



SEPA CREDIT TRANSFER SCHEME

IMPLEMENTATION GUIDELINES

Abstract	This document sets out the SEPA rules for implementing the credit transfer UNIFI (ISO 20022) XML message standards.
Document Reference	EPC115_06
Issue	Version 2.3 Approved,
Date of Issue	19 June 2007
Reason for Issue	Approved by the EPC Plenary, 19 June 2007
Reviewed by	EPC
Produced by	EPC
Authorised by	EPC Plenary on 19 June 2007
Circulation	Publicly available
Note	This set of guidelines is fully aligned with Version 2.2 of the SEPA Credit Transfer Scheme Rulebook and the ISO 20022 XML messages in effect as of September 2006. Additional changes marked are the result of ongoing review on the customer-to-bank messages. Other changes to be included in future versions of the Rulebook are denoted in green lettering and footnoted.



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0 DOCUMENT INFORMATION

0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC029-06	SEPA Data Model Version 2.2	EPC
[2]	EPC125/05	SEPA Credit Transfer Scheme Rulebook Version 2.2 (Additions in the Rulebook after Version 2.2 are highlighted in green lettering and footnoted as such.)	EPC
[3]	-	UNIFI Credit Transfers and Related Messages, September 2006: <ul style="list-style-type: none"> • Initiation • Clearing and Settlement 	ISO 20022
[4]	ISO 3166	Country Codes	ISO
[5]	ISO 4217	Currency Code List	ISO
[6]	ISO 9362	Bank Identifier Codes (BIC)	ISO
[7]	(ISO 13616)	IBAN: International Bank Account Number	ISO¹

0.2 Change History

Issue number	Dated	Reason for revision
V1.0	20060824	Approved under the authority of the EPC Plenary March 2006
V2.1	20060929	EPC Plenary approval 27 September 2006
V2.2	20061213	EPC Plenary approval 13 December 2006
V2.21	20070316	OITS WB4 TF1 review of the customer-to-bank initiation messages, 1 March 2007 and the specifications of the Originator and Beneficiary Reference Parties
V2.21	20070510	For review by the OITS SG 24 May 2007

0.3 Purpose of Document

The objective of these Guidelines is to define the rules to be applied to the UNIFI (ISO 20022) XML message standards for the implementation of the SEPA credit transfers as defined in the SEPA Credit Transfer Scheme Rulebook.

¹ See also www.swift.com/index.cfm?item_id=61731

1 INTRODUCTION

This document sets out the SEPA rules for implementing the credit transfer UNIFI (ISO 20022) XML message standards. The SEPA Credit Transfer Scheme Rulebook defines four data sets which are implemented in the relevant UNIFI (ISO 20022) XML message standard as follows:

SEPA Credit Transfer Scheme Rulebook	UNIFI (ISO 20022) XML Message Standards
DS-01 <i>Customer to Bank Credit Transfer Instruction Information</i>	Customer Credit Transfer Initiation (pain.001.001.02)
DS-02 <i>Inter-bank Payment Dataset</i>	FI to FI Customer Credit Transfer (pacs.008.001.01)
DS-03 <i>Inter-bank Reject or Return Credit Transfer Dataset</i>	Return – Payment Return (pacs.004.001.01) Reject – Payment Status Report (pacs.002.001.02)
DS-04 <i>Bank to Customer Credit Transfer Information</i>	Statements/advice UNIFI (ISO 20022) XML standards are under development under another ISO context and are not covered here.
<i>Reject based on DS-03 for the Bank to Customer reject</i>	Reject – Payment Status Report (pain.002.001.02)

The Guidelines for the bank-to-bank credit transfer message standards are mandatory. The use of customer-to-bank and bank-to-customer XML message standards is recommended.

1.1 Coverage of the SEPA Implementation Guidelines

The purpose of the SEPA Implementation Guidelines, hereafter referred to as the Guidelines, is to provide guidance on the use of the Global UNIFI (ISO 20022) XML standards in making SEPA core payments as defined in the SEPA scheme rulebooks and supplemented by processing requirements.

The Guidelines are fully aligned to the SEPA core requirements as defined in the Rulebook and identify message elements needed for [interbank](#) processing while recognising message elements that may be available for use in AdditionalOptional Services (AOS), as shown below.

Global UNIFI (ISO 20022) XML Message Standards			
Message elements from the ISO messages corresponding to Rulebook requirements	Message elements <u>that are mandatory in</u> the ISO messages <u>or</u> needed for Interbank Processing	Message elements from the ISO messages available for use by AOS within an EPC Governance framework	Message elements from ISO messages not applicable to SEPA
EPC Implementation Guidelines for SEPA Core Mandatory subset, identifying elements <ul style="list-style-type: none"> - to be used as defined in ISO - to be used with SEPA usage rules (from or completing the Rulebook) 		To be developed and documented by AOS Communities	Not available for use in SEPA payments
SEPA Payments			

Figure 1

These Guidelines define the SEPA Core Mandatory Subset² of the Global UNIFI (ISO 20022) XML standard that consists of message elements:

- required in the Rulebook as business requirements
- needed for processing by banks and clearing and settlement mechanisms

These message elements define the **SEPA core service** and are denoted by yellow shading in the message structures given in the following chapters. Only these elements are further detailed with relevant SEPA core requirements, such as the use of the message element, its components or the values that must be used. Usage rules, for example, may indicate limits on the number of repetitions, or code value restrictions, while format rules may be used to indicate the allowable combinations of components of a message element.

These Guidelines also recognise message elements and the usage rules in the UNIFI (ISO 20022) XML standard that may be available for use in an AOS, subject to a governance framework to be defined by the EPC. The definition and documentation of these message elements are a matter for the AOS communities involved. These message elements are denoted by white shading.

Where there are message elements that do not apply to SEPA payments, these are denoted with red shading in the right-most column of the message structures. To date, few message elements have been identified.

1.2 Bank-to-bank and Customer-to-bank messages

The goal of these Guidelines is to enable the implementation of bank-to-bank messages and compliance with them are mandatory.

² The SEPA Core Mandatory Subset is hereafter known as the SEPA core service.

In addition, these Guidelines provide recommendations on the use of the customer-to bank and bank-to-customer UNIFI (ISO 20022) XML message standards. Consequently in this area, these Guidelines are not sufficient to fully implement the messages and must be supplemented by additional information provided under bilateral agreement between the bank and its customer.

The customer-to-bank Guidelines define what is needed for mapping data elements from the customer-to-bank to the interbank UNIFI (ISO 20022) XML messages, aimed at for efficient interbank processing. These Guidelines do not prevent any differing agreement between the customer and its bank.

In the customer-to-bank messages, the data elements shaded yellow are those defined in the Rulebook, or required for interbank processing or mandatory in ISO. Consequently it is recognized that other elements shaded white could be needed for the customer-to-bank processing.

1.3 Use of these Guidelines by the instructing and instructed parties³

- SEPA core payments are executed using messages only containing message elements defined as part of the SEPA Core Mandatory Subset (shaded yellow in Figure 2).
- Payments that include message elements that are defined and documented by AOS communities are considered as SEPA payments, but not as SEPA core payments (shaded white in Figure 2)
- It is the responsibility of the instructing bank of the message to ensure that message elements defined for use in an AOS are only included in messages sent to AOS community members.
- The instructed bank receiving a message containing AOS-related message elements, but which is not a member of the AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed bank, however, may reject the message for this reason.

1.4 Notation Conventions

The Guidelines are presented in the format of the UNIFI (ISO 20022) XML standard.

Index	Mult	Message Element	SEPA Core Requirements
1	[1..1]	+ Transaction Information	
2	[1..1]	++ Payment Information Identification	
....			
n		++ Message Element that is not part of the Core and Basic Service but is available for use in a SEPA AOS	

³ Instructing and instructed parties include CSMs.

Index	Mult	Message Element	SEPA Core Requirements
n+1	[0..1]	++ Message Element that is part of the SEPA Core and Basic Service	Mandatory
n+2	[0..1]	++ Message Element that is not to be used in SEPA Payments	

Figure 2

Where:

- Column 1 indicates the message element Index number in the UNIFI (ISO 20022) XML standard, ISO Core Documentation, PDF version.

Components and sub-components of message elements that are not allowed in SEPA core payments or where no specific SEPA requirements are defined, in which case ISO rules apply, are not represented in full and therefore the Index numbers will have gaps.

- Column 2 indicates the mandatory or optional status and the number of repetitions allowed in the UNIFI (ISO 20022) XML standard. When the first digit has the value '1', the message element is mandatory; when the value is '0' the message element is optional. The second digit indicates the number of repetitions allowed, where 'n' is used to indicate no specified limit.

Column 2 may also indicate conditional relationships between components of a message element, for example, either component 1 or component 2 must be present, but not both (indicated in the column 2 as '{Or' and 'Or}').

- Column 3 gives the name of the message element as defined in the UNIFI (ISO 20022) XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.
- Column 4 specifies the SEPA Core Requirements as additional rules to those specified in the UNIFI (ISO 20022) XML standards, as appropriate.
 - Where defined in the Rulebook, the attribute is indicated between parentheses by the attribute name and where applicable number, ie, (AT-nn), and such message elements are shaded yellow.
 - Where the message element relates to [interbank](#) processing requirements, it is shaded yellow.
 - Where the message element specified in the UNIFI (ISO 20022) XML standard is used for SEPA core payments without change (regarding its mandatory or optional status, number of repetitions, the definition and any usage rules), no specific SEPA core requirements are provided and is shaded yellow.
 - In addition, for message elements with multiple occurrences in the UNIFI (ISO 20022) XML standard and shaded yellow in these Guidelines, and where a SEPA usage rule limits the number of occurrences, the remaining occurrences are available for use in an AOS.
 - Where the message element is specified in the UNIFI (ISO 20022) XML standard as optional, but is mandatory in SEPA core requirements, this is specified as 'Mandatory' and is shaded yellow.

- Where the message element is not available for use in SEPA payments, this is indicated with red shading. Note that these message elements are similarly not available for use in an AOS.

1.5 Character Set

The character set issue centres on the use of the full set characters in the message elements. Two considerations are:

Deleted: denoting the name, address and remittance information message elements

- While banks must be allowed to use the character set currently in use at national level,
- banks throughout SEPA cannot be required to support the full character set used in SEPA countries.

Therefore:

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- The UNIFI (ISO 20022) XML messages allow for the full range of global language requirements (UTF-8).
- Banks must be able to support the Latin character set commonly used in international communication, as follows:

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

However, there may be bilateral or multilateral agreements to support one or more sets of characters beyond the Latin character set referred to above.

Deleted: These rules apply to message elements containing text (free text, shown in the message as 'MaxXText'), for example, remittance information,

1.6 General Message Element Specifications

1.6.1 BIC

The BIC used to identify financial institutions (Agents in the UNIFI (ISO 20022) XML standards) may be either BIC 11 or BIC 8.

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Deleted: name, identification and address of the Debtor and Creditor.

1.7 Implementation of UNIFI (ISO 20022) XML rules

This document should be read in conjunction with the UNIFI (ISO 20022) XML message standards. ISO rules on the usage of the elements have not been repeated in these Implementation Guidelines and should be taken into account where applicable.

2 MANDATORY BANK-TO-BANK MESSAGES

2.1 Interbank Payment Dataset (DS-02)

2.1.1 Use of FI to FI Customer Credit Transfer (pacs.008.001.01)

The message is used to transport the Payment instruction from the Originator Bank to the Beneficiary Bank, directly or through intermediaries.

The message caters for bulk and single payment instructions.

2.1.2 ISO Message Structure

An FI to FI Customer Credit Transfer message contains:

- a single Group Header
- one or more ‘Credit Transfer Transaction Information’ sequences each containing a credit transfer instruction, as defined in DS-02.

2.1.3 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..1]	++ Batch Booking	
1.4	[1..1]	++ Number Of Transactions	
1.5	[0..1]	++ Control Sum	
1.6	[0..1]	++ Total Interbank Settlement Amount	Mandatory <i>Usage Rule:</i> Only ‘EUR’ is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 99999999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
1.7	[0..1]	++ Interbank Settlement Date	Mandatory (AT-42 Settlement Date of the Credit Transfer)
1.8	[1..1]	++ Settlement Information	
1.9	[1..1]	+++ Settlement Method	<i>Usage Rule:</i> Only CLRG, INGA and INDA are allowed.
1.10	[0..1]	+++ Settlement Account	<i>Usage Rule:</i> Only ‘Identification’ is allowed.
1.11	[0..1]	+++ Clearing System	

Index	Mult	Message Element	SEPA Core Requirements
1.14	[0..1]	+++ Instructing Reimbursement Agent	
1.15	[0..1]	+++ Instructing Reimbursement Agent Account	
1.16	[0..1]	+++ Instructed Reimbursement Agent	
1.17	[0..1]	+++ Instructed Reimbursement Agent Account	
1.18	[0..1]	+++ Third Reimbursement Agent	
1.19	[0..1]	+++ Third Reimbursement Agent Account	
1.20	[0..1]	++ Payment Type Information	
1.21	[0..1]	+++ Instruction Priority	
1.22	{Or	+++ Service Level	<i>Usage Rule:</i> Service Level must be present at either <u>in 'Group Header'</u> or <u>in 'Credit Transfer Transaction Information'</u> , to specify "SEPA".
1.23	{Or	++++ Code	(AT-40 Identification code of the Scheme) <i>Usage Rule:</i> Only 'SEPA' is allowed.
1.24	Or}	++++ Proprietary	
1.25	Or}	+++ Clearing Channel	
1.26	[0..1]	+++ Local Instrument	
1.29	[0..1]	+++ Category Purpose	
1.30	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
1.31	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.

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2.1.4 Credit Transfer Transaction Information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..n]	+ Credit Transfer Transaction Information	
2.1	[1..1]	++ Payment Identification	
2.1	[0..1]	+++ Instruction Identification	
2.1	[1..1]	+++ End to End Identification	(AT-41 Originator's Reference to the Credit Transfer) <i>Usage Rule:</i> A customer reference that must be passed on in the end-to-end chain. In the event that no reference was given, 'NOTPROVIDED' must be used.

Index	Mult	Message Element	SEPA Core Requirements
2.1	[1..1]	+++ Transaction Identification	(AT-43 Originator Bank's Reference) <i>Usage Rule:</i> Must contain a reference that is meaningful to the Originator's Bank and is unique over time.
2.2	[0..1]	++ Payment Type Information	
2.3	[0..1]	+++ Instruction Priority	
2.4	{Or	+++ Service Level	<i>Usage Rule:</i> 'Service Level' must be present at either <u>in 'Group Header'</u> or <u>in 'Credit Transfer Transaction Information'</u> to specify "SEPA".
2.5	{Or	++++ Code	(AT-40 Identification code of the Scheme) <i>Usage Rule:</i> Only 'SEPA' is allowed.
2.6	Or}	++++ Proprietary	
2.7	Or}	+++ Clearing Channel	
2.8	[0..1]	+++ Local Instrument	
2.11	[0..1]	+++ Category Purpose	
2.12	[1..1]	++ Interbank Settlement Amount	(AT-04 Amount of the Credit Transfer in Euro) <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
2.13	[0..1]	++ Interbank Settlement Date	
2.14	[0..1]	++ Settlement Time Indication	
2.17	[0..1]	++ Settlement Time Request	
2.19	[0..1]	++ Acceptance Date and Time	
2.20	[0..1]	++ Pooling Adjustment Date	
2.21	[0..1]	++ Instructed Amount	
2.22	[0..1]	++ Exchange Rate	
2.23	[1..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.
2.24	[0..n]	++ Charges Information	
2.25	[0..1]	++ Previous Instructing Agent	
2.26	[0..1]	++ Previous Instructing Agent Account	

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Index	Mult	Message Element	SEPA Core Requirements
2.27	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
2.28	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.
2.29	[0..1]	++ Intermediary Agent 1	
2.30	[0..1]	++ Intermediary Agent 1 Account	
2.31	[0..1]	++ Intermediary Agent 2	
2.32	[0..1]	++ Intermediary Agent 2 Account	
2.33	[0..1]	++ Intermediary Agent 3	
2.34	[0..1]	++ Intermediary Agent 3 Account	
2.35	[0..1]	++ Ultimate Debtor ⁴	<u>(AT-08 Originator Reference Party)</u> <i>Usage Rule:</i> Only 'Name' or 'Identification' is allowed.
<u>2.35</u>	[0..1]	<u>+++ Name</u>	
<u>2.35</u>	[0..1]	<u>+++ Postal Address</u>	
<u>2.35</u>	[0..1]	<u>+++ Identification</u>	<i>Format Rule:</i> Either 'Organisation Identification' or one occurrence of 'Private Identification' may be present.
<u>2.35</u>	{Or	<u>++++ Organisation Identification⁵</u>	
<u>2.35</u>	Or}	<u>++++ Private Identification⁶</u>	<i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed.
<u>2.35</u>	[0..1]	<u>+++ Country of Residence</u>	
2.36	[0..1]	++ Initiating Party	
2.37	[1..1]	++ Debtor	
2.37	[0..1]	+++ Name	Mandatory (AT-02 Name of the Originator)
2.37	[0..1]	+++ Postal Address	(AT-03 Address of the Originator)
2.37	[0..5]	++++ Address Line	<i>Format Rule:</i> Only two occurrences of 'Address Line' are allowed.

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⁴ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion in a future version as AT-08 Originator Reference Party.

⁵ Full ISO options retained.

⁶ Full ISO options retained.

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Index	Mult	Message Element	SEPA Core Requirements
2.37	[1..1]	++++ Country	
2.37	[0..1]	+++ Identification	(AT-10 Originator's Identification Code) <i>Format Rule:</i> Either 'Organisation Identification' or one occurrence of 'Private Identification' may be present.
2.37	{Or	++++ Organisation Identification ⁷	
2.37	Or}	++++ Private Identification ⁸	<i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed.
2.37	[0..1]	+++ Country of Residence	
2.38	[0..1]	++ Debtor Account	Mandatory (AT-01 Account Number of the Originator) <i>Usage Rule:</i> Only IBAN is allowed.
2.39	[1..1]	++ Debtor Agent	(AT-06 BIC of the Originator Bank) <i>Usage Rule:</i> Only BIC is allowed.
2.40	[0..1]	++ Debtor Agent Account	
2.41	[1..1]	++ Creditor Agent	(AT-23 BIC of the Beneficiary Bank) <i>Usage Rule:</i> Only BIC is allowed.
2.42	[0..1]	++ Creditor Agent Account	
2.43	[1..1]	++ Creditor	
2.43	[0..1]	+++ Name	Mandatory (AT-21 Name of the Beneficiary)
2.43	[0..1]	+++ Postal Address	(AT-22 Address of the Beneficiary)
2.43	[0..5]	++++ Address Line	<i>Format Rule:</i> Only two occurrences of 'Address Line' are allowed.
2.43	[1..1]	++++ Country	
2.43	[0..1]	+++ Identification	(AT-24 Beneficiary Identification Code) <i>Format Rule:</i> Either 'Organisation Identification' or one occurrence of 'Private Identification' may be present.
2.43	{Or	++++ Organisation Identification ⁹	

⁷ Full ISO options retained.

⁸ Full ISO options retained.

⁹ Full ISO options retained.

Index	Mult	Message Element	SEPA Core Requirements
2.43	Or}	++++ Private Identification ¹⁰	<i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed
2.43	[0..1]	+++ Country of Residence	
2.44	[0..1]	++ Creditor Account	Mandatory (AT-20 Account of the Beneficiary) <i>Usage Rule:</i> Only IBAN is allowed.
2.45	[0..1]	++ Ultimate Creditor ¹¹	(AT-28 Beneficiary Reference Party) <i>Usage Rule:</i> Only 'Name' or 'Identification' is allowed.
<u>2.45</u>	<u>[0..1]</u>	<u>+++ Name</u>	
<u>2.45</u>	<u>[0..1]</u>	<u>+++ Postal Address</u>	
<u>2.45</u>	<u>[0..1]</u>	<u>+++ Identification</u>	<i>Format Rule:</i> Either 'Organisation Identification' or one occurrence of 'Private Identification' may be present.
<u>2.45</u>	<u>{Or</u>	<u>++++ Organisation Identification¹²</u>	
<u>2.45</u>	<u>Or}</u>	<u>++++ Private Identification¹³</u>	<i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed.
<u>2.45</u>	<u>[0..1]</u>	<u>+++ Country of Residence</u>	
2.46	[0..n]	++ Instruction for Creditor Agent	
2.49	[0..n]	++ Instruction for Next Agents	
2.52	[0..1]	++ Purpose	
2.55	[0..10]	++ Regulatory Reporting	
2.64	[0..10]	++ Related Remittance Information	
2.71	[0..1]	++ Remittance Information	(AT-05 Remittance Information) <i>Usage Rule:</i> Either 'Structured' or 'Unstructured' may be present.

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¹⁰ Full ISO options retained.

¹¹ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion in a future version as AT-28 Beneficiary Reference Party.

¹² Full ISO options retained.

¹³ Full ISO options retained.

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Index	Mult	Message Element	SEPA Core Requirements
2.72	[0..n]	+++ Unstructured	<i>Usage Rule:</i> 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. <i>Usage Rule:</i> Only one occurrence of 'Unstructured' is allowed.
2.73	[0..n]	+++ Structured	<i>Format Rule:</i> 'Structured' can be used, provided the tags and data do not exceed 140 characters in length. <i>Usage Rule:</i> Only one occurrence of 'Structured' is allowed.
2.74	[0..1]	++++ Referred Document Information	
2.80	[0..1]	++++ Referred Document Related Date	
2.81	[0..n]	++++ Referred Document Amount	
2.87	[0..1]	++++ Creditor Reference Information	
2.93	[0..1]	++++ Invoicer	
2.94	[0..1]	++++ Invoicee	
2.95	[0..1]	++++ Additional Remittance Information	

2.2 Interbank Return Credit Transfer Dataset (DS-03)

2.2.1 Use of the Payment Return (pacs.004.001.01)

The message is used to transport the Credit Transfer Return instruction between banks, directly or through intermediaries.

The message caters for bulk and single return instructions.

Note: Attribute R1 is implied by the 'Message Name', 'pacs.004.001.01', the Original Message Name Identification, 'pacs.008.001.01'.

Note: Message elements under 'Original Transaction Reference' sequence are based on DS-02 attributes.

2.2.2 ISO Message Structure

A Payment Return message contains:

- a single Group Header
- an optional 'Original Group Information' sequence
- zero or more 'Transaction Information' sequences each containing a credit transfer return instruction, as defined in DS-03.

2.2.3 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.4	[0..1]	++ Batch Booking	
1.5	[1..1]	++ Number Of Transactions	
1.6	[0..1]	++ Control Sum	
1.7	[0..1]	++ Group Return	
1.8	[0..1]	++ Total Returned Interbank Settlement Amount	<p>Mandatory</p> <p><i>Usage Rule:</i> Only 'EUR' is allowed.</p> <p><i>Usage Rule:</i> Amount must be 0.01 or more and 99999999999999.99 or less.</p> <p><i>Format Rule:</i> The fractional part has a maximum of two digits.</p>

Index	Mult	Message Element	SEPA Core Requirements
1.9	[0..1]	++ Interbank Settlement Date	Mandatory (AT-R4 Settlement Date for the Return)
1.10	[1..1]	++ Settlement Information	
1.11	[1..1]	+++ Settlement Method	Usage Rule: Only CLRG, INGA and INDA are allowed.
1.12	[0..1]	+++ Settlement Account	Usage Rule: Only 'Identification' is allowed.
1.13	[0..1]	+++ Clearing System	
1.16	[0..1]	+++ Instructing Reimbursement Agent	
1.17	[0..1]	+++ Instructing Reimbursement Agent Account	
1.18	[0..1]	+++ Instructed Reimbursement Agent	
1.19	[0..1]	+++ Instructed Reimbursement Agent Account	
1.20	[0..1]	+++ Third Reimbursement Agent	
1.21	[0..1]	+++ Third Reimbursement Agent Account	
1.22	[0..1]	++ Instructing Agent	Usage Rule: Only BIC is allowed.
1.23	[0..1]	++ Instructed Agent	Usage Rule: Only BIC is allowed.

2.2.4 Original Group Information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[0..1]	+ Original Group Information	
2.1	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	
2.3	[0..1]	++ Original Creation Date and Time	
2.4	[0..n]	++ Return Reason Information	
2.5	[0..1]	+++ Return Originator	
2.6	[0..1]	+++ Return Reason	
2.9	[0..n]	+++ Additional Return Reason Information	

2.2.5 Transaction Information

Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..n]	+ Transaction Information	<u>Mandatory</u>
3.1	[0..1]	++ Return Identification	Mandatory (R5 Specific Reference of the Bank Initiating the Return)
3.2	[0..1]	++ Original Group Information	
3.3	[1..1]	+++ Original Message Identification	
3.4	[1..1]	+++ Original Message Name Identification	
3.5	[0..1]	+++ Original Creation Date and Time	
3.6	[0..1]	++ Original Instruction Identification	<i>Usage Rule:</i> Mandatory if provided in the original instruction.
3.7	[0..1]	++ Original End To End Identification	Mandatory (AT-41 Originator's reference of the credit transfer transaction)
3.8	[0..1]	++ Original Transaction Identification	Mandatory (AT-43 Originator Bank's reference of the credit transfer transaction) <i>Usage Rule:</i> Must contain a reference that is meaningful to the Originator's Bank and is unique over time.
3.9	[0..1]	++ Original Interbank Settlement Amount	Mandatory (AT-04 Amount of the credit transfer in euro) <i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
3.10	[1..1]	++ Returned Interbank Settlement Amount	<i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
3.11	[0..1]	++ Interbank Settlement Date	
3.12	[0..1]	++ Returned Instructed Amount	
3.13	[0..1]	++ Exchange Rate	
3.14	[0..1]	++ Compensation Amount	
3.15	[0..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.

Index	Mult	Message Element	SEPA Core Requirements
3.16	[0..n]	++ Charges Information	
3.17	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.18	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.19	[0..n]	++ Return Reason Information	Mandatory <i>Usage Rule:</i> Only one occurrence of 'Return Reason Information' is allowed.
3.20	[0..1]	+++ Return Originator	Mandatory (R2 Identification of the type of party initiating the R-message) <i>Usage Rule:</i> Limited to BIC for an Agent or 'Name' for a non-financial institution.
3.21	[0..1]	+++ Return Reason	Mandatory (R3 Reason Code for Non-Acceptance)
3.22	{Or	++++ Code	See Message Element Specifications below.
3.23	Or}	++++ Proprietary	See Message Element Specifications below
3.24	[0..n]	+++ Additional Return Reason Information	
3.25	[0..1]	++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the received DS-02 which is being returned) <i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction as defined within the following elements.
3.26	[0..1]	+++ Interbank Settlement Amount	
3.27	[0..1]	+++ Amount	
3.32	[0..1]	+++ Interbank Settlement Date	(AT-42 Settlement Date of the credit transfer)
3.33	{Or	+++ Requested Execution Date	
3.34	Or}	+++ Requested Collection Date	
3.35	[0..1]	+++ Creditor Scheme Identification	
3.36	[0..1]	+++ Settlement Information	
3.48	[0..1]	+++ Payment Type Information	(AT-40 Identification code of the Scheme)
3.59	[0..1]	+++ Payment Method	
3.60	[0..1]	+++ Mandate Related Information	

Deleted: *Usage Rule:* To be used to specify the regulatory reason, using the code 'RR01'.

Index	Mult	Message Element	SEPA Core Requirements
3.79	[0..1]	+++ Remittance Information	(AT-05 Remittance information)
3.104	[0..1]	+++ Ultimate Debtor ¹⁴	(AT-08 Originator Reference Party)
3.105	[0..1]	+++ Debtor	(AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code)
3.106	[0..1]	+++ Debtor Account	(AT-01 IBAN of the Originator)
3.107	[0..1]	+++ Debtor Agent	(AT-06 BIC code of the Originator Bank)
3.108	[0..1]	+++ Debtor Agent Account	
3.109	[0..1]	+++ Creditor Agent	(AT-23 BIC code of the Beneficiary Bank)
3.110	[0..1]	+++ Creditor Agent Account	
3.111	[0..1]	+++ Creditor	(AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary) (AT-24 Beneficiary identification code)
3.112	[0..1]	+++ Creditor Account	(AT-20 IBAN of the Beneficiary)
3.113	[0..1]	+++ Ultimate Creditor ¹⁵	(AT-28 Beneficiary Reference Party)

2.2.6 Message Element Specifications

Reasons for an interbank **return** present in the Rulebook are mapped to the ISO codes as follows:

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier invalid (i.e. invalid IBAN or account number does not exist)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked, reason not specified
AG01	TransactionForbidden	Credit transfer forbidden on this type of account (e.g. savings account)
AG02	InvalidBankOperationCode	
AM01	ZeroAmount	
AM02	NotAllowedAmount	
AM03	NotAllowedCurrency	

¹⁴ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion [in a future version](#) as AT-08 Originator Reference Party.

¹⁵ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion [in a future version](#) as AT-28 Beneficiary Reference Party.

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ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
AM04	InsufficientFunds	
AM05	Duplication	
AM06	TooLowAmount	
AM07	BlockedAmount	
AM09	WrongAmount	
AM10	InvalidControlSum	
BE01	InconsistentWithEndCustomer	
BE04	Missing Creditor Address	Account address invalid
BE05	UnrecognisedInitiatingParty	
BE06	UnknownEndCustomer	
BE07	MissingDebtorAddress	
DT01	InvalidDate	
ED01	CorrespondentBankNotPossible	
ED03	BalanceInfoRequested	
MD01	NoMandate	
MD02	MissingMandatoryInformationInMandate	
MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	
MD04	InvalidFileFormatForGroupingIndicator	
MD06	RefundRequestByEndCustomer	
MD07	EndCustomerDeceased	Beneficiary deceased
MS02	NotSpecifiedReasonCustomerGenerated	By order of the Beneficiary
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
NARR	Narrative	
RC01	BankIdentifierIncorrect	
RF01	NotUniqueTransactionReference	
TM01	CutOffTime	
ED05	SettlementFailed	

Code to be used in 'Proprietary'

Code	SEPA Core Reason as specified in the Rulebook
RR01	Regulatory reason

2.3 Interbank Credit Transfer Reject Dataset (DS-03)

2.3.1 Use of the Payment Status Report (pacs.002.001.02)

When the code 'RJCT' is used in the 'Status Reason', the message transports the Credit Transfer Reject instruction between banks, directly or through intermediaries.

The message caters for bulk and single rejects instruction.

Note: Attribute R1 is implied by the 'Message Name', 'pacs.002.001.02', the Original Message Name Identification, 'pacs.008.001.01', and 'Status' set to 'RJCT'.

Note: Attribute R4 is not applicable to rejects.

Note: Message elements under 'Original Transaction Reference' sequence are based on DS-02 attributes.

2.3.2 ISO Message Structure

A Payment Status Report message used to reject a credit transfer reject instruction contains:

- a single Group Header
- a single Original Group Information and Status sequence
- zero or more Transaction Information and Status sequences each containing a credit transfer reject instruction, as defined in DS-03.

2.3.3 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..1]	++ Initiating Party	
1.4	[0..1]	++ Forwarding Agent	
1.5	[0..1]	++ Debtor Agent	
1.6	[0..1]	++ Creditor Agent	
1.7	[0..1]	++ Instructing Agent	<i>Usage Rule: Only BIC is allowed.</i>
1.8	[0..1]	++ Instructed Agent	<i>Usage Rule: Only BIC is allowed.</i>

2.3.4 Original Group Information and Status

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..1]	+ Original Group Information And Status	
2.1	{Or	++ Original Message Identification	
2.2	Or}	++ Network File Name	
2.3	[1..1]	++ Original Message Name Identification	
2.4	[0..1]	++ Original Creation Date and Time	
2.5	[0..1]	++ File Originator	
2.6	[0..1]	++ Original Number of Transactions	
2.7	[0..1]	++ Original Control Sum	
2.8	[0..1]	++ Group Status	(R1 Type of R Message) <i>Usage Rule:</i> Only 'RJCT' and 'PART' are allowed.
2.9	[0..n]	++ Status Reason Information	<i>Usage Rule:</i> Only one occurrence of 'Return Reason Information' is allowed. <i>Usage Rule:</i> 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'
2.10	[0..1]	+++ Status Originator	Mandatory (R2 Identification of the Type of Party that initiated the reject) <i>Usage Rule:</i> Limited to BIC to identify the Bank or CSM originating the status or 'Name' to indicate the CSM when it has no BIC.
2.11	[0..1]	+++ Status Reason	Mandatory (R3 Reason Code for Non-Acceptance)
2.12	{Or	++++ Code	See Message Element Specifications below.
2.13	Or}	++++ Proprietary	See Message Element Specifications below .
2.14	[0..n]	+++ Additional Status Reason Information	
2.15	[0..n]	++ Number of Transactions Per Status	

Deleted: *Usage Rule:* To be used to specify the regulatory reason, using the code 'RR01'.

2.3.5 Transaction Information and Status

Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..n]	+ Transaction Information And Status	
3.1	[0..1]	++ Status Identification	Mandatory (R5 Specific reference of the bank that initiated the reject)
3.2	[0..1]	++ Original Payment Information Identification	
3.3	[0..1]	++ Original Instruction Identification	<i>Usage Rule:</i> Mandatory if provided in the original instruction.
3.4	[0..1]	++ Original End To End Identification	Mandatory
3.5	[0..1]	++ Original Transaction Identification	Mandatory <i>Usage Rule:</i> Must contain a reference that is unique over time.
3.6	[0..1]	++ Transaction Status	(R1 Type of R-message) <i>Usage Rule:</i> Only 'RJCT' is allowed.
3.7	[0..n]	++ Status Reason Information	<i>Usage Rule:</i> Only one occurrence of 'Status Reason Information' is allowed. <i>Usage Rule:</i> 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'
3.8	[0..1]	+++ Status Originator	Mandatory (R2 Identification of the Type of Party that initiated the reject) <i>Usage Rule:</i> Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate the CSM when it has no BIC.
3.9	[0..1]	+++ Status Reason	Mandatory (R3 Reason Code for Non-Acceptance)
3.10	{Or	++++ Code	See Message Element Specifications below.
3.11	Or}	++++ Proprietary	See Message Element Specifications below.
3.12	[0..n]	+++ Additional Status Reason Information	
3.13	[0..n]	++ Charges Information	
3.14	[0..1]	++ Acceptance Date Time	
3.15	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.

Deleted: *Usage Rule:* To be used to specify the regulatory reason, using the code 'RR01'.

Index	Mult	Message Element	SEPA Core Requirements
3.16	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.17	[0..1]	++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the received DS-02 which is being returned) <i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.
3.18	[0..1]	+++ Interbank Settlement Amount	(AT-04 Amount of the Credit Transfer in Euro)
3.19	[0..1]	+++ Amount	
3.24	[0..1]	+++ Interbank Settlement Date	(AT-42 Settlement Date of the credit transfer)
3.25	{Or	+++ Requested Execution Date	
3.26	Or}	+++ Requested Collection Date	
3.27	[0..1]	+++ Creditor Scheme Identification	
3.28	[0..1]	+++ Settlement Information	
3.40	[0..1]	+++ Payment Type Information	(AT-40 Identification code of the Scheme)
3.51	[0..1]	+++ Payment Method	
3.52	[0..1]	+++ Mandate Related Information	
3.71	[0..1]	+++ Remittance Information	(AT-05 Remittance information)
3.96	[0..1]	+++ Ultimate Debtor ¹⁶	(AT-08 Originator Reference Party)
3.97	[0..1]	+++ Debtor	(AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code)
3.98	[0..1]	+++ Debtor Account	(AT-01 IBAN of the Originator)
3.99	[0..1]	+++ Debtor Agent	(AT-06 BIC code of the Originator Bank)
3.100	[0..1]	+++ Debtor Agent Account	
3.101	[0..1]	+++ Creditor Agent	(AT-23 BIC code of the Beneficiary Bank)
3.102	[0..1]	+++ Creditor Agent Account	

¹⁶ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion [in a future version as AT-08 Originator Reference Party](#).

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Index	Mult	Message Element	SEPA Core Requirements
3.103	[0..1]	+++ Creditor	(AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary) (AT-24 Beneficiary identification code)
3.104	[0..1]	+++ Creditor Account	(AT-20 IBAN of the Beneficiary)
3.105	[0..1]	+++ Ultimate Creditor ¹⁷	(AT-28 Beneficiary Reference Party)

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2.3.6 Message Element Specifications

The reasons for an interbank reject present in the Rulebook are mapped to ISO codes as follows:

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	
AC06	BlockedAccount	
AG01	TransactionForbidden	
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for incorrect 'operation/transaction' code.
AM01	ZeroAmount	
AM02	NotAllowedAmount	
AM03	NotAllowedCurrency	
AM04	InsufficientFunds	
AM05	Duplication	
AM06	TooLowAmount	
AM07	BlockedAmount	
AM09	WrongAmount	
AM10	InvalidControlSum	
BE01	InconsistentWithEndCustomer	
BE04	MissingCreditorAddress	
BE05	UnrecognisedInitiatingParty	
BE06	UnknownEndCustomer	

¹⁷ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion [in a future version 3.0 AT-28 Beneficiary Reference Party](#).

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ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
BE07	MissingDebtorAddress	
DT01	InvalidDate	
ED01	CorrespondentBankNotPossible	
ED03	BalanceInfoRequested	
MD01	NoMandate	
MD02	MissingMandatoryInformationInMandate	
MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> to be used or invalid file format.
MD04	InvalidFileFormatForGroupingIndicator	
MD06	RefundRequestByEndCustomer	
MD07	EndCustomerDeceased	
MS02	NotSpecifiedReasonCustomerGenerated	
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
NARR	Narrative	
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RF01	NotUniqueTransactionReference	
TM01	CutOffTime	File received after Cut-off Time
ED05	SettlementFailed	

Code to be used in 'Proprietary'

Code	SEPA Core Reason as specified in the Rulebook
RR01	Regulatory reason-

3 RECOMMENDED CUSTOMER TO BANK MESSAGES

The Guidelines provide binding rules on the use of the mandatory bank-to-bank UNIFI (ISO 20022) XML messages for making SEPA core payments.

They also prescribe, where relevant and dictated by the Rulebooks, usage rules for the EPC recommended customer-to-bank and bank-to-customer UNIFI (ISO 20022) XML messages. The following sections define what is needed for an optimal mapping from the customer-to-bank to the interbank UNIFI (ISO 20022) XML messages, thereby providing for efficient interbank processing. These guidelines do not prevent any differing agreement between the customer and its bank.

Deleted: For the latter, the following sections therefore only provide general guidance which should not be considered exhaustive.

The elements shaded yellow are those defined in the Rulebook, or required for interbank processing or mandatory in ISO. Consequently it is recognized that other elements shaded white could be needed for customer-to-bank processing.

When implementing the customer-to-bank and bank-to-customer UNIFI (ISO 20022) XML messages, users should base themselves on the detailed specifications to be found in complementary material prepared by the banks.

3.1 Customer to Bank Credit Transfer Information (DS-01)

3.1.1 Use of the Customer Credit Transfer Initiation (pain.001.001.02)

The message is used to transport the Customer to Bank Credit Transfer Information sent by the Originator to the Originator Bank.

The message caters for bulk and single payment instructions

3.1.2 ISO Message Structure

A Customer Credit Transfer Initiation message contains:

- a single Group Header
- one or more 'Payment Information' sequences each containing one or more credit transfer instructions, as defined in DS-01.

3.1.3 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.4	[0..1]	++ Batch Booking	
1.5	[1..1]	++ Number Of Transactions	

Index	Mult	Message Element	SEPA Core Requirements
1.6	[0..1]	++ Control Sum	
1.7	[1..1]	++ Grouping	
1.8	[1..1]	++ Initiating Party	
1.9	[0..1]	++ Forwarding Agent	

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3.1.4 Payment Information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..n]	+ Payment Information	
2.1	[0..1]	++ Payment Information Identification	
2.2	[1..1]	++ Payment Method	<i>Usage Rule:</i> Only 'TRF' is allowed.
2.3	[0..1]	++ Payment Type Information	
2.4	[0..1]	+++ Instruction Priority	
2.5	{Or	+++ Service Level	
2.6	{Or	++++ Code	<i>Usage Rule:</i> Only 'SEPA' is allowed.
2.7	Or}	++++ Proprietary	
2.8	Or}	+++ Clearing Channel	
2.9	[0..1]	+++ Local Instrument	
2.12	[0..1]	+++ Category Purpose	
2.13	[1..1]	++ Requested Execution Date	(AT-07 Requested Execution Date of the Instruction)
2.14	[0..1]	++ Pooling Adjustment Date	
2.15	[1..1]	++ Debtor	
2.15	[0..1]	+++ Name	(AT-02 Name of the Originator)
2.15	[0..1]	+++ Postal Address	(AT-03 Address of the Originator)
2.15	[0..5]	++++ Address Line	<i>Format Rule:</i> Only two occurrences of 'Address Line' are allowed.
2.15	[1..1]	++++ Country	


Index	Mult	Message Element	SEPA Core Requirements
2.15	[0..1]	+++ Identification	(AT-10 – Originator Identification Code) <i>Format Rule:</i> Either 'Organisation Identification' or one occurrence of 'Private Identification' may be present.
2.15	{Or	++++ Organisation Identification	
2.15	Or}	++++ Private Identification	<i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed
2.15	[0..1]	+++ Country of Residence	
2.16	[1..1]	++ Debtor Account	(AT-01 - Account Number of the Originator) <i>Usage Rule:</i> Only IBAN is allowed.
2.17	[1..1]	++ Debtor Agent	-----
2.18	[0..1]	++ Debtor Agent Account	
2.19	[0..1]	++ Ultimate Debtor ¹⁸	(AT-08 Originator Reference Party) <i>Usage Rule:</i> Only 'Name' or 'Identification' is allowed.
2.19	[0..1]	+++ Name	
2.19	[0..1]	+++ Postal Address	
2.19	[0..1]	+++ Identification	<i>Format Rule:</i> Either 'Organisation Identification' or one occurrence of 'Private Identification' may be present.
2.19	{Or	++++ Organisation Identification¹⁹	
2.19	Or}	++++ Private Identification²⁰	<i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed.
2.19	[0..1]	+++ Country of Residence	
2.20	[0..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.
2.21	[0..1]	++ Charges Account	
2.22	[0..1]	++ Charges Account Agent	
2.23	[1..n]	++ Credit Transfer Transaction Information	

Deleted: (AT-06 BIC of the Originator Bank)
Usage Rule: Only BIC is allowed.

¹⁸ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion [in a future version](#) AT-08 Originator Reference Party.

¹⁹ Full ISO options retained.

²⁰ Full ISO options retained.

Index	Mult	Message Element	SEPA Core Requirements
2.24	[1..1]	+++ Payment Identification	
2.25	[0..1]	++++ Instruction Identification	
2.26	[1..1]	++++ End to End Identification	(AT-41 Originator's Reference to the Credit Transfer) 
2.27	[0..1]	+++ Payment Type Information	
2.28	[0..1]	++++ Instruction Priority	
2.29	{Or	++++ Service Level	
2.30	{Or	+++++ Code	<i>Usage Rule: Only 'SEPA' is allowed.</i>
2.31	Or}	+++++ Proprietary	
2.32	Or}	++++ Clearing Channel	
2.33	[0..1]	++++ Local Instrument	
2.36	[0..1]	++++ Category Purpose	
2.37	[1..1]	+++ Amount	
2.38	{Or	++++ Instructed Amount	(AT-04 Amount of the Credit Transfer in Euro) <i>Usage Rule: Only 'EUR' is allowed.</i> <i>Usage Rule: Amount must be 0.01 or more and 999999999.99 or less.</i> <i>Format Rule: The fractional part has a maximum of two digits.</i>
2.39	Or}	++++ Equivalent Amount	
2.42	[0..1]	+++ Exchange Rate Information	
2.46	[0..1]	+++ Charge Bearer	<i>Usage Rule: Only 'SLEV' is allowed.</i>
2.47	[0..1]	+++ Cheque Instruction	
2.48	[0..1]	+++ Ultimate Debtor ²¹	(AT-08 Originator Reference Party) <i>Usage Rule: Only 'Name' or 'Identification' is allowed.</i>
2.48	[0..1]	+++ Name	
2.48	[0..1]	+++ Postal Address	

Deleted: ¶
Usage Rule: A customer reference that must be passed on in the end-to-end chain. In the event that no reference was given, 'NOTPROVIDED' must be used.

²¹ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion [in a future version as AT-08 Originator Reference Party](#).

Index	Mult	Message Element	SEPA Core Requirements
2.48	[0..1]	+++ Identification	<i>Format Rule:</i> Either 'Organisation Identification' or one occurrence of 'Private Identification' may be present.
2.48	 Or	++++ Organisation Identification²²	
2.48	Or 	++++ Private Identification²³	<i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed.
2.48	[0..1]	+++ Country of Residence	
2.49	[0..1]	+++ Intermediary Agent 1	
2.50	[0..1]	+++ Intermediary Agent 1 Account	
2.51	[0..1]	+++ Intermediary Agent 2	
2.52	[0..1]	+++ Intermediary Agent 2 Account	
2.53	[0..1]	+++ Intermediary Agent 3	
2.54	[0..1]	+++ Intermediary Agent 3 Account	
2.55	[0..1]	+++ Creditor Agent	(AT-23 BIC of the Beneficiary Bank) <i>Usage Rule:</i> BIC is the default option.
2.56	[0..1]	+++ Creditor Agent Account	
2.57	[0..1]	+++ Creditor	Mandatory
2.57	[0..1]	++++ Name	Mandatory (AT-21 Name of the Beneficiary)
2.57	[0..1]	++++ Postal Address	(AT-22 Address of the Beneficiary)
2.57	[0..5]	+++++ Address Line	<i>Format Rule:</i> Only two occurrences of 'Address Line' are allowed.
2.57	[1..1]	+++++ Country	
2.57	[0..1]	++++ Identification	(AT-24 Beneficiary Identification Code) <i>Format Rule:</i> Either 'Organisation Identification' or one occurrence of 'Private Identification' may be present.
2.57	{Or	+++++ Organisation Identification	
2.57	Or}	+++++ Private Identification	<i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed.

²² Full ISO options retained.

²³ Full ISO options retained.

Index	Mult	Message Element	SEPA Core Requirements
2.57	[0..1]	++++ Country of Residence	
2.58	[0..1]	+++ Creditor Account	Mandatory (AT-20 Account number of the Beneficiary) <i>Usage Rule:</i> Only IBAN is allowed.
2.59	[0..1]	+++ Ultimate Creditor ²⁴	(AT-28 Beneficiary Reference Party)
2.60	[0..n]	+++ Instruction for Creditor Agent	
2.63	[0..1]	+++ Instruction for Debtor Agent	
2.64	[0..1]	+++ Purpose	
2.67	[0..10]	+++ Regulatory Reporting	
2.76	[0..1]	+++ Tax	
2.77	[0..10]	+++ Related Remittance Information	
2.84	[0..1]	+++ Remittance Information	(AT-05 Remittance Information) <i>Usage Rule:</i> Either 'Structured' or 'Unstructured', may be present.
2.85	[0..n]	++++ Unstructured	<i>Usage Rule:</i> 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. <i>Format Rule:</i> Only one occurrence of 'Unstructured' is allowed.
2.86	[0..n]	++++ Structured	<i>Format Rule:</i> 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. <i>Format Rule:</i> Only one occurrence of 'Structured' is allowed.
2.87	[0..1]	+++++ Referred Document Information	
2.93	[0..1]	+++++ Referred Document Related Date	
2.94	[0..n]	+++++ Referred Document Amount	
2.100	[0..1]	+++++ Creditor Reference Information	
2.106	[0..1]	+++++ Invoicer	
2.107	[0..1]	+++++ Invoicee	

Deleted: , but not both.

²⁴ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion [in a future version](#) as AT-28 Beneficiary Reference Party.



Index	Mult	Message Element	SEPA Core Requirements
2.108	[0..1]	+++++ Additional Remittance Information	

3.2 Bank to Customer Reject Credit Transfer Dataset (based on DS-03)

Caution: These Guidelines provide recommendations on the use of this XML message and are not mandatory. These Guidelines are not sufficient to fully implement this message and require additional information under bilateral agreement between the customer and its bank. The Rulebook in addition does not specify the dataset requirements.

3.2.1 Use of the Payment Status Report (pain.002.001.02)

The code 'RJCT', must be used in 'Group Status' or 'Transaction Status', to transport the Credit Transfer Reject instruction between the banks and their remitting customers.

The message caters for bulk and single reject instructions.

Note: Attribute R1 in DS-03 is implied by the 'Message Name', 'pain.002.001.02', the 'Original Message Name Identification', 'pain.001.001.02' and 'Group Status' or 'Transaction Status'.

Note: Attribute R4 is not applicable to reject instructions.

Note: Message elements under 'Original Transaction Reference' sequence are based on DS-01 or DS-01 attributes.

Deleted: When the code 'RJCT' is used i

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3.2.2 ISO Message Structure

A Payment Initiation Status message used to reject a credit transfer instruction contains:

- a single Group Header
- a single 'Original Group Information and Status' sequence
- zero or more 'Transaction Information and Status' sequences each containing a credit transfer reject, as defined in DS-03.

3.2.3 Group Header

The group header contains information required for the processing of the entire message.

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..1]	++ Initiating Party	
1.4	[0..1]	++ Forwarding Agent	
1.5	[0..1]	++ Debtor Agent	
1.6	[0..1]	++ Creditor Agent	
1.7	[0..1]	++ Instructing Agent	

Deleted: (AT-06 BIC of the Originator Bank)

Index	Mult	Message Element	SEPA Core Requirements
1.8	[0..1]	++ Instructed Agent	

3.2.4 Original Group Information and Status

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..1]	+ Original Group Information And Status	
2.1	{Or	++ Original Message Identification	
2.2	Or}	++ Network File Name	
2.3	[1..1]	++ Original Message Name Identification	
2.4	[0..1]	++ Original Creation Date and Time	
2.5	[0..1]	++ File Originator	
2.6	[0..1]	++ Original Number of Transactions	
2.7	[0..1]	++ Original Control Sum	
2.8	[0..1]	++ Group Status	(R1 Type of R Message) <u>Usage Rule: Either 'Group Status' or 'Transaction Status' must be present with the code 'RJCT'.</u>
2.9	[0..n]	++ Status Reason Information	<u>Usage Rule: 'Status Reason Information' may be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.</u>
2.10	[0..1]	+++ Status Originator	(R2 Identification of the Type of Party that initiated the reject) _____
2.11	[0..1]	+++ Status Reason	(R3 Reason Code for Non-Acceptance) _____
2.12	{Or	++++ Code	See Message Element Specifications below.
2.13	Or}	++++ Proprietary	<u>See Message Element Specifications below.</u>
2.14	[0..n]	+++ Additional Status Reason Information	<u>Shaded white as not referred to in the Specifications</u>
2.15	[0..n]	++ Number of Transactions Per Status	

- Deleted: Mandatory ¶
- Deleted: ¶
Usage Rule: Limited to BIC to identify the Bank or CSM originating the status or 'Name' to indicate the CSM when it has not BIC.
- Deleted: Mandatory ¶
- Formatted Table
- Deleted: *Usage Rule:* To be used to specify the regulatory reason, using the code 'RR01'.

3.2.5 Transaction Information and Status

Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..n]	+ Transaction Information And Status	
3.1	[0..1]	++ Status Identification	(R5 Specific reference of the bank that initiated the reject)
3.2	[0..1]	++ Original Payment Information Identification	
3.3	[0..1]	++ Original Instruction Identification	
3.4	[0..1]	++ Original End To End Identification	(AT-41 Originator's reference of the credit transfer transaction)
3.5	[0..1]	++ Original Transaction Identification	
3.6	[0..1]	++ Transaction Status	(R1 Type of R-message) <i>Usage Rule: Either 'Group Status' or 'Transaction Status' must be present with the code 'RJCT'.</i>
3.7	[0..n]	++ Status Reason Information	<i>Usage Rule: 'Status Reason Information' may be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.</i>
3.8	[0..1]	+++ Status Originator	(R2 Identification of the Type of Party that initiated the reject)
3.9	[0..1]	+++ Status Reason	(R3 Reason Code for Non-Acceptance)
3.10	{Or	++++ Code	See Message Element Specifications below.
3.11	Or}	++++ Proprietary	See Message Element Specifications below .
3.12	[0..n]	+++ Additional Status Reason Information	
3.13	[0..n]	++ Charges Information	
3.14	[0..1]	++ Acceptance Date Time	
3.15	[0..1]	++ Instructing Agent	
3.16	[0..1]	++ Instructed Agent	

Deleted: *Usage Rule: Mandatory if provided in the original instruction.*

Deleted: *Usage Rule: Only one occurrence of 'Status Reason Information' is allowed.*

Deleted: *Mandatory*

Deleted: *Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate the CSM when it has no BIC.*

Deleted: *Mandatory*

Deleted: *Usage Rule: To be used to specify the regulatory reason, using the code 'RR01'.*

Index	Mult	Message Element	SEPA Core Requirements
3.17	[0..1]	++ Original Transaction Reference	(An exact copy of all attributes of the received DS-02 or DS-01 which is being rejected) <i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.
3.18	[0..1]	+++ Interbank Settlement Amount ²⁵	
3.19	[0..1]	+++ Amount	(AT-04 Amount of the credit transfer in Euro)
3.24	[0..1]	+++ Interbank Settlement Date	
3.25	{Or	+++ Requested Execution Date	(AT-07 Requested execution date of the instruction)
3.26	Or}	+++ Requested Collection Date	
3.27	[0..1]	+++ Creditor Scheme Identification	
3.28	[0..1]	+++ Settlement Information	
3.40	[0..1]	+++ Payment Type Information	(AT-40 Identification code of the Scheme)
3.50	[0..1]	+++ Payment Method	
3.51	[0..1]	+++ Mandate Related Information	
3.71	[0..1]	+++ Remittance Information	(AT-05 Remittance information)
3.96	[0..1]	+++ Ultimate Debtor ²⁶	(AT-08 Originator Reference Party)
3.97	[0..1]	+++ Debtor	(AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code)
3.98	[0..1]	+++ Debtor Account	(AT-01 IBAN of the Originator)
3.99	[0..1]	+++ Debtor Agent	
3.100	[0..1]	+++ Debtor Agent Account	
3.101	[0..1]	+++ Creditor Agent	(AT-23 BIC code of the Beneficiary Bank)
3.102	[0..1]	+++ Creditor Agent Account	

Deleted: ¶
Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. ¶
Usage Rule: Only 'EUR' is allowed. ¶
Format Rule: The fractional part has a maximum of two digits.

²⁵ Interbank Settlement Amount is allowed for direct debit rejects, but not for credit transfer rejects.

²⁶ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion [in a future version](#) as AT-08 Originator Reference Party.

Index	Mult	Message Element	SEPA Core Requirements
3.103	[0..1]	+++ Creditor	(AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary) (AT-24 Beneficiary identification code)
3.104	[0..1]	+++ Creditor Account	(AT-20 IBAN of the Beneficiary)
3.105	[0..1]	+++ Ultimate Creditor ²⁷	(AT-28 Beneficiary Reference Party)

3.2.6 Message Element Specifications

The reasons for a **reject received from a bank or CSM which are passed on to the debtor** present in the Rulebook are mapped to ISO codes as follows:

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebooks
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)
AC04	ClosedAccountNumber	
AC06	BlockedAccount	
AG01	TransactionForbidden	
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for incorrect operation/transaction code.
AM01	ZeroAmount	
AM02	NotAllowedAmount	
AM03	NotAllowedCurrency	
AM04	InsufficientFunds	
AM05	Duplication	
AM06	TooLowAmount	
AM07	BlockedAmount	
AM09	WrongAmount	
AM10	InvalidControlSum	
BE01	InconsistentWithEndCustomer	
BE04	MissingCreditorAddress	
BE05	UnrecognisedInitiatingParty	
BE06	UnknownEndCustomer	

²⁷ Not approved for inclusion in Version 2.2 of the Rulebook and will be considered for inclusion [in a future version as AT-28 Beneficiary Reference Party](#).



ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebooks
BE07	MissingDebtorAddress	
DT01	InvalidDate	
ED01	CorrespondentBankNotPossible	
ED03	BalanceInfoRequested	
MD01	NoMandate	
MD02	MissingMandatoryInformationInMandate	
MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for invalid file format.
MD04	InvalidFileFormatForGroupingIndicator	
MD06	RefundRequestByEndCustomer	
MD07	EndCustomerDeceased	
MS02	NotSpecifiedReasonCustomerGenerated	
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
NARR	Narrative	
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RF01	NotUniqueTransactionReference	
TM01	CutOffTime	File received after Cut-off Time
ED05	SettlementFailed	

Code to be used in 'Proprietary'

Code	SEPA Core Reason as specified in the Rulebook
RR01	Regulatory reason-

List of changes in Credit Transfer Implementation Guidelines Relative to v2.2

(This list is for information – the changes indicated in the body of the document are the changes in effect)

SYMBOLS USED

1. Column one contains the identification number of the Change
2. Column two contains the reference(s) to the relevant sections of the Credit Transfer Guidelines
3. Column three contains a description of the change
4. Column four contains a status code:
 - REJ: Rejected by the OITS SG
 - PEN: Issue pending in the OITS SG
 - ACC: Accepted in Guidelines v2.3
5. Column five contains the type of change:
 - TYPO: Typing and layout errors
 - CLAR: Clarification of the text
 - CHAN: Change in or further alignment with the Rulebook content

Reference	Chapter / Section / Paragraph / Bullet	Description	Status	Type
07/001	1, Figures 1 and 1.2 1.1 3	Clarify that the Guidelines on the Customer to Bank messages are to provide for an optimal mapping from the customer-to-bank to the interbank UNIFI (ISO 20022) XML messages, thereby allowing for efficient interbank processing.	ACC	CLAR
07/002	3, index 1.8 Initiating Party	Delete SEPA requirements and the sub-elements, to ensure that Debtor details are specified in 3.1.4 Payment Information	ACC	CLAR
07/003	3.1.4, index 2.17 Debtor Agent	Delete AT-06 and SEPA requirement that only BIC is allowed as this is not specified in the Rulebook in DS-01	ACC	CLAR
07/004	3.1.4, index 2.25 Instruction Identification	Shade white since this is not specified in the Rulebook and would be identical to 2.26 End to End Identification	ACC	CLAR
07/005	3.1.4, index 2.26 End to End Identification	Delete usage rule which applied to the interbank instruction	ACC	CILAR
07/006	3.1.4, index 2.39 Equivalent Amount	Shade yellow to allow the customer to specify an equivalent amount, as this is not disallowed in the Rulebook which relates to interbank requirements Expand to show Currency of Transfer	REJ	CLAR
07/007	3.1.4, index 2.41, Currency of Transfer	Add usage rule that only EUR is allowed	REJ	CLAR

Reference	Chapter / Section / Paragraph / Bullet	Description	Status	Type
07/008	2.1.4, index 2.35, Ultimate Debtor 2.2.5, index 3.104 2.3.5, index 3.96 3.1.4, index 2.19 and 2.48 3.2.5, index 3.96	Add SEPA requirements relating to the 'Originator Reference Party' allowing for either 'Name' or 'Identification' Footnote to indicate that this is a change for a future version of the Guidelines.	ACC	CHAN
07/009	2.1.4, index 2.45, Ultimate Creditor 2.2.5, index 3.113 2.3.5, index 3.105 3.1.4, index 2.59 3.2.5, index 3.105	Add SEPA requirements relating to the 'Beneficiary Reference Party' allowing for either 'Name' or 'Identification' Footnote to indicate that this is a change for a future version of the Guidelines.	ACC	CHAN
07/010	2.1.3, index 1.22 and 1.23 2.1.4, index 2.4 and 2.5	Rewording of Interbank credit transfer instruction clarifying that 'Service Level' and 'Code' specifying SEPA can be used in the 'Group Header' or in the Credit Transaction Information level.	ACC	CLAR
07/011	2.1.4, index 2.71 3.1.4, index 2.84	Rewording of usage rule for Remittance Information deleting 'but not both' as redundant	ACC	CLAR
07/012	2.2.3; index 1.7 and 3.0	Part of a general clarification that 'Group Return' should be shaded white and 'Transaction Information' should specify 'Mandatory'	ACC	CLAR
07/013	2.2.5, index 3.23 2.3.4, index 2.13 2.3.5, index 3.11 3.2.4, index 2.13 3.2.5, index 3.11	Replace usage rule with note to see the 'Message Element Specifications' as there is a code 'RR01' for regulatory reporting under 'Proprietary'	ACC	CLAR
07/014	3.2.1	Clarification that the code RJCT must be used in 'Group Status' or 'Transaction Status'	ACC	CLAR
07/015	3.2.3, index 1.5	Deletion of the usage rule that only BIC is allowed to identify the Debtor Bank in a bank to customer reject as other identifiers may be in use between the bank and its customer	ACC	CLAR
07/016	3.2.4, index 2.8 3.2.5; index 3.6	Addition of a usage rule that either 'Group Status' or 'Transaction Status' must be present with the code 'RJCT'	ACC	CLAR
07/017	3.2.4, index 2.10 3.2.5, index 3.8	Deletion of 'Mandatory' for 'Status Originator' as this could also be specified in 'Transaction Information and Status', index 3.8 Deletion of usage rule regarding the use of BIC or 'Name' as this does not apply to the bank to Customer reject	ACC	CLAR
07/018	3.2.4, index 2.11 3.2.5, index 3.9	Deletion of 'Mandatory' in 'Status Reason' in 'Original Group Information and Status' and in 'Transaction Information and Status' as 'Status Reason' may also be stated in either location	ACC	
07/019	3.2.4; index 2.14	'Additional Status Reason Information' to be shaded white, as there no other reasons allowed in the Rulebook than those covered already in the Message Element Specifications	ACC	CLAR
07/020	3.2.5, index 3.3	Deletion of the usage rule for 'Original Instruction Identification' which is also to be shaded white	ACC	CLAR
07/021	3.2.5, index 3.7	Deletion of usage rule that only occurrence of 'Status Reason Information' is allowed, as this a matter between the bank and the customer to decide Replace 'must' with 'may' in the usage rule that 'Status Reason Information' be present in 'Original Group Information' or 'Transaction Information and Status' as it may not be present at	ACC	CLAR



Reference	Chapter / Section / Paragraph / Bullet	Description	Status	Type
		all.		
07/0022	3.2.5, index 3.19	Deletion of usage rules as this is a matter between the bank and its customer	ACC	CLAR
07/023	0.1	Deletion of reference to EBS 204 with the official publication of the ISO 13616 IBAN standard	ACC	CLAR
07/024	1.5	Addition of Identification to list of examples for which the rule on character sets apply	ACC	CLAR

1.8	[0..1]	+++ Name	(AT- 02 Name of the Originator)
1.8	[0..1]	+++ Postal Address	(AT-03 Address of the Originator)
1.8	[0..5]	++++ Address Line	<i>Usage Rule:</i> Only two occurrences of 'Address Line' are allowed.
1.8	[1..1]	++++ Country	
1.8	[0..1]	+++ Identification	(AT-10 Originator identification code)
1.8	{Or	++++ Organisation Identification	
1.8	Or}	++++ Private Identification	<i>Usage Rule:</i> Only one occurrence of 'Private Identification' is allowed.
1.8	[0..1]	+++ Country of Residence	