SEPA CREDIT TRANSFER SCHEME
CUSTOMER-TO-BANK
IMPLEMENTATION GUIDELINES

Abstract	This document sets out the SEPA rules for implementing the customer-to-bank credit transfer UNIFI (ISO 20022) XML message standards, based on Version 3.2 of the SEPA Credit Transfer Scheme Rulebook.

TABLE OF CONTENTS

0   DOCUMENT INFORMATION

0.1   References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC125-05	SEPA Credit Transfer Scheme Rulebook Version 3.2	EPC
[2]	-	UNIFI Credit Transfers and Related Messages, October 2006: • Initiation • Clearing and Settlement	ISO 20022
[3]	ISO 3166	Country Codes	ISO
[4]	ISO 4217	Currency Code List	ISO
[5]	ISO 9362	Bank Identifier Codes (BIC)	ISO
[6]	(ISO 13616)	IBAN: International Bank Account Number	ISO[1]

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
V2.3	20070619	Approved by the EPC June Plenary 2007
V3.2	20080624	EPC Plenary approval for consultation with scheme participants and other stakeholders

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 in the customer-to-bank space.

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[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 initiation message standards. The SEPA Credit Transfer Scheme Rulebook defines data sets which are implemented in the relevant UNIFI (ISO 20022) XML message standard of which the following are covered:

SEPA Credit Transfer Scheme Rulebook	UNIFI (ISO 20022) XML Message Standards
DS-01 *Customer to Bank Credit Transfer Instruction Information*	Customer Credit Transfer Initiation (pain.001.001.02)
DS-04 *Bank to Customer Credit Transfer Information*	Statements/advice UNIFI (ISO 20022) XML standards are under development under another ISO context and are not covered here.
Reject based on DS-03 for the Bank to Customer reject	Reject – Payment Status Report (pain.002.001.02)

The use of customer-to-bank and bank-to-customer XML message standards is recommended as are these Guidelines.

1.1   Coverage of the SEPA customer-to- bank Implementation Guidelines

The purpose of the SEPA customer-to- bank Implementation Guidelines, hereafter referred to as the Guidelines, is to provide guidance on the use of the payment initiation UNIFI (ISO 20022) XML standards (the 'pain' messages) in initiating SEPA core payments as defined in the SEPA scheme rulebooks and supplemented by processing requirements.

The implementation of the messages and the compliance with these guidelines are strongly recommended.

The Guidelines are fully aligned to the SEPA core requirements when defined in the Rulebook and identify message elements needed for initiating SEPA payments while recognising message elements that may be available for use in Additional Optional Services (AOS), as shown below.

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Global UNIFI (ISO 20022) XML Message Standards			
Message elements from the ISO messages corresponding to Rulebook requirements	Message elements that are mandatory in the ISO messages or needed for 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 subset, identifying elements - 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			

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Figure 1

These Guidelines define the SEPA Core Mandatory Subset[2] 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, clearing and settlement mechanisms and bank customers

Elements needed for specific national regulatory requirements are not considered in these guidelines. They have to be dealt with at national level without being regarded as an AOS.

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 such message elements have been identified.

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

1.2 Use of these Guidelines by the instructing and instructed parties[3]

- SEPA core payments are executed using messages only containing message elements defined as part of the SEPA Core 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 customer and instructed 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 message elements, but which is not a member of this 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.

1.3 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	
n+1	[0..1]	++ Message Element that is a mandatory part of the SEPA Payment Initiation 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.

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[3] Instructing and instructed parties include CSMs.

- 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 requirements for the initiation of SEPA Core Payments as additional rules to those specified in the UNIFI (ISO 20022) XML standards, as appropriate.

  o 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.

  o Where the message element relates to processing requirements, it is shaded yellow.

  o Where the message element specified in the UNIFI (ISO 20022) XML standard is used for SEPA 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.

  o 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.

  o 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.

  o 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.

1.4 Character Set

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

- While banks and their customers must be allowed to use the character set currently in use at national level,

- banks and their customers throughout SEPA cannot be required to support the full character set used in SEPA countries.

Therefore:

- The UNIFI (ISO 20022) XML messages allow for the full range of global language requirements (UTF-8).

- Banks and their customers 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.

1.5 General Message Element Specifications

1.5.1 BIC

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

1.6 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 RECOMMENDED CUSTOMER-TO-BANK AND BANK-TO-CUSTOMER MESSAGES

The Guidelines 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 message elements identified with yellow shading must be provided when mandatory. However, message elements known by the Debtor Bank may be filled in by the Debtor Bank in order to populate the subsequent inter-bank message

The elements shaded yellow specify the SEPA Core Requirements and are defined in the Rulebook, are required for inter-bank and customer-to-bank processing or are mandatory in the ISO message standards.

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

2.1.1 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

2.1.2 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	To shade yellow *Usage Rule*: If present and contains 'TRUE', batch booking is requested. If present and contains 'FALSE', booking per transaction is requested. *Usage Rule*: If element is not present, pre-agreed customer-to-bank conditions apply.
1.5	[1..1]	++ Number Of Transactions	
1.6	[0..1]	++ Control Sum	To shade yellow
1.7	[1..1]	++ Grouping	*Usage Rule*: Only 'MIXD' is allowed.
1.8	[1..1]	++ Initiating Party	
1.8	[0..1]	+++ Name	To be shaded yellow
1.8	[0..1]	+++ Postal Address	

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Index	Mult	Message Element	SEPA Core Requirements
1.8	[0..1]	+++ Identification	To shade yellow
1.8	{Or	++++ Organisation Identification	To shade yellow *Format Rule*: Only one sub-element of 'Organisation Identification' may be present.
1.8	Or}	++++ Private Identification	To shade yellow *Format Rule*: Only one occurrence of 'Private Identification' may be present.
1.8	[0..1]	+++ Country of Residence	
1.9	[0..1]	++ Forwarding Agent	

2.1.3 Payment Information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..n]	+ Payment Information	
2.1	[0..1]	++ Payment Information Identification	To shade yellow *Usage rule*: It is recommended to provide Payment Information Identification.
2.2	[1..1]	++ Payment Method	*Usage Rule*: Only 'TRF' is allowed.
2.3	[0..1]	++ Payment Type Information	*Usage Rule*: If used, it is recommended to be used only at 'Payment Information' level and not at Credit Transfer Transaction Information' level. *Usage Rule*: When Instruction Priority is to be used, 'Payment Type Information' must be present at 'Payment Information' level.
2.4	[0..1]	+++ Instruction Priority	To shade yellow *Usage Rule*: If present, pre-agreed customer-to-bank conditions apply.
2.5	{Or	+++ Service Level	*Usage Rule*: Usage is recommended.
2.6	{Or	++++ Code	(AT-40 Identification code of the Scheme) *Usage Rule*: Only 'SEPA' is allowed.
2.7	Or}	++++ Proprietary	
2.8	Or}	+++ Clearing Channel	
2.9	[0..1]	+++ Local Instrument	

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Index	Mult	Message Element	SEPA Core Requirements
2.12	[0..1]	+++ Category Purpose	(AT-45 Category purpose of the Credit Transfer) *Usage Rule*: Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank.
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	Mandatory (AT-02 Name of the Originator)
2.15	[0..1]	+++ Postal Address	(AT-03 Address of the Originator) *Usage Rule*: If 'Address Line' is used, all other sub-elements should not be used, except for 'Country' which is Mandatory.
2.15	[0..1]	++++ Address Type	*To shade white*
2.15	[0..5]	++++ Address Line	*Usage Rule*: Only two occurrences of 'Address Line' are allowed.
2.15	[0..1]	++++ Street Name	
2.15	[0..1]	++++ Building Number	
2.15	[0..1]	++++ Post Code	
2.15	[0..1]	++++ Town Name	
2.15	[0..1]	++++ Country Subdivision	
2.15	[1..1]	++++ Country	
2.15	[0..1]	+++ Identification	(AT-10 Originator Identification Code)
2.15	{Or	++++ Organisation Identification	*Format Rule*: Only one sub-element of 'Organisation Identification' may be present.
2.15	Or}	++++ Private Identification	*Format Rule*: Only occurrence of 'Private Identification' may be present.
2.15	[0..1]	+++ Country of Residence	
2.16	[1..1]	++ Debtor Account	(AT-01 Account Number of the Originator)
2.16	[1..1]	+++ Identification	To shade yellow *Usage Rule:* Only IBAN is allowed.

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Usage Rule: Only IBAN is allowed.

Index	Mult	Message Element	SEPA Core Requirements
2.16	[0..1]	+++ Type	
2.16	[0..1]	+++ Currency	To shade yellow
2.16	[0..1]	+++ Name	
2.17	[1..1]	++ Debtor Agent	*Usage Rule*: Only BIC is allowed. *Usage Rule*: BIC must be specified as a stand alone element and not part of 'Combined Identification'.
2.18	[0..1]	++ Debtor Agent Account	
2.19	[0..1]	++ Ultimate Debtor	*Usage Rule*: This data element may be present either at 'Payment Information' or at 'Credit Transfer Transaction Information' level.
2.19	[0..1]	+++ Name	(AT-08 Name of the Originator Reference Party)
2.19	[0..1]	+++ Postal Address	
2.19	[0..1]	+++ Identification	(AT-09 Identification code of the Originator Reference Party)
2.19	{Or	++++ Organisation Identification	*Format Rule*: Only one sub-element of 'Organisation Identification' may be present.
2.19	Or}	++++ Private Identification	*Format Rule*: Only one occurrence of 'Private Identification' may be present.
2.19	[0..1]	+++ Country of Residence	
2.20	[0..1]	++ Charge Bearer	*Usage Rule*: Only 'SLEV' is allowed. *Usage Rule*: It is recommended that this element be specified at 'Payment Information' level.
2.21	[0..1]	++ Charges Account	
2.22	[0..1]	++ Charges Account Agent	
2.23	[1..n]	++ Credit Transfer Transaction Information	
2.24	[1..1]	+++ Payment Identification	
2.25	[0..1]	++++ Instruction Identification	To shade yellow
2.26	[1..1]	++++ End to End Identification	(AT-41 Originator's Reference to the Credit Transfer)
2.27	[0..1]	+++ Payment Type Information	*Usage Rule*: If used, it is recommended to ge used at 'Payment Information' level and not at 'Credit Transfer Transaction Information' level.
2.28	[0..1]	++++ Instruction Priority	

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Index	Mult	Message Element	SEPA Core Requirements
2.29	{Or	++++ Service Level	*Usage Rule*: Usage is recommended
2.30	{Or	+++++ Code	(AT-40 Identification code of the Scheme) *Usage Rule*: Only 'SEPA' is allowed.
2.31	Or}	+++++ Proprietary	
2.32	Or}	++++ Clearing Channel	
2.33	[0..1]	++++ Local Instrument	
2.36	[0..1]	++++ Category Purpose	(AT-45 Category purpose of the Credit Transfer) *Usage Rule*: Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' will be forwarded to the Beneficiary Bank.
2.37	[1..1]	+++ Amount	
2.38	{Or	++++ Instructed Amount	(AT-04 Amount of the Credit Transfer in Euro) *Usage Rule*: Only 'EUR' is allowed. *Usage Rule*: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.
2.39	Or}	++++ Equivalent Amount	
2.42	[0..1]	+++ Exchange Rate Information	
2.46	[0..1]	+++ Charge Bearer	*Usage Rule*: Only 'SLEV' is allowed. *Usage Rule*: It is recommended that this element be specified at 'Payment Information' level.
2.47	[0..1]	+++ Cheque Instruction	
2.48	[0..1]	+++ Ultimate Debtor	*Usage Rule:* This data element may be present either at 'Payment Information' or at 'Credit Transfer Transaction Information' level.
2.48	[0..1]	++++ Name	(AT-08 Name of the Originator Reference Party)
2.48	[0..1]	++++ Postal Address	
2.48	[0..1]	++++ Identification	(AT-09 Identification Code of the Originator Reference Party)
2.48	{Or	+++++ Organisation Identification	*Format Rule*: Only one sub-element of 'Organisation Identification' may be present.
2.48	Or}	+++++ Private Identification	*Format Rule*: Only one occurrence of 'Private Identification' may be present.

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Format Rule: Either only one sub-element of 'Organisation Identification' or one occurrence of 'Private Identification' may be present.

Index	Mult	Message Element	SEPA Core Requirements
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) *Usage Rule*: Only BIC is allowed. *Usage Rule*: BIC must be specified as a stand alone element and not as part of 'Combined Identification'.
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) *Usage Rule*: If 'Address Line' is used, all other sub-elements should not be used, except for 'Country' which is mandatory.
2.57	[0..1]	+++++ Address Type	
2.57	[0..5]	+++++ Address Line	*Usage Rule*: If 'Address Line' is used, only two occurrences are allowed.
2.57	[0..1]	+++++ Street Name	
2.57	[0..1]	+++++ Building Number	
2.57	[0..1]	+++++ Post Code	
2.57	[0..1]	+++++ Town Name	
2.57	[0..1]	+++++ Country Subdivision	
2.57	[1..1]	+++++ Country	
2.57	[0..1]	++++ Identification	(AT-24 Beneficiary Identification Code)
2.57	{Or	+++++ Organisation Identification	*Format Rule*: Only one sub-element of 'Organisation Identification' may be present.

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Index	Mult	Message Element	SEPA Core Requirements
2.57	Or}	+++++ Private Identification	*Format Rule*: Only one occurrence of 'Private Identification' may be present.
2.57	[0..1]	++++ Country of Residence	
2.58	[0..1]	+++ Creditor Account	Mandatory (AT-20 Account number of the Beneficiary) *Usage Rule*: Only IBAN is allowed.
2.59	[0..1]	+++ Ultimate Creditor	
2. 59	[0..1]	++++ Name	(AT-28 Name of the Beneficiary Reference Party)
2. 59	[0..1]	++++ Postal Address	
2.59	[0..1]	++++ Identification	(AT-29 Identification Code of the Beneficiary Reference Party).
2.59	{Or	+++++ Organisation Identification	*Format Rule*: Only one sub-element of 'Organisation Identification' may be present.
2.59	Or}	+++++ Private Identification	*Format Rule*: Only one occurrence of 'Private Identification' may be present.
2.59	[0..1]	++++ Country of Residence	
2.60	[0..n]	+++ Instruction for Creditor Agent	
2.63	[0..1]	+++ Instruction for Debtor Agent	
2.64	[0..1]	+++ Purpose	(AT-44 Purpose of the Credit Transfer)
2.65	{Or	++++ Code	*Usage Rule*: Only codes from the ISO 20022 ExternalPurposeCode list are allowed. http://www.iso20022.org/index.cfm?item_id=63009
2.67	Or}	++++ Proprietary	
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) *Usage Rule*: Either 'Structured' or 'Unstructured' may be present.
2.85	[0..n]	++++ Unstructured	*Usage Rule*: 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. *Format Rule*: Only one occurrence of 'Unstructured' is allowed.

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Index	Mult	Message Element	SEPA Core Requirements
2.86	[0..n]	++++ Structured	*Format Rule*: 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. *Format Rule*: 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	*Usage Rule*: When present, the Debtor Bank is not obliged to validate the the reference information. *Usage Rule*: When used both ''Creditor Reference Type' and 'Creditor Reference' must be present.
2.101	[0..1]	++++++ Creditor Reference Type	
2.102	{Or	+++++++ Code	*Usage Rule*: Only 'SCOR' is allowed.
2.103	Or}	+++++++ Proprietary	
2.104	[0..1]	+++++++ Issuer	
2.105	[0..1]	++++++ Creditor Reference	*Usage Rule*: If a Creditor Reference contains a check digit, the receiving bank is not required to validate this.
2.106	[0..1]	+++++ Invoicer	
2.107	[0..1]	+++++ Invoicee	
2.108	[0..1]	+++++ Additional Remittance Information	

2.2 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.

2.2.1 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.

2.2.2 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	
1.8	[0..1]	++ Instructed Agent	

2.2.3 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	

Index	Mult	Message Element	SEPA Core Requirements
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) *Usage Rule*: Either 'Group Status' or 'Transaction Status' must be present with the code 'RJCT'.
2.9	[0..n]	++ Status Reason Information	*Usage Rule*: 'Status Reason Information' may be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.
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	See Message Element Specifications below.
2.14	[0..n]	+++ Additional Status Reason Information	
2.15	[0..n]	++ Number of Transactions Per Status	

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2.2.4   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	

Index	Mult	Message Element	SEPA Core Requirements
3.6	[0..1]	++ Transaction Status	(R1 Type of R-message) *Usage Rule*: Either 'Group Status' or 'Transaction Status' must be present with the code 'RJCT'.
3.7	[0..n]	++ Status Reason Information	*Usage Rule*: 'Status Reason Information' may be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.
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	
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) *Usage Rule*: 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	
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	

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Index	Mult	Message Element	SEPA Core Requirements
3.40	[0..1]	+++ Payment Type Information	(AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer)
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	(AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the 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	
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	(AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification code of the Beneficiary Reference Party)

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2.2.5 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: Other codes may be used when the Debtor Bank has rejected the message.

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

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebooks
		Usage Rule: To be used for incorrect operation/transaction code.
AM01	ZeroAmount	
AM02	NotAllowedAmount	
AM03	NotAllowedCurrency	
AM04	InsufficientFunds	
AM05	Duplication	To shade yellow Duplicate payment
AM06	TooLowAmount	
AM07	BlockedAmount	
AM09	WrongAmount	
AM10	InvalidControlSum	
BE01	InconsistentWithEndCustomer	
BE04	MissingCreditorAddress	
BE05	UnrecognisedInitiatingParty	
BE06	UnknownEndCustomer	
BE07	MissingDebtorAddress	
DT01	InvalidDate	
ED01	CorrespondentBankNotPossible	
ED03	BalanceInfoRequested	
MD01	NoMandate	
MD02	MissingMandatoryInformationInMandate	
MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	Operation/transaction code incorrect, invalid file format *Usage Rule*: 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	

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ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebooks
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 v2.3

(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 these Guidelines

3. Column three contains a description of the change

4. Column four contains a status code:

   - REJ: Rejected by the SPS WG

   - PEN: Issue pending in the SPS WG

   - ACC: Accepted by the SPS WG in Guidelines v3.2A

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
001	3, Recommended Customer-to-Bank and Bank-to-Customer Messages	Text to add C2B processing requirements		CLAR
002	3.1.2, index 1.4 Batch Booking	To be shaded yellow plus usage rules		CHAN
003	3.1.2, index 1.6 Control Sum	To be shaded yellow		CHAN
004	3.1.2, index 1.7 Grouping	Added usage rule only allowing mixed which allows for both single and grouped		CHAN
005	3.1.2, index 1.8 Initiating Party	Expanded the data element and added usage rules allowing the use of Name and or Identification, but not Address and Country of Residence		CHAN
006	3.1.3, index 2.1 Payment Information Identification	To be shaded yellow and usage rule that it is to be used when 'Batch Booking' is requested		CHAN
007	3.1.3, index 2.3 Payment Type Information	Replaced a usage rule with a new one requiring that if used, it can only be used at 'Payment Information' level and not at 'Transaction' level		CHAN
008	3.1.3, index 2.4 Instruction Priority	To be shaded yellow This is defined in the ISO standard as applying only to the customer to bank processing		CHAN

Reference	Chapter / Section / Paragraph / Bullet	Description	Status	Type
	3.1.3, index 2.5 Service Level	Change from mandatory to recommended		CHAN
009	3.1.3, index 2.9 Local Instrument	Original proposal was to shade it red, as no one is using it, and thus this is to remain white	REJ	CHAN
010	3.1.3, index 2.15 Debtor Name	To be mandatory Open question: Money Laundering requirements?		CHAN
011	3.1.3, index 2.15 Postal Address	Expanded to include all sub-elements plus usage rules relating to the 'Address Line' **Open Question**: do we need additional usage rule on the use of address line, pre-format to 3*35 from 2*70. To add usage rule that if 'Structured' elements are used, it is understood that that this structured information can always be passed on as structured information.		CHAN
012	3.1.3, index 2.16 Debtor Account	Expanded to include Debtor Account Currency		CHAN
013	3.1.3, index 2.17 Debtor Agent	Addition of usage rule that only BIC is allowed. Addition of a usage rule that BIC can be specified either as stand alone element or as part of 'Combined Identification' Open issue: To be confirmed by EACHA and EBA		CHAN
014	3.1.3, index 2.19 Ultimate Debtor	Addition of a usage rule that it may be present either at 'Payment Information' or 'Transaction' level		CHAN
015	3.1.3, index 2.20 Charge Bearer	Added a usage rule that it may not be used at 'Transaction' level		CHAN
016	3.1.3, index 2.25 Instruction Identification	To be shaded yellow as an optional element		CHAN
017	3.1.3, index 2.27 Payment Type Information	To be shaded red as this is only to be used at 'Payment Information' level and not at 'Transaction' level		CHAN
018	3.1.3, index 2.39 Equivalent Amount	To be shaded red from white		CHAN
019	3.1.3, index 2.47 Cheque Instruction	To be shaded red from white		CHAN
020	3.1.3, index 2.48 Ultimate Debtor	Addition of a usage rule that it may be present at either 'Payment Information' or 'Transaction' level		CHAN
021	3.1.3, index 2.57 Creditor	Expanded the' Postal Address' and added usage rules		CHAN
022	3.1.3, index 2.67 Regulatory Reporting	To be shaded yellow from white with a usage rule		CHAN
023	3.1.3, index 2.64 Purpose	Original proposal is to disallow the use of Proprietary and only to accept codes from the External codes list – not accepted	REJ	CHAN
024	3.1.3, index 2.77 Related Remittance Information	Originally requested to be shaded yellow from white – to specify where the remittance advice is to be sent, however it impacts the inter-bank messages, thus need clarification from Italy on how it is used.	REJ	CHAN
025	3.1.3, index 2.86 Structured Remittance Information	To restrict use to 'Creditor Reference Information' only and all other elements shaded red Addition of a usage rule that the Debtor Bank is not obliged to check the structure of the information.		CHAN
026	3.2.4, index 3.18 Interbank	To shade red as B2C returns do not have settlement information		CLAR

Reference	Chapter / Section / Paragraph / Bullet	Description	Status	Type
	Settlement Amount			
027	3.2.4, index 3.24 Interbank Settlement Date	To shade red as B2C returns do not have settlement information		CLAR

DS-02 *Inter-bank Payment Dataset*	FI to FI Customer Credit Transfer (pacs.008.001.01)
DS-03 *Inter-bank Reject or Return Credit Transfer Dataset*	Return – Payment Return (pacs.004.001.01) Reject – Payment Status Report (pacs.002.001.02)

2.57	[0..5]	+++++ Address Line	*Format Rule*: Only two occurrences of 'Address Line' are allowed.