

XML Message for European Direct Debit Initiation

Core and Business-to-Business Implementation Guidelines

Version 1.2

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1 Introduction

This document sets out the Belgian Implementation Guidelines for the XML Customer Direct Debit Initiation message UNIFI (ISO20022).

These Implementation Guidelines provide guidance on the use of the Direct Debit Initiation Message sent to Banks, residing in Belgium, and comply with the SEPA Business-to-Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines v1.2 and the SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines v3.2 of the European Council of Payments (EPC).

Implementation guidelines for the reversal and request to cancel are published also.

This version 1.2 can be used as of the launching date of the SEPA direct debit scheme(s), scheduled on November 1st, 2009. Version 2.x can be used as of November 1st, 2010.

These Implementation Guidelines have been developed by the Belgian Financial Sector Federation (Febelfin).

The utmost has been done to make sure the information in this publication is correct. However, Febelfin can by no means be held responsible 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 Direct debit definition

A European Direct Debit is a payment instrument for making 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, 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 (the Creditor agent) 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 mandate related information, i.e. extracts from a mandate, such as Mandate Identification and Date Of Signature. 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 UNIFI (ISO 20022) Message Definition Report for Payment Standards – Initiation. This Report can be found on www.iso20022.org, under “Catalogue of UNIFI messages”, with “pain.008.001.01” as reference.

The description of each message item contains:

Index	Number that refers to the corresponding description in the UNIFI (ISO 20022) Message Definition Report for Payment Standards – Initiation
Definition	This contains the definition of the message block or element
Usage	Additional info how this element must be used
Xml Tag	Short name that identifies an element within an XML message, that is put between brackets, e.g. <Amount>
Occurrences	<p>This indicates whether an element is optional or mandatory and how many times the element can be repeated. The number of occurrences is shown in square brackets</p> <p>For example:</p> <p>[0..1] shows that the element can be present 0 times or 1 time. The element is optional</p> <p>[1..1] shows that the element 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 may not be left empty. At least one character has to be filled in.</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 UNIFI message are not supported. The occurrences of a message element can also be less extensive in these guidelines than in UNIFI (ISO20022) Message Definition and EPC Implementation Guidelines.

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. For more information, please contact your bank.

1.4 Character Set

The UTF8 character encoding standard must be used in the UNIFI 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

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

1.5 Message Structure

The description of the UNIFI 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.

XSD : [pain.008.001.01](#)

(<http://www.iso20022.org/documents/messages/pain/schemas/pain.008.001.01.zip>)

A file containing an XML- pain.008.001.01 message has the following structure :

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:swift:xsd:$pain.008.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchemainstance">
  <pain.008.001.01>
    message content ...
  </pain.008.001.01>
</Document>
```

A file must contain one single Document (envelope), which contains one single XML-message.

The Customer Direct Debit Initiation message is composed of 3 building blocks:

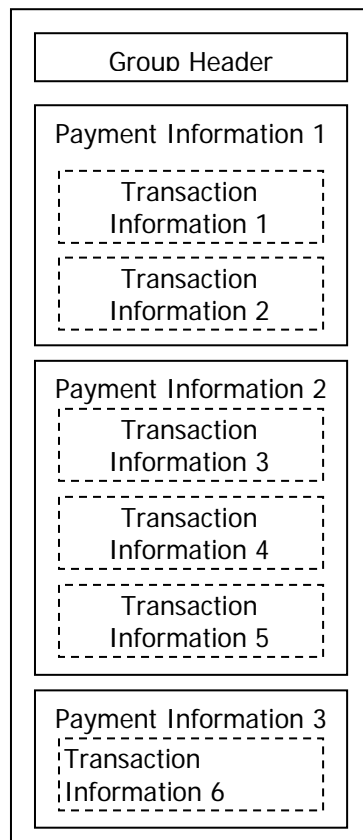
A. Group Header : This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date And Time, Grouping indicator.

B. Payment Information : 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.

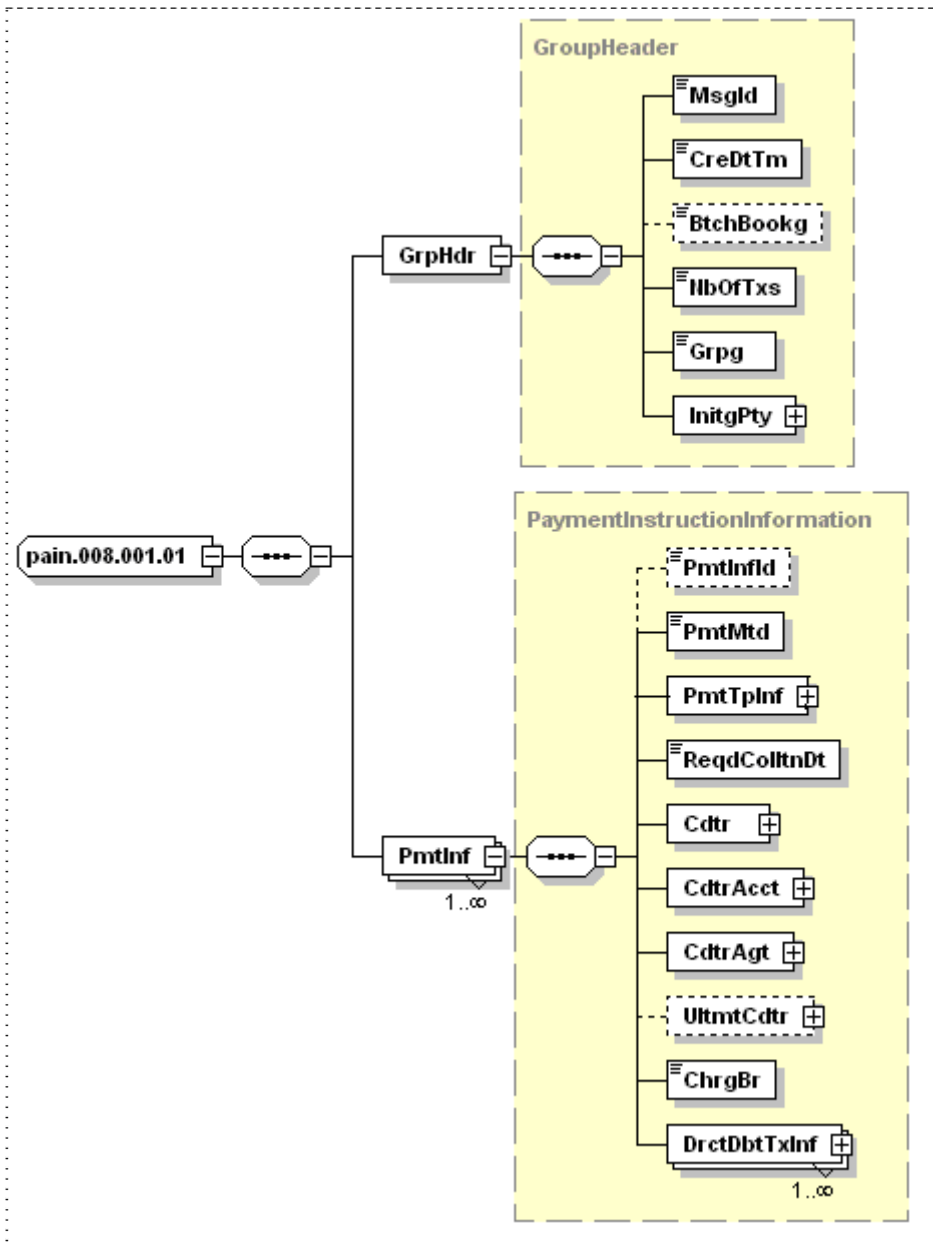
C. Direct Debit Transaction Information: This building block is mandatory and repetitive. It contains, among other things, elements related to the debit side of the transaction, such as Debtor and Remittance Information Rules.

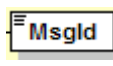
A detailed view on the structure of a Direct Debit Initiation Message is presented in the figure below and in the following table.

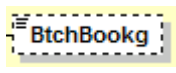
The Grouping field in the Group Header must be 'mixed' which indicates that there are one or several occurrences of the Payment Information Block where each of the occurrences may contain one or several occurrences of the Transaction Information Block.

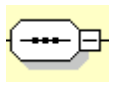


A detailed view on the structure of a Direct Debit Initiation Message is presented in the figure below and in the following table.



 **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
1.0	[1..1]	+ Group Header	<GrpHdr>
1.1	[1..1]	++ Message Identification	<MsgId>
1.2	[1..1]	++ Creation Date Time	<CreDtTm>
1.4	[0..1]	++ Batch Booking	<BtchBookg>
1.5	[1..1]	++ Number of Transactions	<NbOfTxs>
1.7	[1..1]	++ Grouping	<Grpg>
1.8	[1..1]	++ Initiating Party	<InitgPty>
	[0..1]	+++ Name	<Nm>
	[0..1]	+++ Identification	<Id>
	[1..1]	++++ Organization Identification	<OrgId>
	[0..1]{Or	+++++ Business Entity Identifier (BEI)	<BEI>
	[0..1]Or	+++++ Tax Identification Number	<TaxIdNb>
	[0..1] Or}	+++++ Proprietary Identification	PrtryId>
	[1..1]	+++++ Identification	<Id>
	[0..1]	+++++ Issuer	<Issr>
2.0	[1..n]	+ Payment Information	<PmtInf>
2.1	[0..1]	++ Payment Information Identification	<PmtInfId>
2.2	[1..1]	++ Payment Method	<PmtMtd>
2.3	[1..1]	++ Payment Type Information	<PmtTpInf>
2.5	[1..1]	+++ Service Level	<SvcLvl>
2.6	[1..1]	++++ Code	<Cd>
2.9	[1..1]	+++ Local Instrument	<LclInstrm>
2.10	[1..1]	++++Code	<Cd>
2.12	[1..1]	+++ Sequence Type	<SeqTp>
2.13	[0..1]	+++ Category Purpose	< Ctgypurp >
2.14	[1..1]	++ Requested Collection Date	<ReqColltnDt>
2.15	[1..1]	++ Creditor	<Cdtr>
	[1..1]	+++ Name	<Nm>
	[0..1]	+++ Postal Address	<PstlAdr>
	[0..2]	++++ Address Line	<AdrLine>
	[1..1]	++++ Country	<Ctry>
2.16	[1..1]	++ Creditor Account	<CdtrAcct>
	[1..1]	+++ Identification	<Id>
	[1..1]	++++ IBAN	<IBAN>
2.17	[1..1]	++ Creditor Agent	<CdtrAgt>
	[1..1]	+++ Financial Institution Identification	<FinInstnId>
	[1..1]	++++ BIC	<BIC>

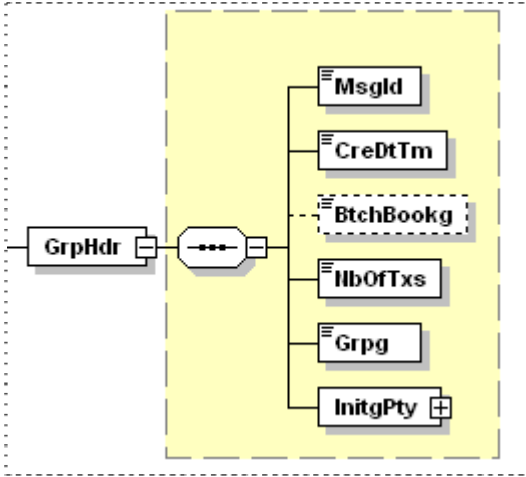
Index	Occ.	Message item	XML TAG
2.19	[0..1]	++ Ultimate Creditor	<UltmtCctr>
	[0..1]	+++ Name	<Nm>
	[0..1]	+++ Identification	<Id>
	[1..1]	++++ Organization Identification	<OrgId>
	[0..1]{Or	+++++ Business Entity Identifier (BEI)	<BEI>
	[0..1] Or	+++++ Tax Identification Number	<TaxIdNb>
	[0..1] Or}	+++++ Proprietary Identification	PrtryId>
	[1..1]	+++++ Identification	<Id>
	[0..1]	+++++ Issuer	<Issr>
2.20	[1..1]	++ Charge Bearer	<ChrgBr>
2.23	[1..n]	++ Direct Debit Transaction Information	<DrctDbtTxInf>
2.24	[1..1]	+++ Payment Identification	<PmtId>
2.25	[0..1]	++++ Instruction Identification	<InstrId>
2.26	[1..1]	++++ End To End Identification	<EndToEndId>
2.38	[1..1]	+++ Instructed Amount	<InstdAmt>
2.40	[1..1]	+++ Direct Debit Transaction	<DrctDbtTx>
2.41	[1..1]	++++ Mandate Related Information	<MndtRltdInf>
2.42	[1..1]	+++++ Mandate ID	<MndtId>
2.43	[1..1]	+++++ Date of Signature	<DtOfSgntr>
2.44	[0..1]	+++++ Amendment Indicator	<AmdmntInd>
2.45	[0..1]	+++++ Amendment Information Details	<AmdmntInfDtls>
2.46	[0..1]	++++++ Original Mandate Identification	<OrgnlMndtId>
2.47	[0..1]	++++++ Original Creditor Scheme Id	<OrgnlCctrSchmId>
	[0..1]	+++++++ Name	<Nm>
	[0..1]	+++++++ Identification	<Id>
	[1..1]	+++++++ Private Identification	<PrvtId>
	[1..1]	+++++++ Other Identification	<OthrId>
	[1..1]	+++++++ Identification	<Id>
	[1..1]	+++++++ Identification Type	<IdTp>
2.51	[0..1]	+++++ Original Debtor Account	<OrgnlDbtrAcct>
	[1..1]	+++++++ Identification	<Id>
	[1..1]	+++++++ IBAN	<IBAN>
2.52	[0..1]	+++++ Original Debtor Agent	<OrgnlDbtrAgt>
	[1..1]	+++++++ Financial Institution Identification	<FinInstnId>
	[1..1]	+++++++ Proprietary Identification	<PrtryId>
	[1..1]	+++++++ Identification	<Id>

Index	Occ.	Message item	XML TAG
2.56	[0..1]	++++ Electronic Signature	<ElctrncSgntr >
2.60	[1..1]	++++ Creditor Scheme Identification	<CdtrSchmeId>
	[1..1]	+++++ Identification	<Id>
	[1..1]	+++++ Private Identification	<PrvtId>
	[1..1]	+++++++ Other Identification	<OthrId>
	[1..1]	+++++++ Identification	<Id>
	[1..1]	+++++++ Identification Type	<IdTp>
2.63	[0..1]	+++ Ultimate Creditor	<UltmtCdtr>
	[0..1]	++++ Name	<Nm>
	[0..1]	++++ Identification	<Id>
	[1..1]	+++++ Organization Identification	<OrgId>
	[0..1]{Or	+++++ Business Entity Identifier (BEI)	<BEI>
	[0..1] Or	+++++ Tax Identification Number	<TaxIdNb>
	[0..1] Or}	+++++ Proprietary Identification	PrtryId>
	[1..1]	+++++ Identification	<Id>
	[0..1]	+++++ Issuer	<Issr>
2.64	[1..1]	+++ Debtor Agent	<DbtrAgt>
	[1..1]	++++ Financial Institution Identification	<FinInstnId>
	[1..1]	+++++ BIC	<BIC>
2.66	[1..1]	+++ Debtor	<Dbtr>
	[1..1]	++++ Name	<Nm>
	[0..1]	++++ Postal Address	<PstlAdr>
	[0..2]	+++++ Address Line	<AdrLine>
	[1..1]	+++++ Country	<Ctry>
	[0..1]	++++ Identification	<Id>
	[1..1]	+++++ Organization Identification	<OrgId>
	[0..1]{Or	+++++ Business Entity Identifier (BEI)	<BEI>
	[0..1] Or	+++++ Tax Identification Number	<TaxIdNb>
	[0..1] Or}	+++++ Proprietary Identification	PrtryId>
	[1..1]	+++++ Identification	<Id>
	[0..1]	+++++ Issuer	<Issr>
2.67	[1..1]	+++ Debtor Account	<DbtrAcct>
	[1..1]	++++ Identification	<Id>
	[1..1]	++++ IBAN	<IBAN>
2.68	[0..1]	+++ Ultimate Debtor	<UltmtDbtr>
	[1..1]	++++ Name	<Nm>
	[0..1]	++++ Identification	<Id>
	[1..1]	+++++ Organization Identification	<OrgId>

Index	Occ.	Message item	XML TAG
	[0..1]{Or	++++++ Business Entity Identifier (BEI)	<BEI>
	[0..1]Or	++++++ Tax Identification Number	<TaxIdNb>
	[0..1] Or}	++++++ Proprietary Identification	PrtryId>
	[1..1]	++++++ Identification	<Id>
	[0..1]	++++++ Issuer	<Issr>
2.70	[0..1]	+++ Purpose	<Purp>
		++++ Code	<Cd>
2.90	[0..1]	+++ Remittance Information	<RmtInf>
2.91	[0..1]	++++ Unstructured	<Ustrd>
2.92	[0..1]	++++ Structured	<Strd>
2.106	[1..1]	+++++ Creditor Reference Information	<CdtrRefInf>
2.107	[1..1]	++++++ Creditor Reference Type	<CdtrRefTp>
2.108	[1..1]	+++++++ Code	<Cd>
2.110	[1..1]	+++++++ Issuer	<Issr>
2.111	[1..1]	+++++++ Creditor Reference	<CdtrRef>

2 Message description

1.0 Group Header



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

XML Tag : <GrpHdr>

Occurrences : [1..1]

Level : 1

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

Tag	Occ.	Name	Tag	Format
1.1	[1..1]	Message ID	<MsgId>	Max35Text
1.2	[1..1]	Creation Date Time	<CreDtTm>	DateTime
1.4	[0..1]	Batch Booking	<BtchBookg>	Boolean
1.5	[1..1]	Number of Transactions	<NbOfTxS>	Number
1.7	[1..1]	Grouping	<Grpg>	Code
1.8	[1..1]	Initiating Party	<InitgPty>	TAG

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.

XML Tag : <MsgId>

Occurrences : [1..1]

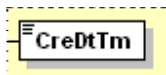
Level : 2

Format : Max35Text

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

Example : <MsgId >ABC123456</MsgId >

1.2 Creation Date Time



Definition : Date and time at which a (group of) payment instruction(s) was created by the instructing party.

XML Tag : CreDtTm

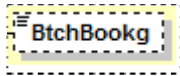
Occurrences : [1..1]

Level : 2

Format : YYYY-MM-DDThh:mm:ss

Example : <CreDtTm>2009-12-02T08:35:30</CreDtTm>

1.4 Batch Booking



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

XML Tag : <BtchBookg>

Occurrences : [0..1]

Level : 2

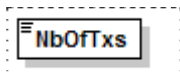
Format : Boolean - One of the following codes must be used.

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 than default "true".

Example : <BtchBookg>true</BtchBookg>

1.5 Number Of Transactions



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 Grouping

Definition : Indicates whether common accounting information in the transaction is included once for all transactions or repeated for each single transaction.

XML Tag : <Grpg>

Occurrences : [1..1]

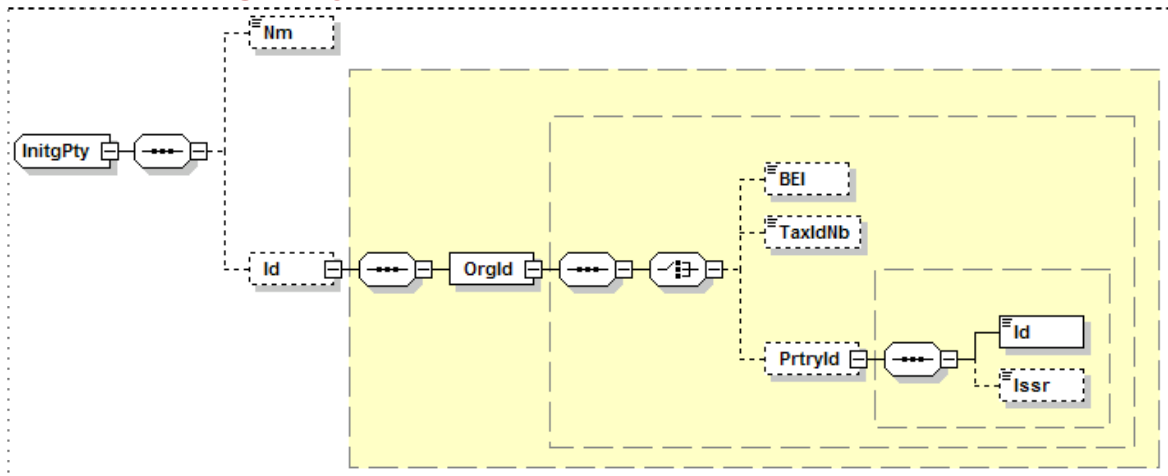
Level : 2

Format : Code – The following code must be used.

Code	Name	Definition
MIXD	Mixed	Indicates that there are one or several occurrences of the payment information block where each of the occurrences might contain one or several occurrences of the payment transaction block.

Example : <Grpg>MIXD</Grpg>

1.8 Initiating Party



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]

Level : 2

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

Name	XML Tag	Occurrences	Format
Name	<Nm>	[0..1]	Max70Text
Identification	<Id>	[0..1]	
OrganisationIdentification	<OrgId>	[1..1]	
BusinessEntityIdentifier (BEI)	<BEI>	[0..1]{Or	BIC-format
TaxIdentificationNumber	<TaxIdNb>	[0..1]Or	Max35Text
ProprietaryIdentification	<PrtryId>	[0..1]Or}	
Identification	<Id>	[1..1]	Max35Text
Issuer	<Issr>	[0..1]	Max35Text

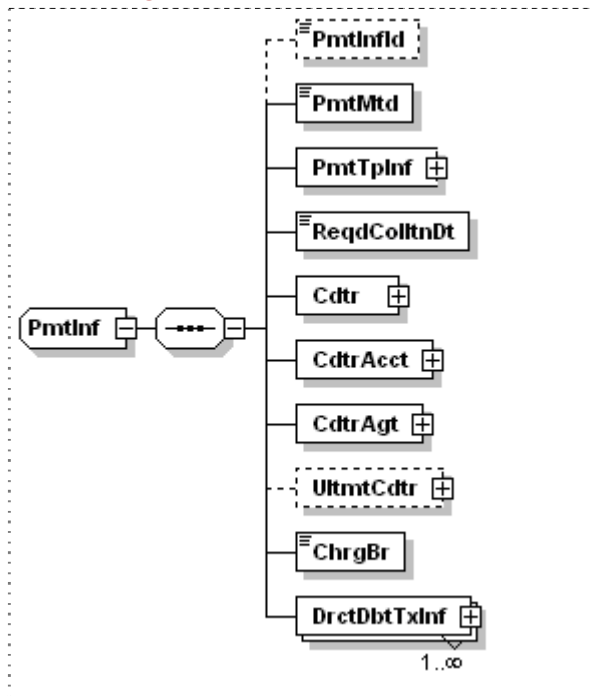
- Rule :**
- Either Name or Identification, or both must be used.
 - For Belgian companies, Identification (within Proprietary Identification) has to contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".

Example :

```

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

2.0 Payment Information



Definition : Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation.

XML Tag : <PmtInf>

Occurrences : [1..n]

Level : 1

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

Index	Name	XML Tag	Occ.	Format.
2.1	PaymentInformationIdentification	<PmtInfId>	[0..1]	Text
2.2	PaymentMethod	<PmtMtd>	[1..1]	Code
2.3	PaymentTypeInformation	<PmtTpInf>	[1..1]	TAG
2.14	RequestedCollectionDate	<ReqdColltnDt>	[1..1]	DateTime
2.15	Creditor	<Cdtr>	[1..1]	TAG
2.16	CreditorAccount	<CdtrAcct>	[1..1]	TAG
2.17	CreditorAgent	<CdtrAgt>	[1..1]	TAG
2.19	UltimateCreditor	<UltmtCdtr>	[0..1]	TAG
2.20	ChargeBearer	<ChrgBr>	[1..1]	Code
2.23	DirectDebitTransactionInformation	<DrctDbtTxInf>	[1..n]	TAG

2.1 Payment Information Identification



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

XML Tag : <PmtInfId>

Occurrences : [0..1]

Level : 2

Format : Max35Text

Example : <PmtInfId>ABCD1234567</PmtInfId>

Usage : If Batch Booking (1.4) set to "true", it is highly recommended to use Payment Information Identification.

2.2 Payment Method



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

XML Tag : <PmtMtd>

Occurrences : [1..1]

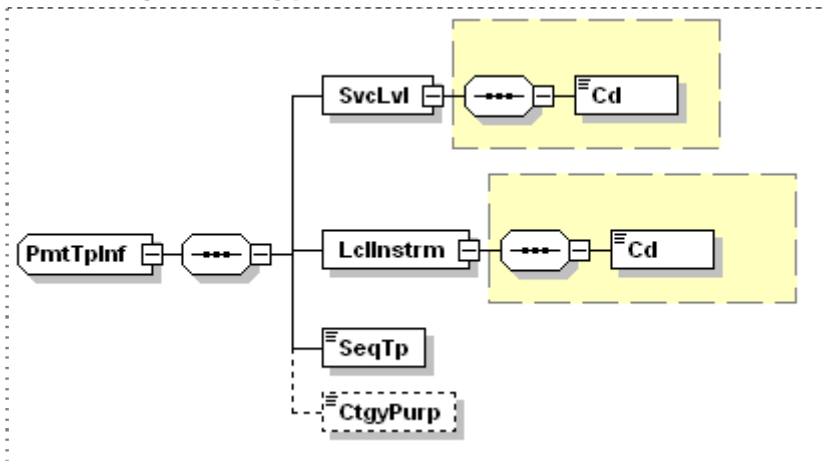
Level : 2

Format : Codes – 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 Payment Type Information



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

XML Tag : <PmtTpInf>

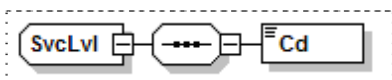
Occurrences : [1..1]

Level : 2

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

Index	Name	XML Tag	Occ.	Format.
2.5	ServiceLevel	< SvcLvl >	[1..1]	TAG
2.6	Code	< Cd >	[1..1]	Code
2.9	Local Instrument	< LclInstrm>	[1..1]	TAG
2.10	Code	< Cd >	[1..1]	Code
2.12	Sequence Type	< SeqTp >	[1..1]	Code
2.13	Category Purpose	< CtgyPurp>	[0..1]	Code

2.5 ServiceLevel



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

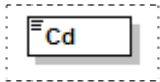
XML Tag : <SvcLvl>

Occurrences : [1..1]

Level : 3

Format : TAG

2.6 Code



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

XML Tag : <Cd>

Occurrences : [1..1]

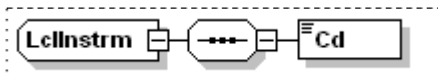
Level : 4

Format : Code – 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>

2.9 Local Instrument



Definition : User community specific instrument.

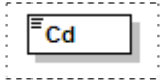
XML Tag : < LclInstrm >

Occurrences : [1..1]

Level : 3

Format : TAG

2.10 Code



Definition :

XML Tag : <Cd>

Occurrences : [1..1]

Level : 4

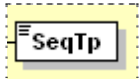
Format : Code – One of the following value must be used.

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

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

Example : <Cd>CORE</Cd>

2.12 Sequence Type



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

XML Tag : <SeqTp>

Occurrences : [1..1]

Level : 3

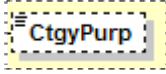
Format : Code - One of the following values must be used.

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 direct debit transactions 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 direct debit transaction.

Rule :

- FRST is mandatory when Original Debtor Agent (2.52) is present and contains "SMNDA" (Same Mandate New Debtor Agent).
- FRST is also mandatory for the first collection when migrating from DOM80 to the European Direct Debit.

2.13 Category Purpose



This Message item is part of PaymentTypeInfoInformation (2.3)

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

XML Tag : <CtgyPurp>

Occurrences : [0..1]

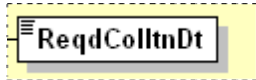
Level : 3

Format : Code

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

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

2.14 Requested Collection Date



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

XML Tag : <ReqdColltnDt>

Occurrences : [1..1]

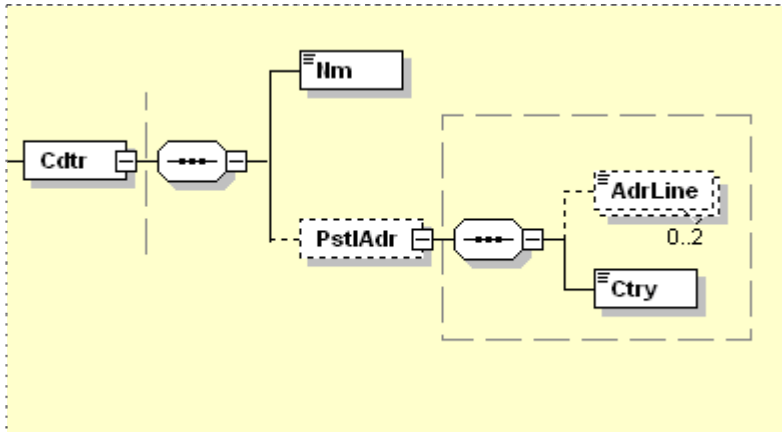
Level : 2

Format : YYYY-MM-DD

Usage : The minimum delay between sending date and requested collection date is depending on the type of direct debit (B2B or CORE) and on the sequence type (FRST, OOFF, RCUR, FNAL).

Example : <ReqdColltnDt>2009-12-05</ReqdColltnDt>

2.15 Creditor



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

XML Tag : <Cdtr>

Occurrences : [1..1]

Level : 2

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

Name	XML Tag	Occurrences	Format
Name	<Nm>	[1..1]	Max70Text
PostalAddress	<PstlAdr>	[0..1]	
AddressLine	<AdrLine>	[0..2]	Max70Text
Country	<Ctry>	[1..1]	ISO Country Code

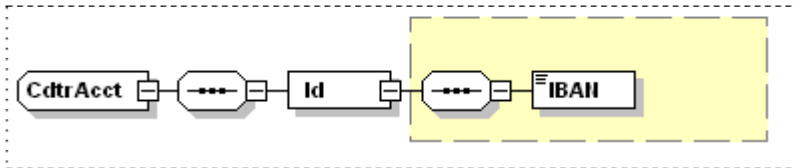
Usage : The street and the building number must be put in the first address line, and the postcode and town in the second address line.

Example :

```

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

2.16 Creditor Account



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

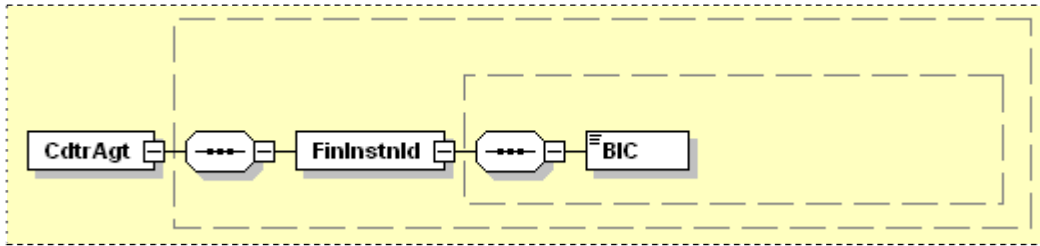
Name	XML Tag	Occurrences	Format
Identification	<Id>	[1..1]	TAG
IBAN	<IBAN>	[1..1]	IBAN-format

Example :

```

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

2.17 Creditor Agent



Definition : Financial institution servicing an account for the creditor.

XML Tag : <CdtrAgt>

Occurrences : [1..1]

Level : 2

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

Name	XML Tag	Occurrences	Format
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	TAG
BIC	<BIC>	[1..1]	BIC-format

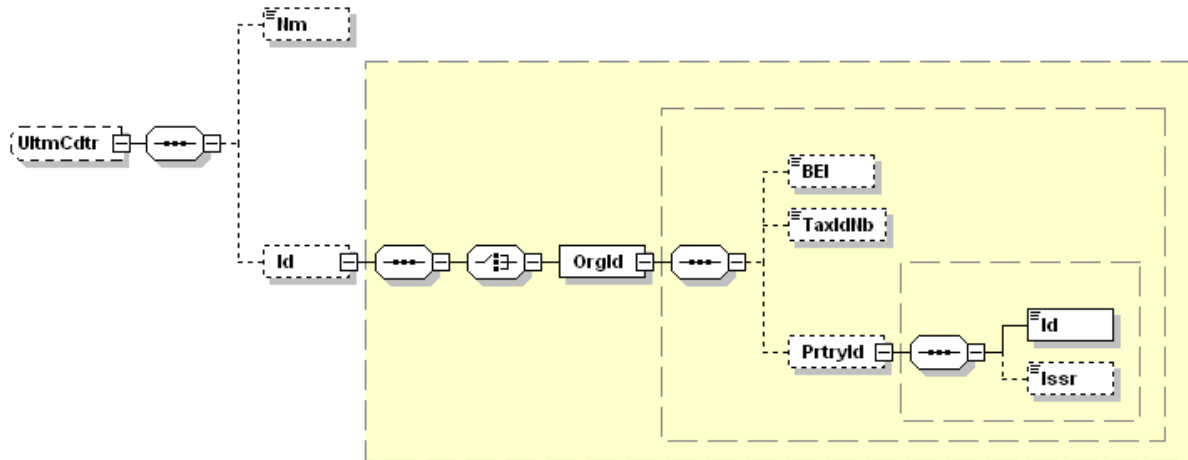
The Bank Identifier Code (BIC) is composed of 8 or 11 characters, of which only the first 8 characters are significant.

Example :

```

<CdtrAgt>
  <FinInstnId>
    <BIC>INGBBEBB</BIC>
  </FinInstnId>
</CdtrAgt>
    
```

2.19 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 : <UltmCdtr>

Occurrences : [0..1]

Format : This message item consists of the following elements :

Name XML Tag Occurrences Format

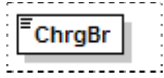
Name	XML Tag	Occurrences	Format
Name	<Nm>	[0..1]	Max70Text
Identification	<Id>	[0..1]	
OrganisationIdentification	<OrgId>	[1..1]	
Business Entity Identifier (BEI)	<BEI>	[0..1]{Or	BIC-format
TaxIdNumber	<TaxIdNb>	[0..1]Or	Max35Text
ProprietaryIdentification	<PrtryId>	[0..1]Or}	Max35Text
Identification	<Id>	[1..1]	Max35Text
Issuer	<Issr>	[0..1]	Max35Text

- Rules :**
- If used for Belgian companies, Identification (within ProprietaryIdentification) must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".
 - Ultimate Creditor may be present either at Payment Information level, or at Direct Debit Transaction Information level

Example :

```
<UltmtCDtr>
  <Id>
    <OrgId>
      <PrtryId>
        <Id>0468651441</Id>
        <Issr>KBO-BCE</Issr>
      </PrtryId>
    </OrgId>
  </Id>
</UltmtCdtr>
```

2.20 Charge Bearer



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

XML Tag : <ChrgBr>

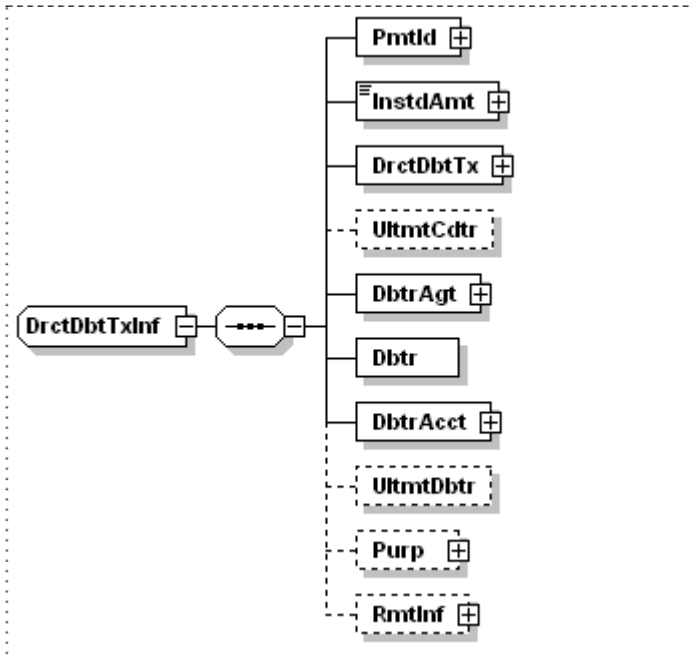
Occurrences : [1..1]

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.

2.23 Direct Debit Transaction Information



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

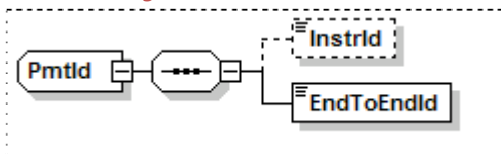
XML Tag : <DrctDbtTxInf>

Occurrences : [1..n]

Level : 2

Format : TAG

2.24 Payment Identification



Definition : Set of elements to reference a payment instruction.

XML Tag : <PmtId>

Occurrences : [1..1]

Level : 3

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

Index	Name	XML Tag	Occ.	Format
2.25	Instruction Identification	<InstrId>	[0..1]	Text
2.26	EndToEndIdentification	<EndToEndId>	[1..1]	Text

2.25 Instruction Identification



This Message item is part of Payment Identification (2.24)

Definition : the Instruction Identification 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 Debtor Agent.

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

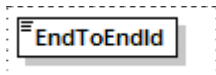
Remark: this field is for future use in Status Reporting and Account Statements in XML-format.

XML Tag : <InstrId>

Occurrences : [0..1]

Format : max35Text

2.26 End To End Identification



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]

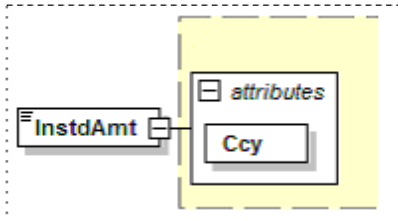
Level : 4

Format : max35Text

Example : <EndToEndId>ISB12345</EndToEndId>

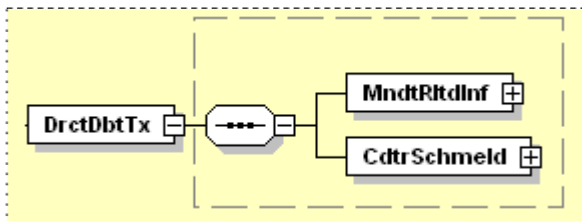
Usage : This number identifies for a given Creditor, each Collection transaction presented to the Creditor's bank, in a unique way. This number will be transmitted in the whole process of the handling of the Collections from the beginning, until the finality of the Collection. It must be returned in 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

2.38 Instructed Amount



- Definition :** Amount of the direct debit, expressed in euro.
- XML Tag :** <InstdAmt>
- Occurrences :** [1..1]
- Level :** 3
- 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 :** Amount must be between 0.01 and 999999999.99
- Example :** <InstdAmt Ccy="EUR">4723.34</InstdAmt>

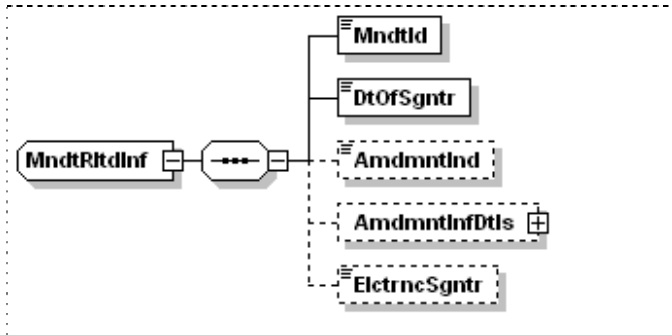
2.40 Direct Debit Transaction



- Definition :** Set of elements providing information specific to the direct debit mandate.
- XML Tag :** <DrctDbtTx>
- Occurrences :** [1..1]
- Level :** 3
- Format :** TAG - This message item is composed of the following elements.

Index	Name	XML Tag	Occ.	Format
2.41	Mandate Related Information	<MndtRltdInf>	[1..1]	TAG
2.60	Creditor Scheme Identification	<CdtrSchmeld>	[1..1]	TAG

2.41 Mandate Related Information



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

XML Tag : <MndtRltdInf>

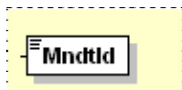
Occurrences : [1..1]

Level : 4

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

Index	Name	XML Tag	Occ.	Format
2.42	Mandate Identification	<MndtId>	[1..1]	Text
2.43	Date of Signature	<DtOfSgntr>	[1..1]	Date
2.44	Amendment Indicator	<AmdmntInd>	[0..1]	Boolean
2.45	Amendment Info Details	<AmdmntInfDtls>	[0..1]	TAG
2.56	Electronic Signature	<ElectrncSgntr>	[0..1]	Text

2.42 Mandate Identification



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

XML Tag : <MndtId>

Occurrences : [1..1]

Level : 5

Format : Max35Text

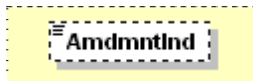
Example : <MndtId>MandatREF001</MndtId>

2.43 Date Of Signature



- Definition :** Date on which the direct debit mandate has been signed by the debtor.
- XML Tag :** <DtOfSgntr>
- Occurrences :** [1..1]
- Level :** 5
- Format :** YYYY-MM-DD
- Usage :** In case of a migration from a DOM80 scheme to SEPA direct debit scheme, date of signature must be the migration date.
- Example :** < DtOfSgntr >2009-12-02</ DtOfSgntr >

2.44 Amendment Indicator

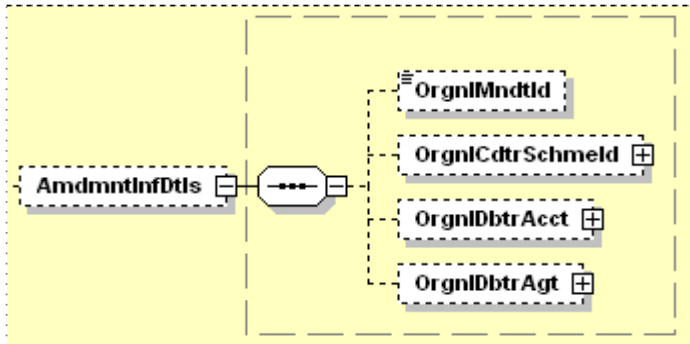


- Definition :** Indicator notifying whether the underlying mandate is amended or not.
- XML Tag :** <AmdmntInd>
- Occurrences :** [0..1]
- Level :** 5
- Format :** Boolean - One of the following codes must be used.

Code	Name	
true	True	The mandate is amended or migrated from Dom'80
false	False	The mandate is not amended

- Usage :**
- If not present, considered as "false".
 - If true, 2.45 Amendment Information Details is mandatory.

2.45 Amendment Information Details



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

XML Tag : <AmdmntInfDtls>

Occurrences : [0..1]

Level : 5

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

Index	Name	XML Tag	Occ.	Format
2.46	Original Mandate Identification	<OrgnlMndtId>	[0..1]	Text
2.47	Original Creditor Scheme Identification	<OrgnlCdtrSchmeld>	[0..1]	TAG
2.51	Original Debtor Account	< OrgnlDbtrAcct >	[0..1]	TAG
2.52	Original Debtor Agent	<OrgnlDbtrAgt>	[0..1]	TAG

2.46 Original Mandate Identification



Definition : Original mandate identification that has been modified.

XML Tag : <OrgnlMndtId>

Occurrences : [0..1]

Level : 6

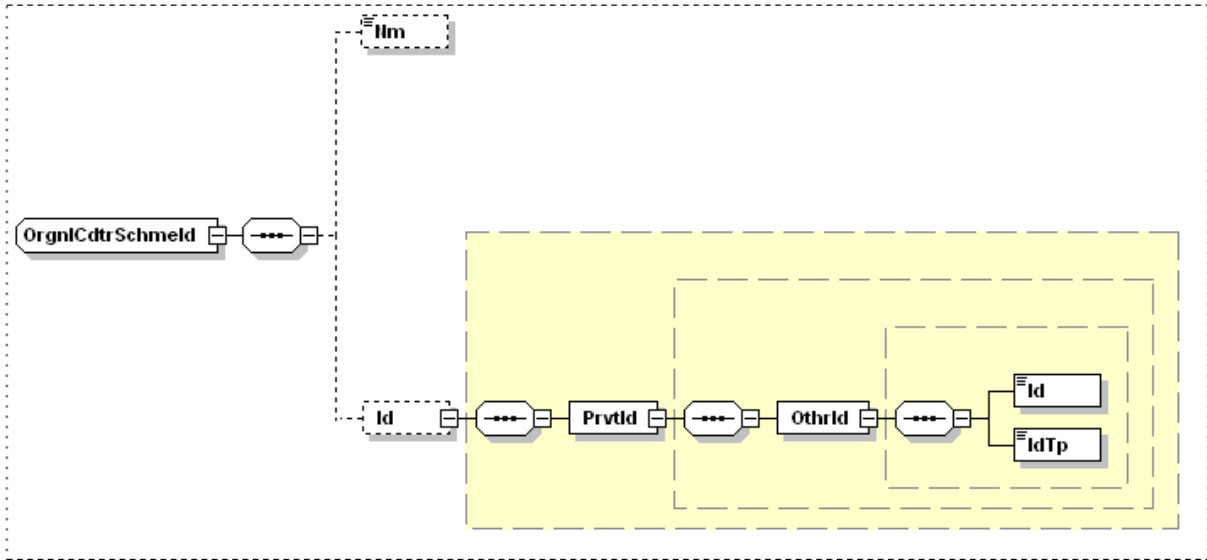
Format : Max35Text

Usage :

- Mandatory if Mandate Identification has changed.
- Mandatory for migration from Dom80 to SEPA DD only in FIRST direct debit : first "DOM80" and then the original domiciliation number.

Example : <OrgnlMndtId>DOM80123456789012</OrgnlMndtId>

2.47 Original Creditor Scheme Identification



Definition : Original creditor scheme identification that has been modified.

XML Tag : <OrgnlCdrSchmId>

Occurrences : [0..1]

Level : 6

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

Name	XML Tag	Occ.	Format
Name	<Nm>	[0..1]	Max70Text
Identification	<Id>	[0..1]	TAG
Private identification	<PrvtId>	[1..1]	TAG
Other Identification	<OthrId>	[1..1]	TAG
Identification	<Id>	[1..1]	Max35Text
Identification Type	<IdTp>	[1..1]	"SEPA"

Usage :

- Mandatory if Creditor Scheme Identification or Creditor Name has changed.
- Mandatory for migration from Dom80 to SEPA DD only in FIRST direct debit : first "DOM80" and then the original Creditor Scheme Identification as used in DOM80 . Value "SEPA" must always be used in Identification Type (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, 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) : BE120010456810810
- With a specific number : BE78000050D000000008

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 :

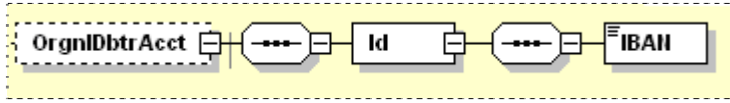
Migration from DOM80 (used only once, at the first sending of a European DD)

```
<OrgnlCdtrSchmeId>
  <PrvtId>
    <Id>DOM801234567890</Id>
    <IdTp>SEPA</IdTp>
  </PrvtId>
</OrgnlCdtrSchmeId>
```

SEPA Amendment

```
<OrgnlCdtrSchmeId>
  <PrvtId>
    <Id>BE11ZZZ123456789</Id>
    <IdTp>SEPA</IdTp>
  </PrvtId>
</OrgnlCdtrSchmeId>
```

2.51 Original Debtor Account



Definition : Original debtor account that has been modified.

XML Tag : <OrgnlDbtrAcct>

Occurrences : [0..1]

Level : 6

Format : TAG - 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

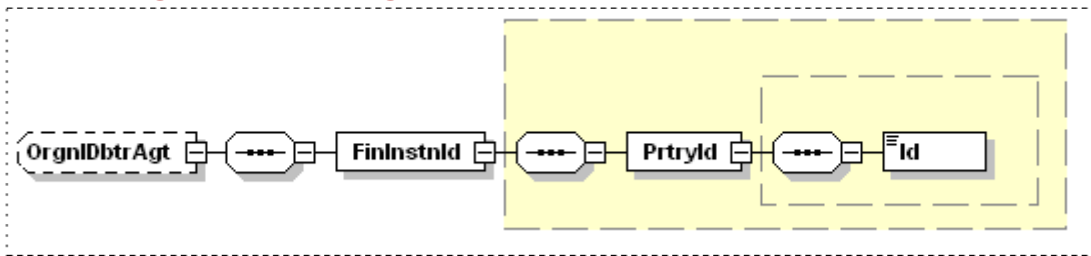
Usage : Only used if change of account occurs in the same bank (debtor agent).

Example :

```

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


2.52 Original Debtor Agent



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

XML Tag : <OrgnDbtrAgt>

Occurrences : [0..1]

Level : 6

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

Name	XML Tag	Occurrences	Format
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	TAG
Proprietary Identification	<PrtryId>	[1..1]	TAG
Identification	<Id>	[1..1]	"SMNDA"

Usage :

- Mandatory if Debtor Account is transferred to another bank. In this case, Sequence Type (2.12) must contain FRST, and SMNDA (Same Mandate New Debtor Agent) must be mentioned in Original Debtor Agent (2.52).

Example :

```

< OrgnDbtrAgt >
  < FinInstnId >
    < Prtry >
      < Id > SMNDA < / Id >
    < / Prtry >
  < / FinInstnId >
< / OrgnDbtrAgt >

```

2.56 Electronic Signature



Definition : Digital signature as provided by the creditor.

XML Tag : <ElctrncSgntr>

Occurrences : [0..1]

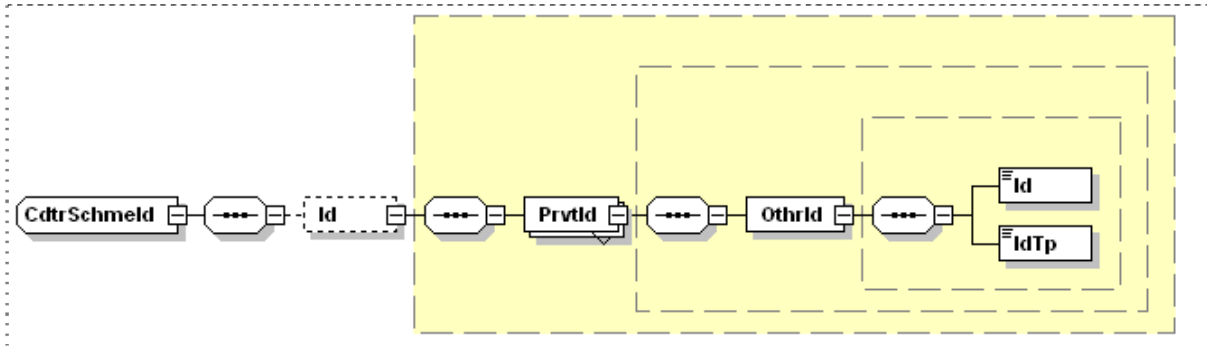
Level : 5

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.

2.60 Creditor Scheme Identification



Definition : Credit party that signs the direct debit mandate.

XML Tag : <CdtrSchmeld>

Occurrences : [1..1]

Level : 4

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

Name	XML Tag	Occ.	Format
Identification	<Id>	[1..1]	TAG
Private identification	<PrvtId>	[1..1]	TAG
Other Identification	<OthrId>	[1..1]	TAG
Identification	<Id>	[1..1]	Max35Text
Identification Type	<IdTp>	[1..1]	'SEPA'

Usage :

- Check with your bank if different Creditor Scheme Identifications are accepted within the same Payment Information Block.
- 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

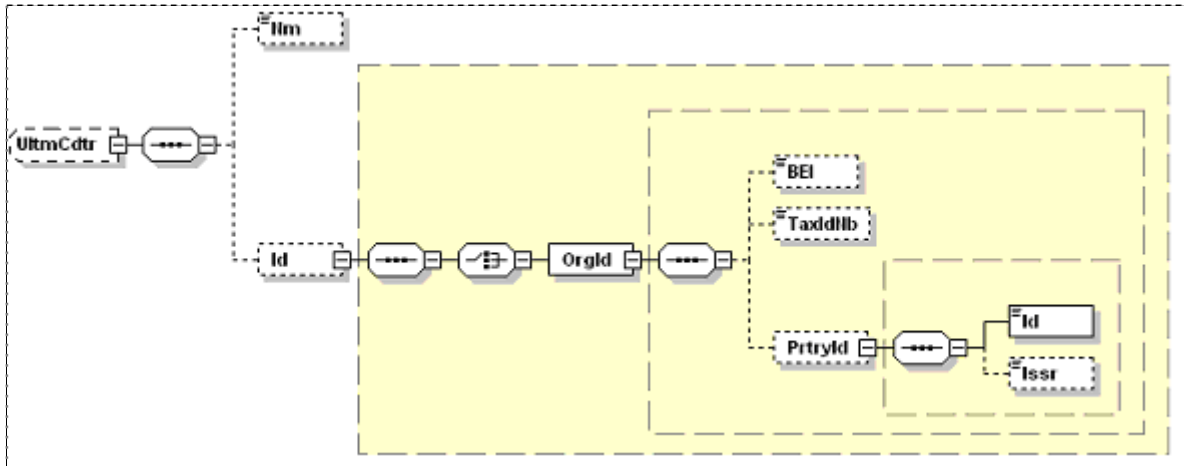
Example :

- With an Enterprise Number (0456 810 810) : BE120010456810810

- With a specific number : BE78000050D000000008

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.

2.63 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 :

Name	XML Tag	Occurrences	Format
Name	<Nm>	[0..1]	Max70Text
Identification	<Id>	[0..1]	
OrganisationIdentification	<OrgId>	[1..1]	
BusinessEntityIdentifier (BEI)	<BEI>	[0..1]{Or	BIC-format
TaxIdNumber	<TaxIdNb>	[0..1]Or	Max35Text
ProprietaryIdentification	<PrtryId>	[0..1]Or}	Max35Text
Identification	<Id>	[1..1]	Max35Text
Issuer	<Issr>	[0..1]	Max35Text

Rule :

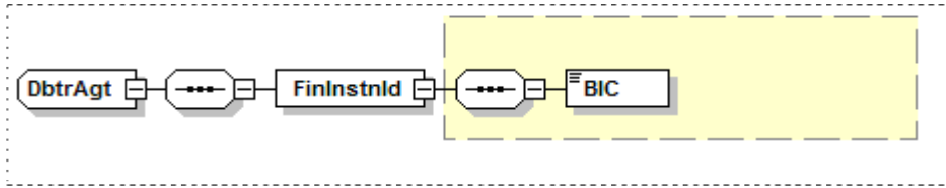
- If used for Belgian companies, Identification (within ProprietaryIdentification) must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".
- Ultimate Creditor may be present either at Payment Information level, or at Direct Debit Transaction Information level

Example :

```

<UltmtCdtr>
  <Id>
    <OrgId>
      <PrtryId>
        <Id>0468651441</Id>
        <Issr>KBO-BCE</Issr>
      </PrtryId>
    </OrgId>
  </Id>
</UltmtCdtr>
    
```

2.64 Debtor Agent



Definition : Financial institution servicing an account for the debtor.

XML Tag : <DbtrAgt>

Occurrences : [1..1]

Level : 3

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

Name	XML Tag	Occurrences	Format
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	TAG
BIC	<BIC>	[1..1]	BIC-format

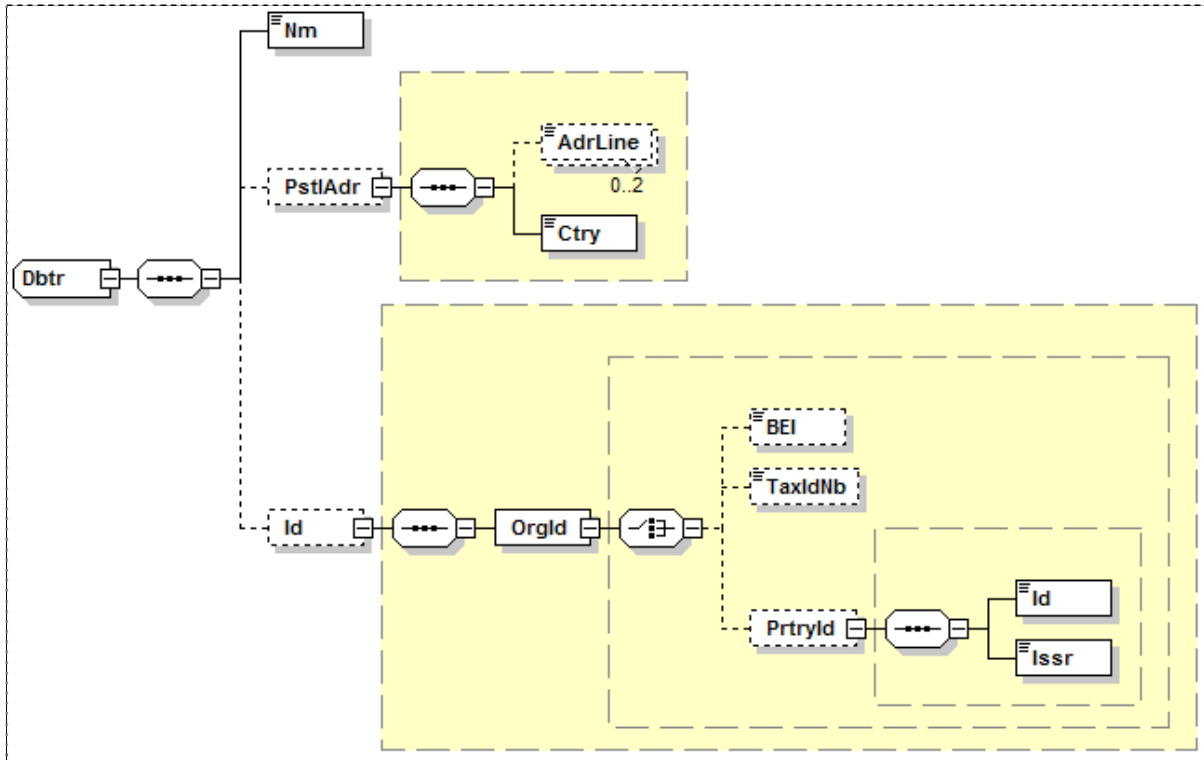
Usage :

- The Bank Identifier Code (BIC) is composed of 8 or 11 characters.
- The BIC of the Debtor Agent is mandatory, except if the creditor's Bank is offering automatic deduction of the BIC from the IBAN.

Example :

```
< OrgnIDbtrAgt >
  <FinInstnId>
    <BIC>AAAABE33</BIC>
  </FinInstnId>
</ OrgnIDbtrAgt >
```

2.66 Debtor



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

XML Tag : <Dbtr>

Occurrences : [1..1]

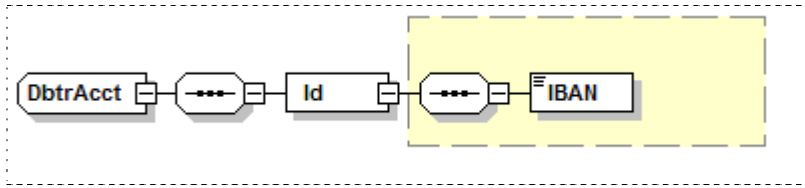
Level : 3

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

Name	XML Tag	Occurrences	Format
Name	<Nm>	[1..1]	Max70Text
PostalAddress	<PstAdr>	[0..1]	
AddressLine	<AdrLine>	[0..2]	Max70Text
Country	<Ctry>	[1..1]	ISO Country Code
Identification	<Id>	[0..1]	
OrganisationIdentification	<OrgId>	[1..1]	
Business Entity Identifier (BEI)	<BEI>	[0..1]{Or	BIC-format
TaxIdNumber	<TaxIdNb>	[0..1]Or	Max35Text
ProprietaryIdentification	<PrtryId>	[0..1]Or}	Max35Text
Identification	<Id>	[1..1]	Max35Text
Issuer	<Issr>	[0..1]	Max35Text

Usage : Street and Building number must be put in the 1-st Address Line, and the Postcode and Town in the 2-nd Address Line.

2.67 Debtor Account



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

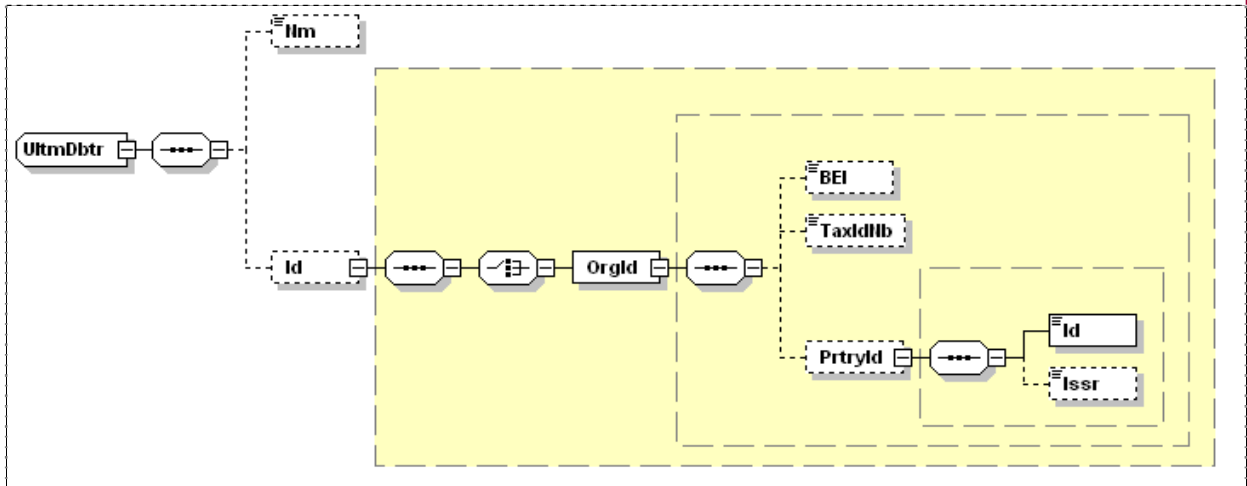
Name	XML Tag	Occ.	Format
Identification	<Id>	[1..1]	TAG
IBAN	<IBAN>	[1..1]	IBAN-format

Example :

```

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


2.68 UltimateDebtor



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 :

Name	XML Tag	Occurrences	Format
Name	<Nm>	[0..1]	Max70Text
Identification	<Id>	[0..1]	
OrganisationIdentification	<OrgId>	[1..1]	
Business Entity Identifier (BEI)	<BEI>	[0..1]{Or	BIC-format
TaxIdNumber	<TaxIdNb>	[0..1]Or	Max35Text
ProprietaryIdentification	<PrtryId>	[0..1]Or}	Max35Text
Identification	<Id>	[1..1]	Max35Text
Issuer	<Issr>	[0..1]	Max35Text

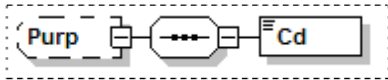
Rule : - If used for Belgian companies, Identification (within ProprietaryIdentification) must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".

Example :

```

<UltmtDbtr>
  <Id>
    <OrgId>
      <PrtryId>
        <Id>0468651441</Id>
        <Issr>KBO-BCE</Issr>
      </PrtryId>
    </OrgId>
  </Id>
</UltmtDbtr>
    
```

2.70 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.

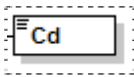
XML Tag : <Purp>

Occurrences : [0..1]

Format : This message item contains the following element :

Index	Name
2.71	Code

2.71 Code



This message item is part of PaymentIdentification (2.64)

Definition : Specifies the underlying reason of the payment transaction

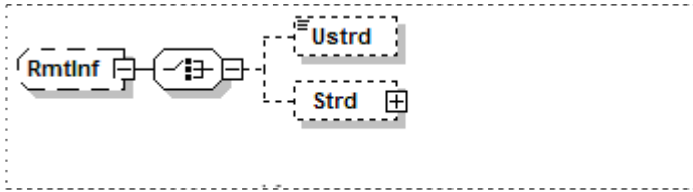
XML Tag : <Cd>

Occurrences : [1..1]

Format : Code

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

2.90 Remittance Information



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]

Level : 3

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

Index	Or	XML Tag	Name
2.91	{or	<Ustrd>	Unstructured
2.92	or}	<Strd>	Structured

Usage : Either Structured or Unstructured , but not both.

2.91 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.

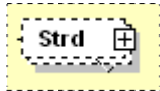
XML Tag : <Ustrd>

Occurrences : [0..1]

Level : 4

Format : Max140Text

2.92 Structured



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

XML Tag : <Strd>

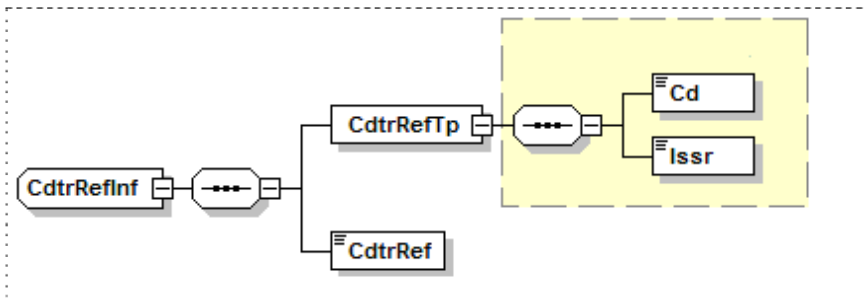
Occurrences : [0..1]

Level : 4

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

Index	Name	XML Tag	Occ.	Format
2.106	Creditor Reference Information	< CdtrRefInf >	[1..1]	TAG

2.106 Creditor Reference Information



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]

Level : 5

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

Index	Name	XML Tag	Occ.	Format
2.107	CreditorReferenceType	<CdtrRefTp>	[1..1]	TAG
2.108	Code	<Cd>	[1..1]	Code
2.110	Issuer	<Issr>	[1..1]	Max35Text
2.111	CreditorReference	<CdtrRef>	[1..1]	Structured Number

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

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

and the following value must be used as Issuer for CreditorReferenceType :

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

Usage : the CreditorReference 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.

Example :

```
<CdrRefInf>
  <CdrRefTp>
    <Cd>SCOR</Cd>
    <Issr> BBA</Issr>
  </CdrRefTp>
  <CdrRef>010806817183</CdrRef>
</CdrRefInf>
```

3 Examples

3.1 Migration from DOM80

The following example describes a direct debit occurring for the first time when migrating from DOM80 to the European Direct Debit.

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Sample XML-->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <pain.008.001.01>
    <GrpHdr>
      <MsgId>ABC123456</MsgId>
      <CreDtTm>2009-12-02T08:35:30</CreDtTm>
      <BtchBookg>true</BtchBookg>
      <NbOfTxes>1</NbOfTxes>
      <Grpg>MIXD</Grpg>
      <InitgPty>
        <Nm>Cobelfac</Nm>
        <Id>
          <OrgId>
            <PrtryId>
              <Id>0468651441</Id>
              <Issr>KBO-BCE</Issr>
            </PrtryId>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>ABCD1234567</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </PmtTpInf>
    </PmtInf>
  </pain.008.001.01>
</Document>
```

```
<SeqTp>FRST</SeqTp>
</PmtTpInf>
<ReqdColltnDt>2009-12-05</ReqdColltnDt>
<Cdtr>
  <Nm>AAAAAAAAAA</Nm>
  <PstlAdr>
    <AdrLine>Rue des electrons 10</AdrLine>
    <AdrLine>1000 Bruxelles</AdrLine>
    <Ctry>BE</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>BE68539007547034</IBAN>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>BBRUBEBB</BIC>
  </FinInstnId>
</CdtrAgt>
<ChrgBr>SLEV</ChrgBr>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>ISB12345</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">4723.34</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>BE123456789</MndtId>
      <DtOfSgntr>2009-12-02</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlMndtId>DOM80123456789012</OrgnlMndtId>
        <OrgnlCdtrSchmeId>
          <Id>
            <PrvtId>
              <OthrId>
                <Id>DOM801234567890</Id>
              </OthrId>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
      </AmdmntInfDtls>
    </MndtRltdInf>
  </DrctDbtTx>
</DrctDbtTxInf>
```

```

        <IdTp>SEPA</IdTp>
      </OthrId>
    </PrvtId>
  </Id>
  </OrgnCdtrSchmeId>
</AmdmntInfDtls>
</MndtRltdInf>
<CdtrSchmeId>
  <Id>
    <PrvtId>
      <OthrId>
        <Id>BE80123456789012</Id>
        <IdTp>SEPA</IdTp>
      </OthrId>
    </PrvtId>
  </Id>
</CdtrSchmeId>
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BIC>ABCDBEBB</BIC>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Debtor</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>BE68539033347034</IBAN>
  </Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>Ultimate Debtor</Nm>
</UltmtDbtr>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <CdtrRefTp>
        <Cd>SCOR</Cd>
      </CdtrRefTp>
    </CdtrRefInf>
  </Strd>
</RmtInf>

```



```
        <Issr>BBA</Issr>
      </CdtrRefTp>
      <CdtrRef>010806817183</CdtrRef>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</pain.008.001.01>
</Document>
```

3.2 Recurrent European Direct Debit

The following example describes a simple and recurrent direct debit occurring after the first European Direct Debit.

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Sample XML-->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <pain.008.001.01>
    <GrpHdr>
      <MsgId>ABC123456</MsgId>
      <CreDtTm>2009-12-02T08:35:30</CreDtTm>
      <BtchBookg>true</BtchBookg>
      <NbOfTx>1</NbOfTx>
      <Grpg>MIXD</Grpg>
      <InitgPty>
        <Nm>Cobelfac</Nm>
        <Id>
          <OrgId>
            <PrtryId>
              <Id>0468651441</Id>
              <Issr>KBO-BCE</Issr>
            </PrtryId>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>ABCD1234567</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
        <SeqTp>RCUR</SeqTp>
      </PmtTpInf>
```

```
<ReqdColltnDt>2010-01-05</ReqdColltnDt>
<Cdtr>
  <Nm>AAAAAAAAAA</Nm>

</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>BE68539007547034</IBAN>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>BBRUBEBB</BIC>
  </FinInstnId>
</CdtrAgt>
<ChrgBr>SLEV</ChrgBr>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>ISB12345</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">4723.34</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>BE123456789</MndtId>
      <DtOfSgntr>2009-12-02</DtOfSgntr>
    </MndtRltdInf>
    <CdtrSchmeId>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>BE80123456789012</Id>
            <IdTp>SEPA</IdTp>
          </OthrId>
        </PrvtId>
      </Id>
    </CdtrSchmeId>
  </DrctDbtTx>
</DbtrAgt>
  <FinInstnId>
```

```
        <BIC>ABCDBEBR</BIC>
      </FinInstnId>
    </DbtrAgt>
    <Dbtr>
      <Nm>Debtor</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>BE68539033347034</IBAN>
      </Id>
    </DbtrAcct>
    <RmtInf>
      <UStrd>Invoice number 56 – CN 12AF263 – DEC 2009</UStrd>
    </RmtInf>
  </DrctDbtTxInf>
</PmtInf>
</pain.008.001.01>
</Document>
```

Annex 1: List of changes

This list gives an overview of changes in the successive versions of these Guidelines.

<u>v1.0 of 17/12/2008</u>	
First version	
<u>v1.1 of 17/02/2009</u>	
Chapter / Index	Description
1.3 Use of these Guidelines	Disclaimer: "(...) For more information, please contact your bank."
2.47 Original Creditor Scheme Id	Postal Address deleted
2.60 Creditor Scheme Identification	Name and Postal Address deleted
2.66 Debtor	Identification added as new optional element
<u>v1.2 of 15/06/2009</u>	
Chapter / Index	Description
Introduction p.5	"XSD : pain.008.001.01"
2.52 Original Debtor agent	Usage rule : "Mandatory if Debtor Account..." replaces Mandatory if Debtor Agent..."
3.1 Example	<Unstrd> corrected in <Ustrd>

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