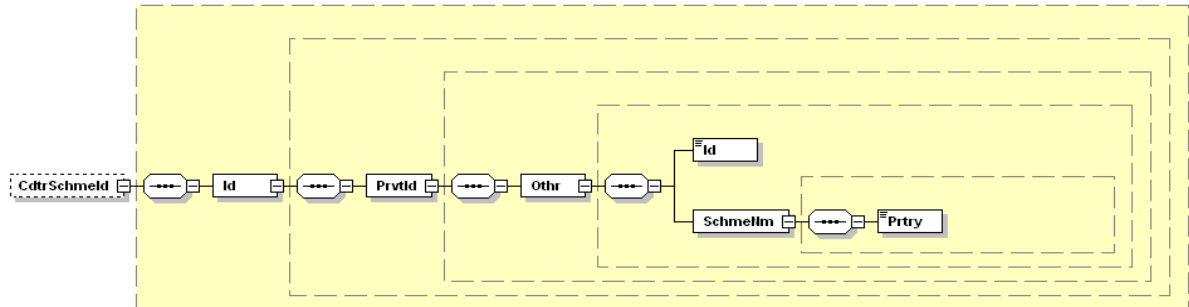
Level: 5

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.

2.66 CreditorSchemeIdentification



Definition: Creditor identification as given by his bank.

XML Tag: <CdtrSchmeId>

Occurrences: [0..1]

Level: 4

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

Occ.	Message item	XML TAG
[1..1]	+++++ Identification	<Id>
[1..1]	+++++++ PrivateIdentification	<PrvtId>
[1..1]	+++++++ Other	<Othr>
[1..1]	+++++++ Identification	<Id>
[1..1]	+++++++ SchemeName	<SchmeNm>
[1..1]	+++++++ Proprietary	<Prtry>

Usage:

- This data element must be present at either 'PaymentInformation' or 'DirectDebitTransaction' level. It is recommended to use it at 'Payment information' level.
- SchemeName under 'Other' must specify 'SEPA' as 'Proprietary'.
- Check with your bank if different CreditorSchemeIdentifications are accepted within the same Payment Information Block.
- Detail of Identification (please find a detailed description under appendix 2):
 - Positions 1 and 2 contain the ISO country code
 - Positions 3 and 4 contain the check digits
 - Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to 'ZZZ'
 - Positions 8 up to 35 contain the country-specific identifier

Country specific identifier for Belgium:

- A. Either the Enterprise Number of the Creditor (if it exists)
- B. If no Enterprise Number, the bank will provide to the Creditor a specific number with the following structure:
 - i. Position 8 to 10: protocol code of creditor bank
 - ii. Position 11: "D"

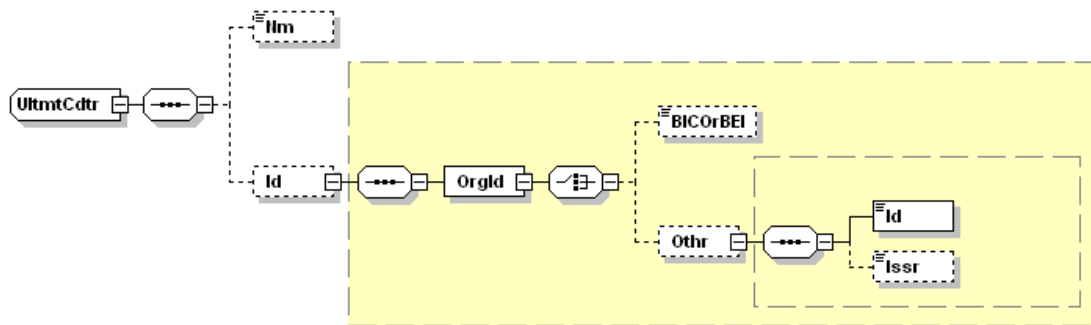
iii. Position 12 to 20: increasing number attributed by the bank

Example:

- With an Enterprise Number (0456 810 810): BE12ZZZ0456810810
- With a specific number: BE69ZZZ050D000000008

The business code can be used to make a distinction between several business units in the same enterprise. This code is not mandatory to identify a mandate univocally but contains useful information for the creditor as well as for the debtor (Ex. Subsidiary number, language code...). The business code has no impact on the check digit.

2.69 UltimateCreditor



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

XML Tag: <UltmtCdtr>

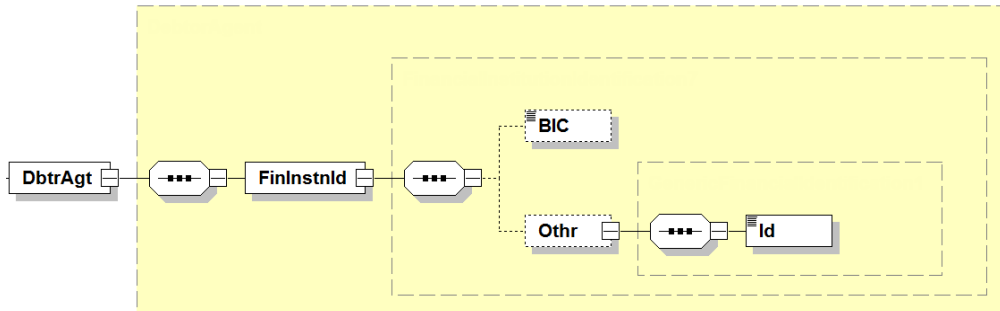
Occurrences: [0..1]

Format: This message item consists of the following elements.

Occ.	Message item	XML TAG
[0..1]	++++ Name	<Nm>
[0..1]	++++ Identification	<Id>
[1..1]	+++++ OrganisationIdentification	<OrgId>
[0..1]{Or	+++++++ BICOrBEI	<BICOrBEI>
[0..1] Or}	+++++++ Other	<Othr>
[1..1]	+++++++ Identification	<Id>
[0..1]	+++++++ Issuer	<Issr>

- Rule:**
- If used for Belgian companies, Identification (within Other) must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".
 - Name is limited to 70 characters.
 - UltimateCreditor may be present either at Payment Information level, or at DirectDebitTransaction Information level

2.70 DebtorAgent



Definition: Financial institution servicing an account for the debtor.

XML Tag: <DbtrAgt>

Occurrences: [1..1]

Level: 3

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

Name	Occurrences	XML Tag	Format
FinancialInstitutionIdentification	[1..1]	<FinInstnId>	TAG
BIC	{Or [0..1]	<BIC>	BIC-format
Other	Or} [0..1]	<Othr>	TAG
Identification	[1..1]	<Id>	Max35Text

Usage:

The Bank Identifier Code (BIC) is composed of 8 or 11 characters.

As of 01/02/2016, the BIC is no longer mandatory, but the tag <DbtrAgt> is still mandatory. The sequence to use is shown in Example 1.

If you prefer to use the BIC on do not plan to change, follow Example 2.

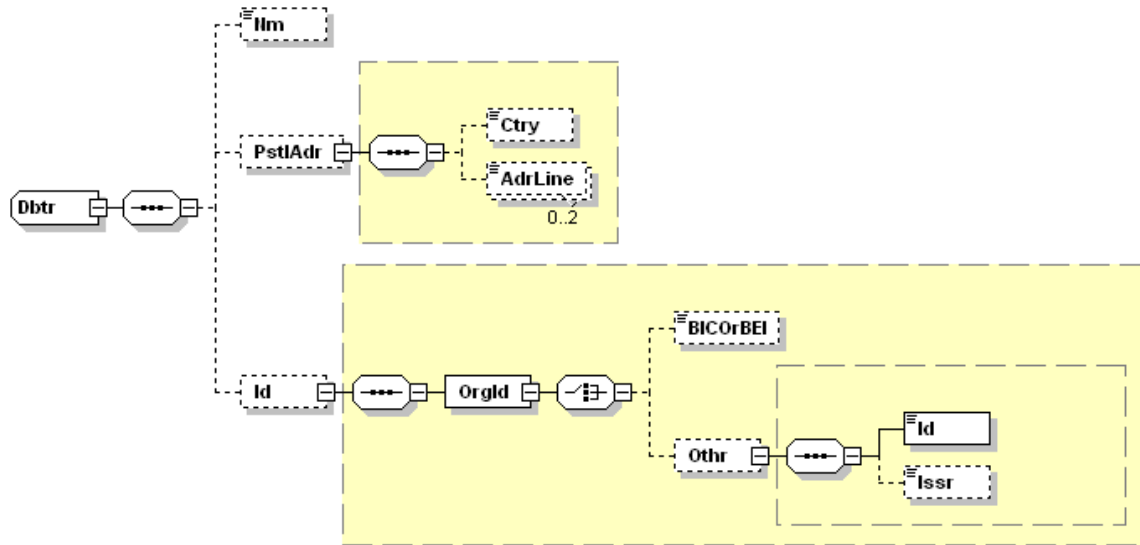
Example 1:

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

Example 2:

```
<DbtrAgt>
  <FinInstnId>
    <BIC>AAAABE33</BIC>
  </FinInstnId>
</DbtrAgt>
```

2.72 Debtor



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

XML Tag: <Dbtr>

Occurrences: [1..1]

Level: 3

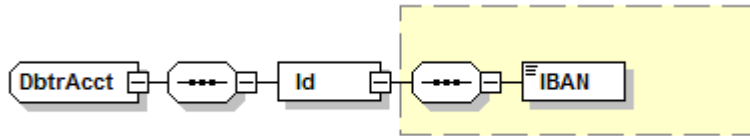
Format: This message item is composed of the following elements.

Occ.	Message item	XML TAG
[1..1]	++++ Name	<Nm>
[0..1]	++++ PostalAddress	<PstlAdr>
[0..1]	+++++ Country	<Ctry>
[0..2]	+++++ AddressLine	<AdrLine>
[0..1]	++++ Identification	<Id>
[1..1]	+++++ OrganisationIdentification	<OrgId>
[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>
[0..1] Or}	+++++ Other	<Othr>
[1..1]	+++++++ Identification	<Id>
[0..1]	+++++++ Issuer	<Issr>

Usage:

- Name is limited to 70 characters.
- Street and Building number must be put in the 1st AddressLine, and the Postcode and Town in the 2nd AddressLine.

2.73 DebtorAccount



Definition: Identification of the account of the debtor to which a debit entry will be made to execute the transfer.

XML Tag: <DbtrAcct>

Occurrences: [1..1]

Level: 3

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

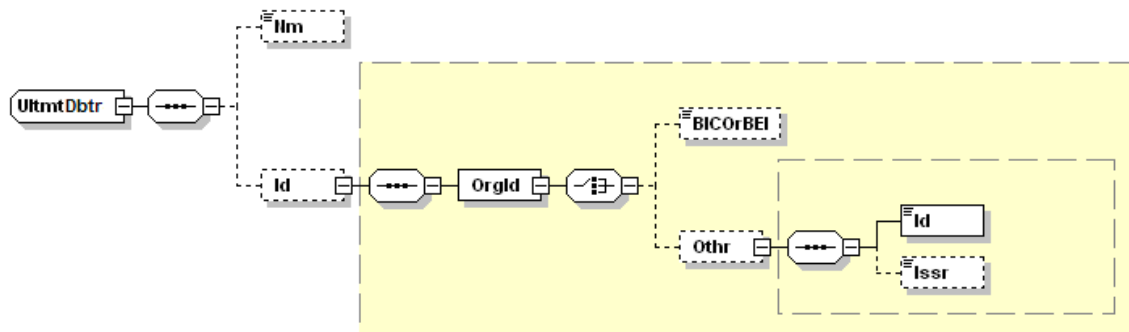
Name	XML Tag	Occ.	Format
Identification	<Id>	[1..1]	TAG
IBAN	<IBAN>	[1..1]	IBAN-format

Example:

```

<DbtrAcct>
  <Id>
    <IBAN>BE68539007547034</IBAN>
  </Id>
</DbtrAcct>
    
```

2.74 UltimateDebtor



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

XML Tag: <UltmtDbtr>

Occurrences: [0..1]

Format: This message item consists of the following elements:

Occ.	Message item	XML TAG
[0..1]	++++ Name	<Nm>
[0..1]	++++ Identification	<Id>
[1..1]	+++++ OrganisationIdentification	<OrgId>
[0..1]{Or	+++++++ BICOrBEI	<BICOrBEI>
[0..1] Or}	+++++++ Other	<Othr>
[1..1]	+++++++ Identification	<Id>
[0..1]	+++++++ Issuer	<Issr>

Rules:

- If used for Belgian companies, Identification (within 'Other') must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".
- UltimateDebtor is mandatory if provided by the Debtor in the Mandate.
- Name is limited to 70 characters.

2.76 Purpose



Definition: Underlying reason for the payment transaction.

Purpose is used by the Debtor to provide information to the Creditor, concerning the nature of the payment transaction. It is not used for processing by any of the banks involved.

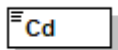
XML Tag: <Purp>

Occurrences: [0..1]

Format: This message item contains the following element:

Index	Name
2.77	Code

2.77 Code



This message item is part of Purpose (2.76)

Definition: Specifies the underlying reason of the payment transaction

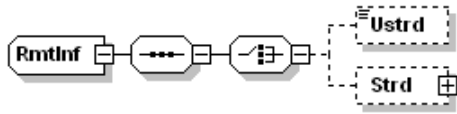
XML Tag: <Cd>

Occurrences: [1..1]

Format: Code
For list of possible codes for Purpose, see External Purpose Code at

http://www.iso20022.org/external_code_list.page

2.88 RemittanceInformation



Definition: Information that enables the matching, ie., reconciliation, of a payment with the items that the payment is intended to settle, eg., commercial invoices in an account receivable system.

XML Tag: <RmtInf>

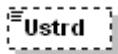
Occurrences: [0..1]

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

Index	Or	XML Tag	Name
2.89	{or	<Ustrd>	Unstructured
2.90	or}	<Strd>	Structured

Usage: Either Structured or Unstructured, but not both, may be present.

2.89 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.

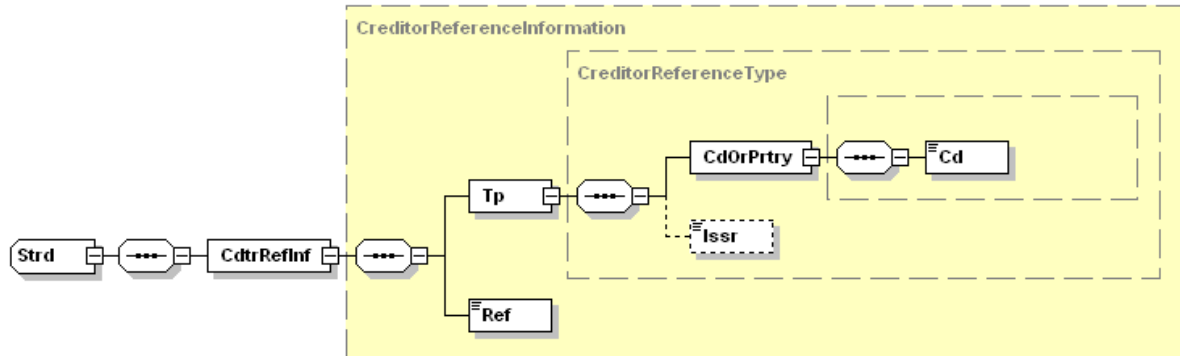
XML Tag: <Ustrd>

Occurrences: [0..1]

Level: 4

Format: Max140Text

2.90 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>

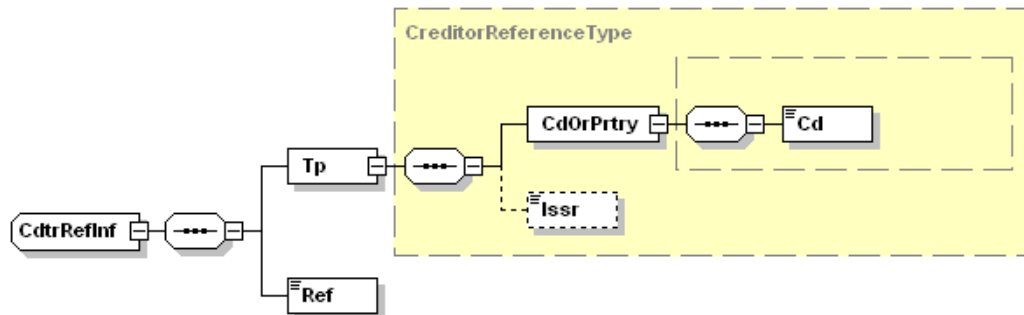
Occurrences: [0..1]

Level: 4

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

Index	Name	XML Tag	Occ.	Format
2.110	CreditorReferenceInformation	<CdtrRefInf>	[1..1]	TAG

2.110 CreditorReferenceInformation



Definition: Information provided by the creditor in a structured form, to enable automatic reconciliation of an entry with the items that the transfer is intended to settle, e.g. a commercial invoice in an accounts' receivable system.

This item is to be used for the Structured Communication, supported by the Belgian Banks.

XML Tag: <CdtrRefInf>

Occurrences: [1..1]

Occ.	Message item	XML TAG
[1..1]	+++++++ Type	<Tp>
[1..1]	+++++++ CodeOrProprietary	<CdOrPrtry>
[1..1]	+++++++ Code	<Cd>
[0..1]	+++++++ Issuer	<Issr>
[1..1]	+++++++ Reference	<Ref>

Format: - This message item is composed of the following elements. The following value must be used as Code:.

Code	Name	Description
SCOR	Structured Communication Reference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

One of the following values may be used as Issuer:

Issuer	Name	Description
BBA	Belgian Bankers' and Stock broking Firms' Association	OGM – VCS is used
ISO	International Organization for Standardization	ISO 11649 is used (Structured Creditor Reference to Remittance Information)

Usage:

- If BBA is used, the Creditor Reference contains the Belgian 12 digits structured communication, with the last 2 digits as check digits (modulo 97) of the first 10 digits, but if the result is 0 then the check digits are 97.
- If ISO is used, the Creditor Reference contains the ISO 11649 structured communication, which has the following structure (maximum 25 characters in total):
 RF nn cc..cccc, where
 RF = identifier of the RF Creditor Reference
 nn = two digit check digit (see appendix 1)
 cc..cccc = creditor reference (max. 21 characters)
- Issuer is to be used only if Belgian Structured Communication or ISO Structured Reference is used.

Example:

```
< CdtrRefInf>
  <Tp>
    <CdOrPrtry>
      <Cd>SCOR</Cd>
    </CdOrPrtry>
    <Issr>BBA</Issr>
  </Tp>
  <Ref>310126668750</Ref>
</CdtrRefInf>
Or
< CdtrRefInf>
  <Tp>
    <CdOrPrtry>
      <Cd>SCOR</Cd>
    </CdOrPrtry>
    <Issr>ISO</Issr>
  </Tp>
  <Ref>RF98123456789012345678901</Ref>
</CdtrRefInf>
```

Example 1 – First European collection

The following example describes a simple Direct Debit occurring for the first time .

```
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:2002:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>ABC123456</MsgId>
      <CreDtTm>2015-05-02T08:35:30</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Nm>AAAAAAAAAA</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>0123456789</Id>
              <Issr>KBO-BCE</Issr>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>PAY1234567</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
        <SeqTp>FRST</SeqTp>
      </PmtTpInf>
      <ReqdColltnDt>2015-05-14</ReqdColltnDt>
```



```
<Cdtr>
  <Nm>AAAAAAAAAA</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>BE99123123456712</IBAN>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>BBRUBEBB</BIC>
  </FinInstnId>
</CdtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtrSchmeId>
  <Id>
    <PrvtId>
      <Othr>
        <Id>BE11ZZZ0123456789</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</CdtrSchmeId>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>REF12345</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">4723.34</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>BE123456789</MndtId>
      <DtOfSgntr>2014-10-02</DtOfSgntr>
    </MndtRltdInf>
```

```
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Debtor</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>BE00987987654398</IBAN>
  </Id>
</DbtrAcct>
<RmtInf>
  <Ustrd>Invoice number 56 CN MARCH 2015</Ustrd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>
```

Example 2 – Recurrent Direct Debit during a takeover

The following example describes a recurrent Direct Debit done when a takeover occurred. The old creditor name is BBBBBBBB and his identifier was BE01ZZZ0987654321 . The new name is AAAAAAAA and the new identifier BE99ZZZ0123456789 .

```
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:2002:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>ABC123456</MsgId>
      <CreDtTm>2015-06-02T08:35:30</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Nm>AAAAAAA</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>0123456789</Id>
              <Issr>KBO-BCE</Issr>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>ABCD1234567</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>12345.67</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
```

```
<Cd>CORE</Cd>
</LclInstrm>
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Appendix 1 – Calculation of IBAN and ISO 11649 check digit

a) Method of validating the check digits

Preliminary step

If the IBAN is in paper format, convert to basic format by deleting all non-alphanumeric characters and the preceding tag “IBAN”.

IBAN BE62 5100 0754 7061 becomes BE62510007547061

Step 1

Move the first four characters of the IBAN to the right of the number.

result = 510007547061BE62

Step 2

Convert the letters into numerics in accordance with the conversion table under c)

result = 510007547061111462

Step 3

Apply MOD 97-10 (see ISO 7604). For the check digits to be correct, the remainder after calculating the modulus 97 must be 1.

The remainder of the division of 510007547061111462 by 97 = 1

b) Method of calculating the check digits

Preliminary step

Create an artificial IBAN composed of the country code (ISO 3166) followed by “00” and the BBAN (without non-alphanumeric characters)

A Belgian BBAN 510-0075470-61 becomes BE00510007547061

Step 1

Move the first four characters of the IBAN to the right of the number.

result = 510007547061BE00

Step 2

Convert the letters into numerics in accordance with the conversion table under 4.3.

result = 510007547061111400

Step 3

Apply MOD 97-10 (see ISO 7604)

Calculate the modulo 97 and subtract the remainder from 98. If the result is one digit, then insert a leading zero.

$98 - 36 = 62$ so IBAN = BE62510007547061

c) Alpha to numeric conversion table

A = 10	G = 16	M = 22	S = 28	Y = 34
B = 11	H = 17	N = 23	T = 29	Z = 35
C = 12	I = 18	O = 24	U = 30	
D = 13	J = 19	P = 25	V = 31	
E = 14	K = 20	Q = 26	W = 32	
F = 15	L = 21	R = 27	X = 33	

Implementation note for modulo 97 calculations

For reasons of precision, the use of integers instead of floating point numbers is recommended. If the number is too long for the software implementation of integers (a (signed) integer of 32 bits or 64 bits represents a maximum of 9 or 18 digits), then the calculation can be split up into consecutive remainder calculations on integers with a maximum length of 9 or 18 digits.

The remainder of the division of 510007547061111462 by 97 = 1

1. Calculate the modulo 97 of the first 9 (or 18) digits of the number.

modulo 97 of 510007547 = 74

2. Construct the next integer of 9 (or 18) digits from the remainder, followed by the next 7/8 (or 16/17) digits of the number. Calculate the modulo 97.

modulo 97 of 740611114 = 12

3. Repeat step 2 until all the digits of the number have been processed.

modulo 97 of 1262 = 1

Appendix 2 – Identification of the Creditor

a) Description

The Creditor is identified in the scheme by an identifier as defined below. In these Guidelines, this identifier is indicated in the ISO 20022 data element ‘Creditor Scheme Identification’. The creditor can be a legal entity, or an association that is not a legal entity, or a person.

This identifier must be stable over time, to enable the Debtor and the Debtor Bank to come back to the Creditor for Refunds and complaints, and to check the existence of a valid Mandate at the presentation of Collections by the Creditor.

The data element that identifies the Creditor is case and space insensitive.

b) Format

- Positions 1 and 2 contain the ISO country code
- Positions 3 and 4 contain the check digits
- Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to ‘ZZZ’
- Positions 8 up to 35 contain the country-specific identifier
- Note: the calculation of the check digit can be done as follows:
 - Disregard positions 5 to 7
 - Take the country-specific part, positions 8 to 35, and delete all non-alphanumeric characters
 - Add the ISO country code and ‘00’ to the right-hand end
 - Convert letters to digits in accordance with the conversion table below
 - Apply the check character system MOD 97-10 (see ISO 7064)

A = 10	G = 16	M = 22	S = 28	Y = 34
B = 11	H = 17	N = 23	T = 29	Z = 35
C = 12	I = 18	O = 24	U = 30	
D = 13	J = 19	P = 25	V = 31	
E = 14	K = 20	Q = 26	W = 32	
F = 15	L = 21	R = 27	X = 33	

Appendix 3 – List of changes

<u>V2.0 – 13/08/2010</u>	
New release	ISO 20022 v2009 (pain.008.001.02) – SEPA 2010 (Rbk. 2.0 and 4.0)
<u>V2.0.a – 01/10/2010</u>	
Chapter / Index	Description
Introduction – p. 11	2.24 ChargeBearer optional: [0..1]
2.24 ChargeBearer p.32	Changed to optional: [0..1]
<u>V2.0.a – 24/11/2010</u>	
Chapter / Index	Description
2.57 OriginalDebtorAccount	Modification in usage rule
<u>V3.0 – 28/01/2013</u>	
2.2 CreditorAgent	option added: Other > Identification: NOTPROVIDED
2.70 DebtorAgent	option added: Other > Identification: NOTPROVIDED
Appendix 2 becomes Appendix 3	Appendix 3: new chapter that explains CreditorId
<u>V3.1 – 01/06/2015</u>	
1.4 Characters	Clarification rules related to the character set
1.5 Structure of the message	Clarification about the supported versions
2.53 OriginalCreditor SchemeIdentification	End date for the DOM80 migration
2.70 DebtorAgent	Bring the solution with no BIC forward
Exemples	Replacement of the DOM80 migrations

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