**equensWorldline**

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# SEPA Credit Transfer Interface Description

for exchanging XML C2B messages with equensWorldline

Final

**equensWorldline**

# Version history

| Version no. | Version date | Status | Edited by | Most important edit(s) |
|---|---|---|---|---|
| 2.0 | 14-03-2011 | final | eW SE | Initial external version |
| 2.1 | 24-08-2011 | final | eW SE | Requested Execution Date: max 99 days in the future. Debtor Agent and Creditor Agent: check against BIC-directory removed. |
| 2.2 | 16-04-2012 | final | eW SE | Settlement information removed. Recall (camt.055) must contain the individual transactions. |
| 6.0 | 17-05-2012 | final | eW SE | Rulebook 6.0: Name elements max 70 characters long |
| 6.0.1 | 15-10-2012 | final | eW SE | "IBAN-only". Additional reason codes in pain.002. |
| 7.0 | 15-07-2013 | final | eW SE | Rulebook 7.0 and maintenance, see "List of changes". |
| 7.0.1 | 21-11-2013 | final | eW SE | Maintenance, see "List of changes". |
| 7.0.2 | 04-07-2014 | final | eW SE | Maintenance, see "List of changes". |
| 8.0 | 01-06-2015 | final | eW SE | Rulebook 8.0 and maintenance, see "List of changes". |
| 2017 v1.0 | 22-06-2017 | final | eW SE | Rulebook 2017, see "List of changes". |
| 2017 v1.0.1 | 12-12-2017 | final | eW SE | Check added, see "List of changes". |

# Contents

# 1   References

The table below lists documents referred to in this document.

| | Document Number | Title | Issued by |
|---|---|---|---|
| [1] | EPC132-08 | SEPA Credit Transfer Scheme Customer-To-Bank Implementation Guidelines 2017 Version 1.0 Approved, issued 24 November 2016. | EPC |
| [2] | | SEPA Credit Transfer Customer-To-Bank Implementation Guidelines for the Netherlands, 2017 v1.0, March 2017 | Betaalvereniging Nederland |
| [3] | | ISO 20022 Payments - Maintenance 2009, Approved by the Payments SEG on 30 March 2009, Message Definition Report, Edition April 2009 | ISO |
| [4] | | ISO 20022 Exceptions and Investigations - Maintenance 2009, Approved by the Payments SEG on 30 March 2009, Message Definition Report, Edition April 2009 | ISO |
| [5] | | Manual Secure FTP - Connecting to the Secure File Transfer System of equensWorldline | equensWorldline |
| [6] | | Filenaming convention for CPS (Corporate Payment Services) | equensWorldline |
| [7] | | Interface Description of the equensWorldline CSM - For exchanging SEPA Credit Transfer XML messages | equensWorldline |
| [8] | | Functional Description CPS for Corporates, Functional Description CPS for Service agents, Functional Description CPS for Banks | equensWorldline |

# 2      Introduction

## 2.1      Purpose of this document

This document defines the ISO 20022 XML meWessages that eW CPS (= equensWorldline Corporate Payment Services) exchanges with banks, corporates and service agents for Corporate Payment SEPA Credit Transfer processing.

Where possible these are SEPA messages, based on and conforming to the EPC Implementation Guidelines [1]. Some of them are not SEPA messages, they do not exist in the EPC Implementation Guidelines.
They also conform to the Betaalvereniging Nederland Implementation Guidelines [2] (currently only pain.001). Betaalvereniging Nederland is the Dutch Payments Association.

Chapter 3 summarizes the various messages.

Chapters 4 and 5 describe the messages in detail (message descriptions).

Chapter 6 describes some supplementary messages.

In addition this document describes messages that eW exchanges internally between eW CPS and eW CSM. These messages are not relevant to banks, corporates and service agents.

More information about the use and timelines of the messages can be found in the Functional Descriptions ([8]).

## 2.2      File transfer

A file consists of exactly one message, so one message is one file on the network (no bulking of messages in one file).
File transfer specifications can be found in a separate eW document: [5].
File naming details are specified in [6].

## 2.3      Characters in identifications

The EPC Implementation Guidelines contain the following rules for identification elements:
- only characters of the restricted EPC Latin character set are allowed:
  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
- the identification must not start or end with a slash ('/')
- the identification must not contain two consecutive slashes ('//') anywhere in the element.

These rules are checked by eW at the following identification elements:
- in pain.001: Message Identification, Payment Information Identification, Instruction Identification, End-To-End Identification;
- in camt.055: Assignment Identification, Payment Cancellation Identification, Cancellation Identification.

## 2.4    Explanatory notes to the message descriptions

The message descriptions in chapters 4 and 5 should be read in conjunction with the EPC Implementation Guidelines [1] and the ISO 20022 XML message standards [3] [4].

Columns 1 to 3 in the message descriptions have been copied from the ISO 20022 message standards. This applies to all descriptions (SEPA messages and non-SEPA messages). Unfortunately, the ISO index numbers in column 1 are not the same as the index numbers in the EPC Implementation Guidelines, which have their own numbering.

Column 4, the 'SEPA Core Requirements' column, shows the SEPA usage rules, format rules, values and corresponding Rulebook attributes. These specifications are additional to the ISO specifications in the columns 1 to 3.
For non-SEPA messages column 4 is empty.

Column 5 shows comments and additional specifications by Betaalvereniging Nederland and eW. Those of Betaalvereniging Nederland show as:
"Usage NL: …".

Column 6 shows the checks done by eW on ISO-, SEPA-, Betaalvereniging Nederland- and eW rules that are not covered by the ISO xsd.
Column 7 shows the error codes that eW assigns, column 8 the actions that eW takes.


In the descriptions of SEPA messages the colours of the message elements (yellow, white and red) have been copied from the EPC Implementation Guidelines. The yellow elements (= mandatory/optional elements of the SEPA Core subset) in a message to eW are processed/forwarded by eW. Any white elements (= related to Additional Optional Services) are ignored: eW does not reject the message, but does not act upon these elements either. A red element in a message results in rejection of the message by eW.

# 3    Messages context and scope

## 3.1 CP SCT
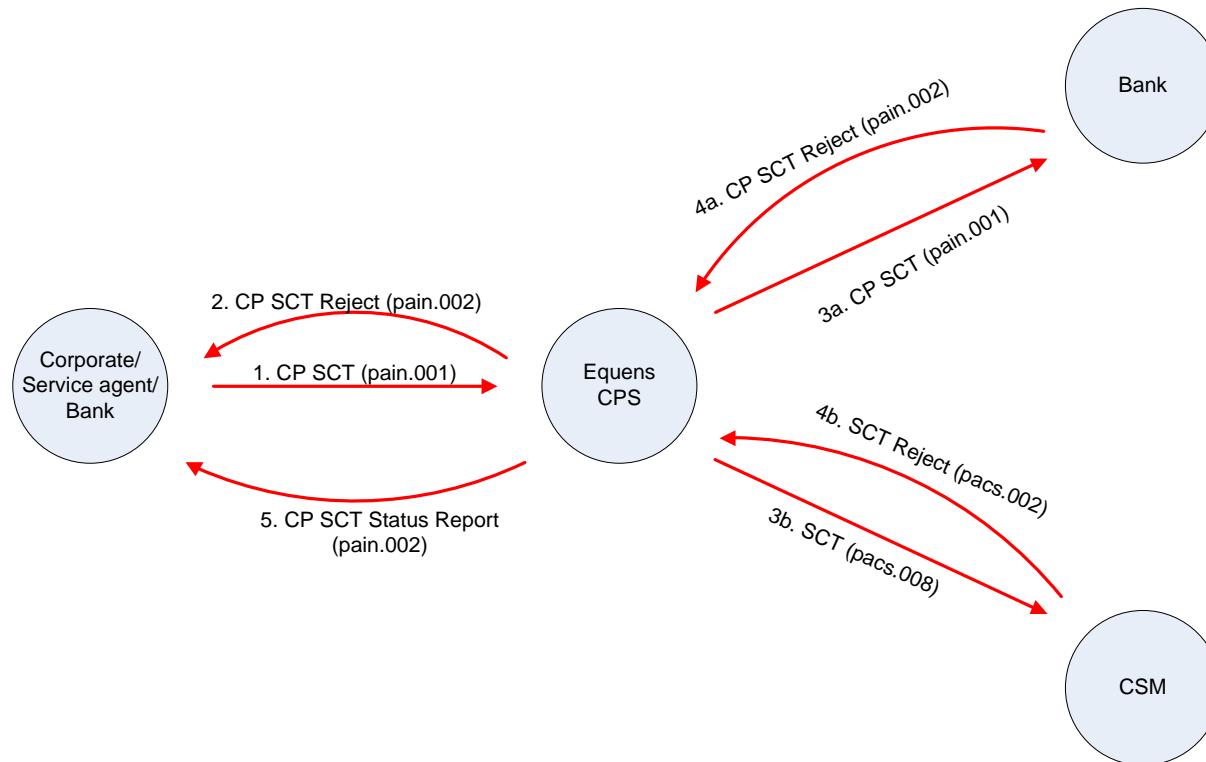


The messages to and from eW CPS are summarized in the next paragraphs and described in detail in chapter 4.

### 3.1.1 CP SCT to eW CPS

The Corporate Payment SCT (pain.001.001.03) message from the corporate customer (or its service agent or bank) to eW CPS contains 1 to n Payment Information blocks (PIBs). Each PIB has its own:
- requested execution date

- debtor account
- debtor agent

A PIB contains 1 to n transactions. A PIB can be considered a batch.

### 3.1.2 CP SCT Reject from eW CPS

With the Corporate Payment SCT Reject (pain.002.001.03) message from eW CPS to the corporate customer (or its service agent or bank):
- a whole pain.001 can be rejected;
- one or more PIBs from a single pain.001 can be rejected;
- one or more credit transfers (from one or more PIBs) from a single pain.001 can be rejected.

### 3.1.3 (CP) SCT from eW CPS

The Corporate Payment SCT PIBs that are forwarded by eW CPS to the (back-office of the) debtor bank (pain.001.001.03) are identical to those eW CPS received in the message from the original sender, except that:
- by CPS rejected or cancelled PIBs are not forwarded;
- by CPS rejected or cancelled transactions are left out in the forwarded PIB.
NB. The forwarded PIBs from the original message are forwarded in a (one) newly created message.

If the Corporate Payment SCT PIBs have to be forwarded by eW CPS to a CSM (pacs.008.001.02), the transactions of a PIB will be part of only one pacs.008 message and a pacs.008 message will contain the transactions of only one PIB. By CPS rejected / cancelled PIBs and transactions are not forwarded.
See [7] for the specifications of the SCT (pacs.008).

### 3.1.4 (CP) SCT Reject to eW CPS

With the Corporate Payment SCT Reject from the (back-office of the) debtor bank (pain.002.001.03) to eW CPS:
- a whole pain.001 can be rejected;
- one or more PIBs from a single pain.001 can be rejected;
- one or more credit transfers (from one or more PIBs) from a single pain.001 can be rejected.

With the SCT Reject from the CSM (pacs.002.001.03) to eW CPS:
- a whole pacs.008 can be rejected;
- one or more credit transfers from a pacs.008 can be rejected.
See [7] for the specifications of the SCT Reject (pacs.002).

## 3.1.5 CP SCT Status Report

The Corporate Payment SCT Status Report (pain.002.001.03) from eW CPS to the bank of the corporate customer (and optionally to the corporate customer or service agent) is distributed end-of-day as soon as:

- A PIB has been processed by Corporate Payment Services and has been sent out to the bank or CSM;
- Rejects on credit transfers of a PIB have been received by Corporate Payment Services from a bank or CSM.

The pain.002 contains the processing results of each included PIB:

- the status of the PIB: ACCP, RJCT or PART;
- the number and total amount of the accepted / rejected (including cancelled[1]) SCTs;
- the individual accepted SCTs; these can be present or absent as desired by the receiver of the Status Report;
- the individual rejected / cancelled SCTs; these were rejected (either by Corporate Payment Services or a next party in the payment chain) resp. cancelled on request; they are always present in the Status Report (unless the whole PIB was rejected/cancelled, in which case they are absent).

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[1] cancelled: recalled before settlement

## 3.2 CP SCT Recall
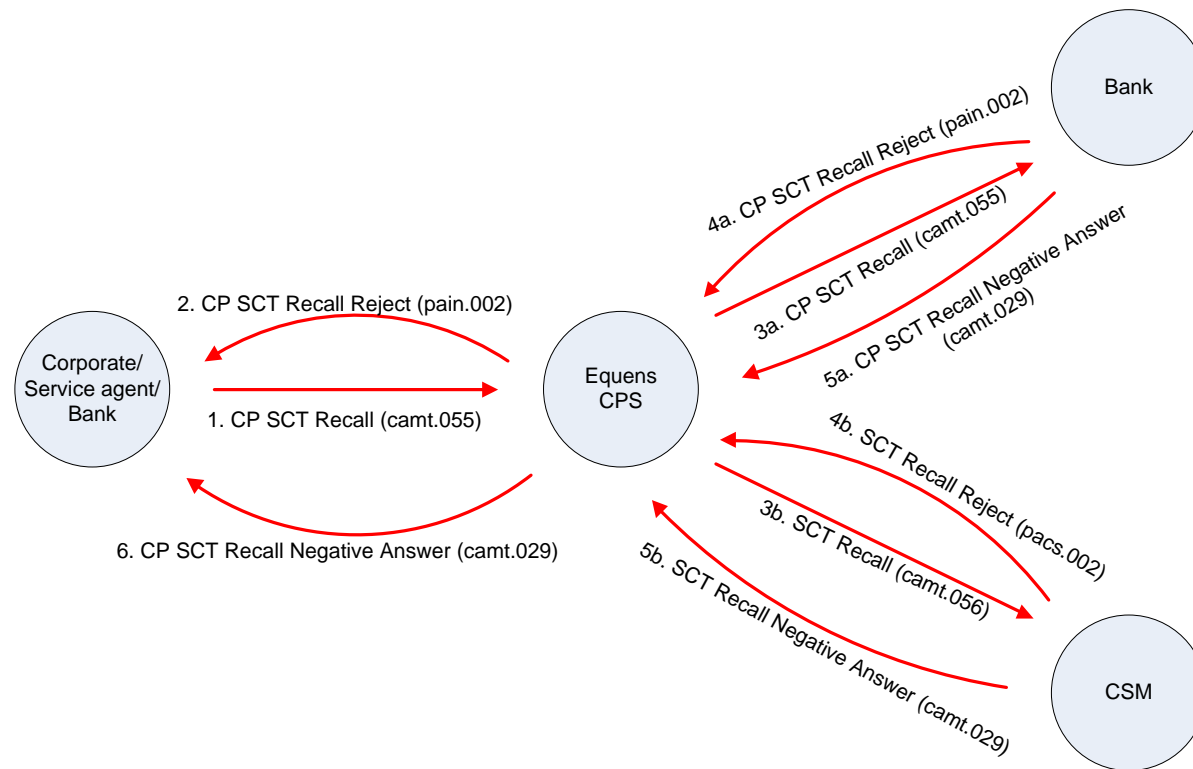


The messages to and from eW CPS are summarized in the next paragraphs and described in detail in chapter 5.

## 3.2.1 CP SCT Recall to eW CPS

With the Corporate Payment SCT Recall (camt.055.001.01) from the corporate customer (or its service agent or bank) to eW CPS:
- one or more PIBs from one or more pain.001 messages can be cancelled;

- one or more credit transfers (from one or more PIBs) from one or more pain.001 messages can be cancelled.

### 3.2.2 CP SCT Recall Reject from eW CPS

With the Corporate Payment SCT Recall Reject (pain.002.001.03) from eW CPS to the corporate customer (or its service agent or bank):
- a whole camt.055 can be rejected;
- one or more PIBs from a single camt.055 can be rejected;
- one or more recalls (from one or more PIBs) from a single camt.055 can be rejected.

### 3.2.3 (CP) SCT Recall from eW CPS

The Corporate Payment SCT Recall PIBs that are forwarded by eW CPS to the (back-office of the) debtor bank (camt.055.001.01) are identical to those eW CPS received in the message from the original sender, except that:
- by CPS rejected SCT Recall PIBs are not forwarded;
- by CPS rejected individual SCT Recalls are left out in the forwarded PIB.
NB. The forwarded PIBs from the original message are forwarded in a (one) newly created message.

If the Corporate Payment SCT Recall PIBs have to be forwarded by eW CPS to a CSM (camt.056.001.01), the individual recalls of a SCT Recall PIB will be part of only one camt.056 message and a camt.056 message will contain the recalls of only one SCT Recall PIB. By CPS rejected PIBs and rejected individual recalls are not forwarded.
See [7] for the specifications of the SCT Recall (camt.056).

### 3.2.4 (CP) SCT Recall Reject to eW CPS

With the Corporate Payment SCT Recall Reject from the (back-office of the) debtor bank (pain.002.001.03) to eW CPS:
- a whole camt.055 can be rejected;
- one or more PIBs from a single camt.055 can be rejected;
- one or more individual recalls (from one or more PIBs) from a single camt.055 can be rejected.

With the SCT Recall Reject from the CSM (pacs.002.001.03) to eW CPS:
- a whole camt.056 can be rejected;
- one or more individual recalls from a camt.056 can be rejected.
See [7] for the specifications of the SCT Recall Reject (pacs.002).

### 3.2.5  (CP) SCT Recall Negative Answer to eW CPS

With the Corporate Payment SCT Recall Negative Answer from the (back-office of the) debtor bank (camt.029.001.03) to eW CPS:
- one or more PIBs from one or more camt.055 messages can be rejected;
- one or more individual recalls (from one or more PIBs) from one or more camt.055 messages can be rejected.

With the SCT Recall Negative Answer from the CSM (camt.029.001.03) to eW CPS:

- one or more individual recalls from one or more camt.056 messages can be rejected.

See [7] for the specifications of the SCT Recall Negative Answer (camt.029).

## 3.2.6 CP SCT Recall Negative Answer from eW CPS

With the Corporate Payment SCT Recall Negative Answer from eW to the corporate customer (or its service agent or bank) (camt.029.001.03):

- one or more PIBs from one or more camt.055 messages can be rejected;

- one or more individual recalls (from one or more PIBs) from one or more camt.055 messages can be rejected.

# 4      SCT

## 4.1      CP SCT to eW CPS (pain.001)

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| | [1..1] | + Message root | | | | | |
| | | | | | | | |
| 1.0 | [1..1] | + Group Header | | | | | |
| 1.1 | [1..1] | ++ Message Identification | | Must be unique over time to unambiguously identify the message. | Must be unique to unambiguously identify the message. | AM05 | Reject the message. |
| 1.2 | [1..1] | ++ Creation Date Time | | The date and time the message was created. | Must be a valid date and time. | FF01 | Reject the message. |
| 1.3 | [0..2] | ++ Authorisation | | | | | |
| 1.6 | [1..1] | ++ Number Of Transactions | The validation of this data element depends on pre-agreed customer-to-bank conditions. | A maximum of 100.000 transactions per message. | Must be ≤ 100.000 | FF01 | Reject the message. |
| | | | | | Must equal the number of transactions in the message. | FF01 | Reject the message. |
| 1.7 | [0..1] | ++ Control Sum | Mandatory. The validation of this data element depends on pre-agreed customer-to-bank conditions. *Usage Rule*: The fractional part has a maximum of two digits. | Although this element is mandatory eW does NOT check if it is present. | If present, must equal the total of the transaction amounts (2.43) in the message. | FF01 | Reject the message. |
| 1.8 | [1..1] | ++ Initiating Party | | The debtor or the party that initiates the credit transfer on behalf of the debtor, for example a service bureau. Either Name or Identification or both must be present. | | | |
| 1.8 | [0..1] | +++ Name | *Usage Rule*: 'Name' is limited to 70 characters in length. | | Name (if present) must not exceed 70 characters in length. | FF01 | Reject the message. |
| 1.8 | [0..1] | +++ Postal Address | | | | | |
| 1.8 | [0..1] | +++ Identification | | | | | |

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| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 1.8 | {Or | ++++ Organisation Identification | *Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed. | | If 'Other' is present, then not more than one occurrence. | FF01 | Reject the message. |
| 1.8 | Or} | ++++ Private Identification | *Usage Rule*: Either 'Date and Place of Birth' or<br>one occurrence of 'Other' is allowed. | | If 'Other' is present, then not more than one occurrence. | FF01 | Reject the message. |
| 1.8 | [0..1] | +++ Country Of Residence | | | | | |
| 1.8 | [0..1] | +++ Contact Details | | | | | |
| 1.9 | [0..1] | ++ Forwarding Agent | | | | | |
| | | | | | | | |
| 2.0 | [1..n] | + Payment Information | | | | | |
| 2.1 | [1..1] | ++ Payment Information Identification | | Must be unique to unambiguously identify the Payment Information group within the message.<br>eW advises to make the Payment Information Identifications unique *across* messages. | Must be unique to unambiguously identify the Payment Information group within the message. | AM05 | Reject the PIB. |
| 2.2 | [1..1] | ++ Payment Method | Usage Rule: Only 'TRF' is allowed. | | Must contain the value 'TRF'. | FF01 | Reject the PIB. |
| 2.3 | [0..1] | ++ Batch Booking | *Usage Rule*: If present and contains 'true', batch<br>booking is requested. If present and contains<br>'false', booking per transaction is requested.<br>*Usage Rule*: If element is not present, pre-agreed customer-to-bank conditions apply. | | | | |
| 2.4 | [0..1] | ++ Number Of Transactions | Mandatory.<br>The validation of this data element depends on pre-agreed customer-to-bank conditions. | A maximum of 100.000 transactions per Payment Information. (But also a maximum of 100.000 transactions per message!! see element 1.6)<br>Although this element is mandatory eW does NOT check if it is present. | If present, must be ≤ 100.000 | FF01 | Reject the PIB. |
| | | | | | If present, must equal the number of transactions in the Payment Information. | FF01 | Reject the PIB. |

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| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 2.5 | [0..1] | ++ Control Sum | Mandatory. The validation of this data element depends on pre-agreed customer-to-bank conditions. *Usage Rule*: The fractional part has a maximum of two digits. | Although this element is mandatory eW does NOT check if it is present. | If present, must equal the total of the transaction amounts (2.43) in the Payment Information. | FF01 | Reject the PIB. |
| 2.6 | [0..1] | ++ Payment Type Information | 'Payment Type Information' must be present either here or under 'Credit Transfer Transaction Information'. | | | | |
| 2.7 | [0..1] | +++ Instruction Priority | *Usage Rule:* If present, pre-agreed customer-to-bank conditions apply. | | | | |
| 2.8 | [0..1] | +++ Service Level | *Usage Rule:* Usage is recommended. | | | | |
| 2.9 | {Or | ++++ Code | (AT-40 The identification code of the Scheme) *Usage rule*: Only 'SEPA' is allowed. | | If present, value must be "SEPA". | FF01 | Reject the PIB. |
| 2.10 | Or} | ++++ Proprietary | | | | | |
| 2.11 | [0..1] | +++ Local Instrument | | Usage NL: Element may only be used in case of bilateral agreement. | | | |
| 2.12 | {Or | ++++ Code | | Usage NL: Element may only be used in case of bilateral agreement.

Please remember that in the Code element only ISO codes are allowed, see External Code Sets spreadsheet on www.iso20022.org. | | | |
| 2.13 | Or} | ++++ Proprietary | | Usage NL: Element may only be used in case of bilateral agreement. | | | |
| 2.14 | [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. | If the Code element is used, then please remember that in the Code element only ISO codes are allowed, see External Code Sets spreadsheet on www.iso20022.org. | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 2.17 | [1..1] | ++ Requested Execution Date | (AT-07 The Requested Execution Date of the instruction) | Late delivery, up to 5 TARGET days late, is accepted. In that case eW will change the Requested Execution Date into the first possible date. | Must be a valid date | FF01 | Reject the PIB. |
|  |  |  |  |  | The Requested Execution Date must not be more than 5 TARGET days in the past. | FF01 | Reject the PIB. |
|  |  |  |  |  | The Requested Execution Date must not be too far in the future: a maximum of 99 calendar days. | FF01 | Reject the PIB. |
| 2.18 | [0..1] | ++ Pooling Adjustment Date |  |  |  |  |  |
| 2.19 | [1..1] | ++ Debtor |  |  |  |  |  |
| 2.19 | [0..1] | +++ Name | Mandatory (AT-02 Name of the Originator) *Usage Rule:* 'Name' is limited to 70 characters in length. |  | Must be present. | FF01 | Reject the PIB. |
|  |  |  |  |  | Name must not exceed 70 characters in length. | FF01 | Reject the PIB. |
| 2.19 | [0..1] | +++ Postal address | (AT-03 Address of the Originator) | If Postal Address is absent in a non-EEA SEPA transaction then CPS adds it from the database, if present. If the postal address is also absent in the database then CPS rejects the non-EEA SEPA transaction. CPS does this processing only for non-EEA SEPA transactions with destination eW CSM, not for destination bank back-office. Currently (June 2017) the non-EEA SEPA countries/territories are, see document EPC409-09: Switzerland, San Marino, Monaco, St. Pierre et Miquelon, Jersey, Guernsey, Isle of Man. | In a non-EEA SEPA transaction that CPS must forward to the eW CSM (not to the bank back-office) the Postal Address must be present (Country and at least one Address Line), or, as an alternative, the postal address must be present in the CPS database. | FF01 | Reject the transaction. |
| 2.19 | [0..1] | ++++ Country |  |  | If present, must be an ISO 3166 Alpha-2 code. | FF01 | Reject the PIB. |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 2.19 | [0..7] | + + + + Address Line | *Usage rule*: only two occurrences are allowed. | | At most two occurrences allowed. | FF01 | Reject the PIB. |
| 2.19 | [0..1] | + + + Identification | (AT-10 Originator Identification Code) | | | | |
| 2.19 | {Or | + + + + Organisation Identification | *Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed. | | If 'Other' is present, then not more than one occurrence. | FF01 | Reject the PIB. |
| 2.19 | Or} | + + + + Private Identification | *Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. | | If 'Other' is present, then not more than one occurrence. | FF01 | Reject the PIB. |
| 2.19 | [0..1] | + + + Country of Residence | | | | | |
| 2.19 | [0..1] | + + + Contact Details | | | | | |
| 2.20 | [1..1] | + + Debtor Account | (AT-01 Account Number of the Originator) | | | | |
| 2.20 | [1..1] | + + + Identification | *Usage rule*: Only IBAN is allowed. | | Sub-element IBAN must be present. | FF01 | Reject the PIB. |
| | | | | | Characters 1 and 2 (country code) must be an ISO 3166 Alpha-2 code and must represent a SEPA country. | AC01 | Reject the PIB. |
| | | | | | Characters 3 and 4 (IBAN check digits) are checked using ISO 7064. | AC01 | Reject the PIB. |
| 2.20 | [0..1] | + + + Type | | | | | |
| 2.20 | [0..1] | + + + Currency | | | | | |
| 2.20 | [0..1] | + + + Name | | | | | |
| 2.21 | [1..1] | + + Debtor Agent | | In the event that the BIC is not provided (IBAN-only) then 'NOTPROVIDED' must be used under Other/Identification. | Either sub-element BIC or sub-element Other/Identification must be present. | FF01 | Reject the PIB. |
| 2.21 | [1..1] | + + + Financial Institution Identification | *Usage Rule*: Either BIC or 'Other/Identification' must be used. | | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 2.21 | [0..1] | ++++ BIC | (AT-06 BIC code of the Originator Bank (Only mandatory when Originator Bank is located in a non-EEA SEPA country or territory)) | | | | |
| 2.21 | [0..1] | ++++ Clearing System Member Identification | | Must be absent. | | | |
| 2.21 | [0..1] | ++++ Name | | Must be absent. | | | |
| 2.21 | [0..1] | ++++ PostalAddress | | Must be absent. | | | |
| 2.21 | [0..1] | ++++ Other | | | | | |
| 2.21 | [1..1] | +++++ Identification | *Usage Rule*: Only 'NOTPROVIDED' is allowed. | | If present, must contain 'NOTPROVIDED'. | FF01 | Reject the PIB. |
| 2.21 | [0..1] | +++++ Scheme Name | | Must be absent. | | | |
| 2.21 | [0..1] | +++++ Issuer | | Must be absent. | | | |
| 2.21 | [0..1] | +++ Branch Identification | | Must be absent. | | | |
| 2.22 | [0..1] | ++ Debtor Agent Account | | | | | |
| 2.23 | [0..1] | ++ Ultimate Debtor | | | | | |
| 2.23 | [0..1] | +++ Name | (AT-08 Name of the Originator Reference Party) *Usage Rule:* 'Name' is limited to 70 characters in length. | | Name (if present) must not exceed 70 characters in length. | FF01 | Reject the PIB. |
| 2.23 | [0..1] | +++ Postal Address | | | | | |
| 2.23 | [0..1] | +++ Identification | (AT-09 Identification code of the Originator Reference Party) | | | | |
| 2.23 | {Or | ++++ Organisation Identification | *Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed. | | If 'Other' is present, then not more than one occurrence. | FF01 | Reject the PIB. |
| 2.23 | Or} | ++++ Private Identification | *Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. | | If 'Other' is present, then not more than one occurrence. | FF01 | Reject the PIB. |
| 2.23 | [0..1] | +++ Country of Residence | | | | | |
| 2.23 | [0..1] | +++ Contact Details | | | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 2.24 | [0..1] | ++ Charge Bearer | *Usage Rule*: Only 'SLEV' is allowed. *Usage Rule*: It is recommended that this element be specified at 'Payment Information' level. | | If present, must be 'SLEV'. | FF01 | Reject the PIB. |
| 2.25 | [0..1] | ++ Charges Account | | | | | |
| 2.26 | [0..1] | ++ Charges Account Agent | | | | | |
| 2.27 | [1..n] | ++ Credit Transfer Transaction Information | | | | | |
| 2.28 | [1..1] | +++ Payment Identification | | | | | |
| 2.29 | [0..1] | ++++ Instruction Identification | | If present, must be unique to unambiguously identify the transaction. It is a point-to-point identification. | If present, must be unique to unambiguously identify the transaction within the PIB. | AM05 | Reject the transaction. |
| 2.30 | [1..1] | ++++ End To End Identification | (AT-41 Originator's Reference to the Credit Transfer) | Assigned by the debtor/initiating party to unambiguously identify the transaction. Is passed on, unchanged, throughout the entire end-to-end chain. | | | |
| 2.31 | [0..1] | +++ Payment Type Information | 'Payment Type Information' must be present either here or directly under 'Payment Information'. | | Must be absent if 2.6 Payment Type Information is present (ISO). | FF01 | Reject the transaction. |
| | | | | | Must be present if 2.6 Payment Type Information is absent (EPC). | FF01 | Reject the transaction. |
| 2.32 | [0..1] | ++++ Instruction Priority | | | | | |
| 2.33 | [0..1] | ++++ Service Level | *Usage Rule:* Usage is recommended. | | | | |
| 2.34 | {Or | +++++ Code | (AT-40 Identification code of the Scheme) *Usage Rule:* Only 'SEPA' is allowed. | | If present, value must be "SEPA". | FF01 | Reject the transaction. |
| 2.35 | Or} | +++++ Proprietary | | | | | |
| 2.36 | [0..1] | ++++ Local Instrument | | | | | |
| 2.37 | {Or | +++++ Code | | Please remember that in the Code element only ISO codes are allowed, see External Code Sets spreadsheet on www.iso20022.org. | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 2.38 | Or} | +++++ Proprietary | | | | | |
| 2.39 | [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. | If the Code element is used, then please remember that in the Code element only ISO codes are allowed, see External Code Sets spreadsheet on www.iso20022.org. | | | |
| 2.42 | [1..1] | +++ Amount | | | | | |
| 2.43 | {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. | | Must be 'EUR', ≥ 0.01, ≤ 999999999.99, max 2 fraction digits. | FF01 | Reject the transaction. |
| 2.44 | Or} | ++++ Equivalent Amount | | | | | |
| 2.47 | [0..1] | +++ Exchange Rate Information | | | | | |
| 2.51 | [0..1] | +++ Charge Bearer | *Usage Rule:* Only 'SLEV' is allowed. *Usage Rule:* It is recommended that this element be specified at 'Payment Information' level. | | If present, must be 'SLEV'. | FF01 | Reject the transaction. |
| | | | | | Must be absent if 2.24 Charge Bearer in Payment Information is present (ISO). | FF01 | Reject the transaction. |
| 2.52 | [0..1] | +++ Cheque Instruction | | | | | |
| 2.70 | [0..1] | +++ Ultimate Debtor | | | Must be absent if 2.23 Ultimate Debtor in Payment Information is present (ISO). | FF01 | Reject the transaction. |
| 2.70 | [0..1] | ++++ Name | (AT-08 Name of the Originator Reference Party) Usage Rule: 'Name' is limited to 70 characters in length. | | Name (if present) must not exceed 70 characters in length. | FF01 | Reject the transaction. |
| 2.70 | [0..1] | ++++ Postal Address | | | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 2.70 | [0..1] | ++++ Identification | (AT-09 Identification Code of the Originator Reference Party) | | | | |
| 2.70 | {Or | +++++ Organisation Identification | *Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed. | | If 'Other' is present, then not more than one occurrence. | FF01 | Reject the transaction. |
| 2.70 | Or} | +++++ Private Identification | *Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. | | If 'Other' is present, then not more than one occurrence. | FF01 | Reject the transaction. |
| 2.70 | [0..1] | ++++ Country of Residence | | | | | |
| 2.70 | [0..1] | ++++ Contact Details | | | | | |
| 2.71 | [0..1] | +++ Intermediary Agent 1 | | | | | |
| 2.72 | [0..1] | +++ Intermediary Agent 1 Account | | | | | |
| 2.73 | [0..1] | +++ Intermediary Agent 2 | | | | | |
| 2.74 | [0..1] | +++ Intermediary Agent 2 Account | | | | | |
| 2.75 | [0..1] | +++ Intermediary Agent 3 | | | | | |
| 2.76 | [0..1] | +++ Intermediary Agent 3 Account | | | | | |
| 2.77 | [0..1] | +++ Creditor Agent | (AT-23 BIC of the Beneficiary Bank (Only mandatory when Beneficiary Bank is located in a non-EEA SEPA country or territory)) Usage Rule: Only BIC is allowed. Usage Rule: If the BIC is not indicated 'Creditor Agent' structure is not to be used. | In the event that the BIC is not provided (IBAN-only) the Creditor Agent is absent. | If present, then sub-element BIC must be present. | FF01 | Reject the transaction. |
| 2.78 | [0..1] | +++ Creditor Agent Account | | | | | |
| 2.79 | [0..1] | +++ Creditor | Mandatory | | Must be present. | FF01 | Reject the transaction. |
| 2.79 | [0..1] | ++++ Name | Mandatory (AT-21 Name of the Beneficiary) Usage Rule: 'Name' is limited to 70 characters in length. | | Must be present. | FF01 | Reject the transaction. |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| | | | | | Name must not exceed 70 characters in length. | FF01 | Reject the transaction. |
| 2.79 | [0..1] | ++++ Postal Address | (AT-22 Address of the Beneficiary) | | | | |
| 2.79 | [0..1] | +++++ Country | | | If present, must be an ISO 3166 Alpha-2 code. | FF01 | Reject the transaction. |
| 2.79 | [0..7] | +++++ Address Line | *Usage rule*: Only two occurrences are allowed. | | At most two occurrences allowed. | FF01 | Reject the transaction. |
| 2.79 | [0..1] | ++++ Identification | (AT-24 Beneficiary Identification Code) | | | | |
| 2.79 | {Or | +++++ Organisation Identification | *Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed. | | If 'Other' is present, then not more than one occurrence. | FF01 | Reject the transaction. |
| 2.79 | Or} | +++++ Private Identification | *Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. | | If 'Other' is present, then not more than one occurrence. | FF01 | Reject the transaction. |
| 2.79 | [0..1] | ++++ Country Of Residence | | | | | |
| 2.79 | [0..1] | ++++ Contact Details | | | | | |
| 2.80 | [0..1] | +++ Creditor Account | Mandatory (AT-20 Account number of the Beneficiary) *Usage Rule:* Only IBAN is allowed. | | Sub-element IBAN must be present. | FF01 | Reject the transaction. |
| | | | | | Characters 1 and 2 (country code) must be an ISO 3166 Alpha-2 code and must represent a SEPA country. | AC01 | Reject the transaction. |
| | | | | | Characters 3 and 4 (IBAN check digits) are checked using ISO 7064. | AC01 | Reject the transaction. |
| 2.81 | [0..1] | +++ Ultimate Creditor | | | | | |
| 2.81 | [0..1] | ++++ Name | (AT-28 Name of the Beneficiary Reference Party) *Usage Rule:* 'Name' is limited to 70 characters in length. | | Name (if present) must not exceed 70 characters in length. | FF01 | Reject the transaction. |
| 2.81 | [0..1] | ++++ Postal Address | | | | | |
| 2.81 | [0..1] | ++++ Identification | (AT-29 Identification Code of the Beneficiary Reference Party). | | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 2.81 | {Or | +++++ Organisation Identification | *Usage Rule*: Either 'BIC or BEI' or one occurrence of 'Other' is allowed. | | If 'Other' is present, then not more than one occurrence. | FF01 | Reject the transaction. |
| 2.81 | Or} | +++++ Private Identification | *Usage Rule*: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. | | If 'Other' is present, then not more than one occurrence. | FF01 | Reject the transaction. |
| 2.81 | [0..1] | ++++ Country of Residence | | | | | |
| 2.81 | [0..1] | ++++ Contact Details | | | | | |
| 2.82 | [0..n] | +++ Instruction For Creditor Agent | | | | | |
| 2.85 | [0..1] | +++ Instruction For Debtor Agent | | | | | |
| 2.86 | [0..1] | +++ Purpose | (AT-44 Purpose of the Credit Transfer) | | | | |
| 2.87 | {Or | ++++ Code | | Please remember that in the Code element only ISO codes are allowed, see External Code Sets spreadsheet on www.iso20022.org. | Must be present (if Purpose is present). | FF01 | Reject the transaction. |
| 2.88 | Or} | ++++ Proprietary | | | | | |
| 2.89 | [0..10] | +++ Regulatory Reporting | | | | | |
| 2.90 | [0..1] | +++ Tax | | | | | |
| 2.91 | [0..10] | +++ Related Remittance Information | | | | | |
| 2.98 | [0..1] | +++ Remittance Information | (AT-05 Remittance Information) *Usage Rule:* Either 'Structured' or 'Unstructured' may be present. | | Either 'Structured' or 'Unstructured' must be present (if Remittance Information is present). | FF01 | Reject the transaction. |
| 2.99 | [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. | Note: the maximum length is 140 characters (Max140Text). | Only one occurrence is allowed. | FF01 | Reject the transaction. |
| 2.100 | [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. *Usage Rule:* Only one occurrence of 'Structured' is allowed. | | Only one occurrence is allowed. | FF01 | Reject the transaction. |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| | | | | | The length, including tags, must be 140 characters or less. | FF01 | Reject the transaction. |
| 2.101 | [0..n] | +++++ Referred Document Information | | | | | |
| 2.109 | [0..1] | +++++ Referred Document Amount | | | | | |
| 2.120 | [0..1] | +++++ Creditor Reference Information | *Usage Rule:* When present, the Debtor Bank is not obliged to validate the reference information. *Usage Rule:* When used, both 'Creditor Reference Type' and 'Creditor Reference' must be present. | | If present, then the sub-elements Type and Reference must be present. | FF01 | Reject the transaction. |
| 2.121 | [0..1] | ++++++ Type | | | | | |
| 2.122 | [1..1] | +++++++ Code Or Proprietary | | | | | |
| 2.123 | {Or | ++++++++ Code | *Usage rule*: Only 'SCOR' is allowed. | | Must contain the value "SCOR". | FF01 | Reject the transaction. |
| 2.124 | Or} | ++++++++ Proprietary | | | | | |
| 2.125 | [0..1] | +++++++ Issuer | | Usage NL: If the Dutch Structured Communication is used then the following value must be used as Issuer: "CUR". | | | |
| 2.126 | [0..1] | ++++++ Reference | *Usage Rule:* If a Creditor Reference contains a check digit, the receiving bank is not required to validate this. *Usage Rule:* If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain *Usage Rule:* RF Creditor Reference may be used (ISO 11649). | Usage NL: If the Dutch Structured Communication is used (indicated through the issuer value "CUR") the reference must be compliant with the rules for the structured Communication ("betalingskenmerk"). | | | |
| 2.127 | [0..1] | +++++ Invoicer | | | | | |
| 2.128 | [0..1] | +++++ Invoicee | | | | | |
| 2.129 | [0..3] | +++++ Additional Remittance Information | | | | | |

## 4.2 CP SCT Reject from eW CPS (pain.002)

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| | [1..1] | + Message root | | | | | |
| | | | | | | | |
| 1.0 | [1..1] | + Group Header | | | | | |
| 1.1 | [1..1] | ++ Message Identification | | Assigned by eW. Unique over time for this message type. | | | |
| 1.2 | [1..1] | ++ Creation Date Time | | The date and time the message was created. | | | |
| 1.3 | [0..1] | ++ Initiating Party | | Absent. | | | |
| 1.4 | [0..1] | ++ Forwarding Agent | | Absent. | | | |
| 1.5 | [0..1] | ++ Debtor Agent | (AT-06 BIC code of the Originator Bank) | Absent. | | | |
| 1.6 | [0..1] | ++ Creditor Agent | | Absent. | | | |
| | | | | | | | |
| 2.0 | [1..1] | + Original Group Information And Status | | | | | |
| 2.1 | [1..1] | ++ Original Message Identification | | Message Identification of the original message. | | | |
| 2.2 | [1..1] | ++ Original Message Name Identification | | Value: 'pain.001.001.03'. | | | |
| 2.3 | [0..1] | ++ Original Creation Date Time | | Absent. | | | |
| 2.4 | [0..1] | ++ Original Number Of Transactions | | Present. Contains Number Of Transactions of the original message. | | | |
| 2.5 | [0..1] | ++ Original Control Sum | | Present if Control Sum was present in the original message. | | | |
| 2.6 | [0..1] | ++ Group Status | (AT-R1 Type of R Message) *Usage Rule:* 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'. | Present, with the code "RJCT" (= rejected), if the whole original message has been rejected; in this case 3.0 Original Payment Information And Status is absent. Group Status is absent in all other cases. | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 2.7 | [0..n] | ++ Status Reason Information | *Usage Rule:* 'Status Reason Information' must be present in 'Original Group Information And Status', 'Original Payment Information and Status' or 'Transaction Information And Status'. | Exactly one occurrence is present if 2.6 Group Status = RJCT. Absent in all other cases. | | | |
| 2.8 | [0..1] | +++ Originator | Mandatory. (AT-R2 Identification of the type of party that initiated the reject) Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. *Usage Rule*: 'Name' is limited to 70 characters in length. | Present (if 2.7 is present). Party that initiated the reject. Either sub-element BIC (bank/CSM/eW CPS) or sub-element Name (CSM that has no BIC). In case of eW CSM or eW CPS: "INNDNL2U". | | | |
| 2.9 | [0..1] | +++ Reason | Mandatory. (AT-R3 Reason code for non-acceptance) | Present (if 2.7 is present). | | | |
| 2.10 | {Or | ++++ Code | | See paragraph 'Status Reason in pain.002' for values. | | | |
| 2.11 | Or} | ++++ Proprietary | | Absent. | | | |
| 2.12 | [0..n] | +++ Additional Information | | Absent. | | | |
| 2.13 | [0..n] | ++ Number Of Transactions Per Status | | Absent. | | | |
| | | | | | | | |
| 3.0 | [0..n] | + Original Payment Information And Status | | Absent if 2.6 Group Status = RJCT. Present (one or more occurrences) in all other cases. | | | |
| 3.1 | [1..1] | ++ Original Payment Information Identification | | Payment Information Identification of the original Payment Information. | | | |
| 3.2 | [0..1] | ++ Original Number Of Transactions | | Present if Number Of Transactions was present in the original Payment Information. | | | |
| 3.3 | [0..1] | ++ Original Control Sum | | Present if Control Sum was present in the original Payment Information. | | | |

equensWorldline

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 3.4 | [0..1] | ++ Payment Information Status | (AT-R1 Type of R-message) Usage Rule: 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'. | Present, with the code "RJCT" (= rejected), if the whole original Payment Information has been rejected; in this case 3.15 Transaction Information And Status is absent. Payment Information Status is absent in all other cases. | | | |
| 3.5 | [0..n] | ++ Status Reason Information | Usage Rule: 'Status Reason Information' must be present in 'Original Group Information And Status', 'Original Payment Information And Status' or 'Transaction Information And Status'. | Exactly one occurrence is present if 3.4 Payment Information Status = RJCT. Absent in all other cases. | | | |
| 3.6 | [0..1] | +++ Originator | Mandatory. (AT-R2 Identification of the type of party that initiated the reject) Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. *Usage Rule*: 'Name' is limited to 70 characters in length. | Present (if 3.5 is present). Party that initiated the reject. Either sub-element BIC (bank/CSM/eW CPS) or sub-element Name (CSM that has no BIC). In case of eW CSM or eW CPS: "INNDNL2U". | | | |
| 3.7 | [0..1] | +++ Reason | Mandatory. (AT-R3 Reason code for non-acceptance) | Present (if 3.5 is present). | | | |
| 3.8 | {Or | ++++ Code | | See paragraph 'Status Reason in pain.002' for values. | | | |
| 3.9 | Or} | ++++ Proprietary | | Absent. | | | |
| 3.10 | [0..n] | +++ Additional Information | | Absent. | | | |
| 3.11 | [0..n] | ++ Number Of Transactions Per Status | | Absent. | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 3.15 | [0..n] | ++ Transaction Information And Status | | Absent if 2.6 Group Status = RJCT or if 3.4 Payment Information Status = RJCT. Present (one or more occurrences) in all other cases. | | | |
| 3.16 | [0..1] | +++ Status Identification | (AT-R5 Specific reference of the bank that initiated the reject) | Present. Assigned by eW. | | | |
| 3.17 | [0..1] | +++ Original Instruction Identification | | Present if Instruction Identification was present in the original credit transfer. | | | |
| 3.18 | [0..1] | +++ Original End To End Identification | (AT-41 Originator's reference of the credit transfer transaction) | Present: End To End Identification of the original credit transfer. | | | |
| 3.19 | [0..1] | +++ Transaction Status | (AT-R1 Type of R Message) Usage Rule: 'Group Status', Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'. | Present, with the code "RJCT" (= rejected). | | | |
| 3.20 | [0..n] | +++ Status Reason Information | Usage Rule: 'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or in 'Transaction Information and Status'. | Exactly one occurrence is present. | | | |
| 3.21 | [0..1] | ++++ Originator | Mandatory. (AT-R2 Identification of the type of party that initiated the reject) Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. *Usage Rule*: 'Name' is limited to 70 characters in length. | Present. Party that initiated the reject. Either sub-element BIC (bank/CSM/eW CPS) or sub-element Name (CSM that has no BIC). In case of eW CSM or eW CPS: "INNDNL2U". | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 3.22 | [0..1] | ++++ Reason | Mandatory. (AT-R3 Reason code for non-acceptance) | Present. | | | |
| 3.23 | {Or | +++++ Code | | See paragraph 'Status Reason in pain.002' for values. | | | |
| 3.24 | Or} | +++++ Proprietary | | Absent. | | | |
| 3.25 | [0..n] | ++++ Additional Information | | Absent. | | | |
| 3.26 | [0..n] | +++ Charges Information | | Absent. | | | |
| 3.29 | [0..1] | +++ Acceptance Date Time | | Absent. | | | |
| 3.30 | [0..1] | +++ Account Servicer Reference | | Absent. | | | |
| 3.31 | [0..1] | +++ Clearing System Reference | | Absent. | | | |
| 3.32 | [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. | Present. All the yellow elements below are present, if they were present (mandatory or not) in the original credit transfer message. | | | |
| 3.33 | [0..1] | ++++ Interbank Settlement Amount | | Absent. | | | |
| 3.34 | [0..1] | ++++ Amount | (AT-04 Amount of the Credit Transfer in Euro) | Contains the sub-element Instructed Amount. | | | |
| 3.39 | [0..1] | ++++ Interbank Settlement Date | | Absent. | | | |
| 3.40 | [0..1] | ++++ Requested Collection Date | | Absent. | | | |
| 3.41 | [0..1] | ++++ Requested Execution Date | (AT-07 Requested execution date of the instruction) | | | | |
| 3.42 | [0..1] | ++++ Creditor Scheme Identification | | Absent. | | | |
| 3.43 | [0..1] | ++++ Settlement Information | | Absent. | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 3.55 | [0..1] | ++++ Payment Type Information | (AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer) | | | | |
| 3.68 | [0..1] | ++++ Payment Method | | | | | |
| 3.69 | [0..1] | ++++ Mandate Related Information | | Absent. | | | |
| 3.88 | [0..1] | ++++ Remittance Information | (AT-05 Remittance information) | | | | |
| 3.120 | [0..1] | ++++ Ultimate Debtor | (AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party) | | | | |
| 3.121 | [0..1] | ++++ Debtor | (AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code) | | | | |
| 3.122 | [0..1] | ++++ Debtor Account | (AT-01 IBAN of the Originator) | | | | |
| 3.123 | [0..1] | ++++ Debtor Agent | (AT-06 BIC code of the Originator Bank (if present in DS-01)) | | | | |
| 3.124 | [0..1] | ++++ Debtor Agent Account | | Absent. | | | |
| 3.125 | [0..1] | ++++ Creditor Agent | (AT-23 BIC code of the Beneficiary Bank (if present in DS-01)) | | | | |
| 3.126 | [0..1] | ++++ Creditor Agent Account | | Absent. | | | |
| 3.127 | [0..1] | ++++ Creditor | (AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary (AT-24 Beneficiary identification code) | | | | |
| 3.128 | [0..1] | ++++ Creditor Account | (AT-20 IBAN of the Beneficiary) | | | | |
| 3.129 | [0..1] | ++++ Ultimate Creditor | (AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification code of the Beneficiary Reference Party) | | | | |

## 4.3 (CP) SCT from eW CPS

### 4.3.1 To bank (pain.001)

The message is identical to the original message sent to eW CPS, with the following differences:
- 1.1 Message Identification is assigned by eW CPS
- 1.2 Creation Date Time is assigned by eW CPS
- 1.6 Number Of Transactions does not include those transactions that have been rejected or cancelled by CPS
- 1.7 Control Sum is always present and does not include the amounts of those transactions that have been rejected or cancelled by CPS
- 2.4 Number Of Transactions is always present and does not include those transactions that have been rejected or cancelled by CPS
- 2.5 Control Sum is always present and does not include the amounts of those transactions that have been rejected or cancelled by CPS
- 2.17 Requested Execution Date may have been changed during processing in CPS.
- 2.21 Debtor Agent BIC is added by CPS if it was absent (IBAN-only delivery) and the bank has subscribed to "BIC enrichment" (currently only for Dutch IBANs).
- 2.29 Instruction Identification is always present and is assigned by eW CPS (the Instruction Identification of the original message sent to eW CPS is replaced).
- 2.77 Creditor Agent BIC is added by CPS if it was absent (IBAN-only delivery) and the bank has subscribed to "BIC enrichment" (currently only for Dutch IBANs).

### 4.3.2 To CSM (pacs.008)

(This message is not relevant to banks, corporates and service agents.)
The pacs.008 message contains the (transactions of the) original Payment Information that was sent to eW CPS in a pain.001 message:
- 1.1 Message Identification is constructed from 2.1 Payment Information Identification (pain.001), as follows:
  the first 3 characters are "CPS", then 6 characters that are a counter in a 36 digit system that uses 0 to 9 and A to Z, then 1 character "-", then the right most 25 characters of the Payment Information Identification (if this identification was 25 characters or shorter, then the full identification). Any space characters in the Payment Information Identification are replaced with hyphens ("-").
- 1.2 Creation Date Time is assigned by eW CPS
- 1.4 Number Of Transactions does not include those transactions of the original Payment Information that have been rejected or cancelled by CPS
- 1.6 Total Interbank Settlement Amount is the total amount of all transactions (2.43 Instructed Amount (pain.001)) from the original Payment Information that have not been rejected or cancelled by CPS
- 1.7 Interbank Settlement Date is taken from 2.17 Requested Execution Date (pain.001) if a TARGET day, else the first TARGET day after 2.17 Requested Execution Date (pain.001)
- 1.32 Instructing Agent is assigned by eW CPS and contains (the BIC of) the bank of the corporate customer

- 2.2 Instruction Identification is assigned by eW CPS
- 2.4 Transaction Identification is assigned by eW CPS on behalf of the Debtor Bank
- 2.10 Service Level Code (mandatory) must be filled with the value "SEPA", even if Service Level Code was absent in the pain.001.
- 2.18 Interbank Settlement Amount is taken from 2.43 Instructed Amount (pain.001).

## 4.4 (CP) SCT Reject to eW CPS

### 4.4.1 From bank (pain.002)

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| | [1..1] | + Message root | | | | | |
| | | | | | | | |
| 1.0 | [1..1] | + Group Header | | | | | |
| 1.1 | [1..1] | ++ Message Identification | | Must be unique over time to unambiguously identify the message. | | | |
| 1.2 | [1..1] | ++ Creation Date Time | | The date and time the message was created. | Must be a valid date and time. | FF01 | Reject the message |
| 1.3 | [0..1] | ++ Initiating Party | | | | | |
| 1.4 | [0..1] | ++ Forwarding Agent | | | | | |
| 1.5 | [0..1] | ++ Debtor Agent | (AT-06 BIC code of the Originator Bank) | | | | |
| 1.6 | [0..1] | ++ Creditor Agent | | | | | |
| | | | | | | | |
| 2.0 | [1..1] | + Original Group Information And Status | | | | | |
| 2.1 | [1..1] | ++ Original Message Identification | | Message Identification of the original message. | Must be equal to the value in the original message. | FF01 | Reject the message |
| 2.2 | [1..1] | ++ Original Message Name Identification | | | Must equal 'pain.001.001.03'. | FF01 | Reject the message |
| 2.3 | [0..1] | ++ Original Creation Date Time | | | | | |
| 2.4 | [0..1] | ++ Original Number Of Transactions | | Optional. Number Of Transactions of the original message. | | | |
| 2.5 | [0..1] | ++ Original Control Sum | | Optional. Control Sum of the original message. | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 2.6 | [0..1] | ++ Group Status | (AT-R1 Type of R Message) *Usage Rule:* 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'. | Present, with the code "RJCT" (= rejected), if the whole original message has been rejected; in this case 3.0 Original Payment Information And Status is absent. Group Status is absent in all other cases. | If present, must have the value 'RJCT'. | FF01 | Reject the message |
| 2.7 | [0..n] | ++ Status Reason Information | *Usage Rule:* 'Status Reason Information' must be present in 'Original Group Information And Status', 'Original Payment Information and Status' or 'Transaction Information And Status'. | | Must be present if 2.6 Group Status = RJCT. Absent in all other cases. | FF01 | Reject the message |
| | | | | | If present, only one occurrence is allowed. | FF01 | Reject the message |
| 2.8 | [0..1] | +++ Originator | Mandatory. (AT-R2 Identification of the type of party that initiated the reject) Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. *Usage Rule*: 'Name' is limited to 70 characters in length. | | Must be present if 2.7 is present. | FF01 | Reject the message |
| | | | | | Either sub-element BICOrBEI or sub-element Name must be present. | FF01 | Reject the message |
| | | | | | If Name is present, its length must not exceed 70 characters. | FF01 | Reject the message |
| 2.9 | [0..1] | +++ Reason | Mandatory. (AT-R3 Reason code for non-acceptance) | | Must be present if 2.7 is present. | FF01 | Reject the message |
| 2.10 | {Or | ++++ Code | | See paragraph 'Status Reason in pain.002' for values. | | | |
| 2.11 | Or} | ++++ Proprietary | | | | | |
| 2.12 | [0..n] | +++ Additional Information | | | | | |
| 2.13 | [0..n] | ++ Number Of Transactions Per Status | | | | | |

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| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 3.0 | [0..n] | + Original Payment Information And Status | | | Must be absent if 2.6 Group Status = RJCT. Present in all other cases. | FF01 | Reject the message |
| 3.1 | [1..1] | ++ Original Payment Information Identification | | Payment Information Identification of the original Payment Information. | Must be equal to the value in the original Payment Information. | FF01 | Reject the PIB |
| 3.2 | [0..1] | ++ Original Number Of Transactions | | Optional. Number Of Transactions of the original Payment Information. | | | |
| 3.3 | [0..1] | ++ Original Control Sum | | Optional. Control Sum of the original Payment Information. | | | |
| 3.4 | [0..1] | ++ Payment Information Status | (AT-R1 Type of R-message) Usage Rule: 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'. | Present if the whole original Payment Information has been rejected; in this case 3.15 Transaction Information And Status is absent. Payment Information Status is absent in all other cases. | If present, must have the value 'RJCT'. | FF01 | Reject the PIB |
| 3.5 | [0..n] | ++ Status Reason Information | Usage Rule: 'Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information And Status'. | Exactly one occurrence is present if 3.4 Payment Information Status = RJCT. Absent in all other cases. | Must be present if 3.4 Payment Information Status = RJCT. Absent in all other cases. | FF01 | Reject the PIB |
| | | | | | If present, only one occurrence is allowed. | FF01 | Reject the PIB |
| 3.6 | [0..1] | +++ Originator | Mandatory. (AT-R2 Identification of the type of party that initiated the reject) Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. *Usage Rule*: 'Name' is limited to 70 characters in length. | | Must be present if 3.5 is present. | FF01 | Reject the PIB |
| | | | | | Either sub-element BICOrBEI or sub-element Name must be present. | FF01 | Reject the PIB |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| | | | | | If Name is present, its length must not exceed 70 characters. | FF01 | Reject the PIB |
| 3.7 | [0..1] | +++ Reason | Mandatory. (AT-R3 Reason code for non-acceptance) | | Must be present if 3.5 is present. | FF01 | Reject the PIB |
| 3.8 | {Or | ++++ Code | | See paragraph 'Status Reason in pain.002' for values. | | | |
| 3.9 | Or} | ++++ Proprietary | | | | | |
| 3.10 | [0..n] | +++ Additional Information | | | | | |
| 3.11 | [0..n] | ++ Number Of Transactions Per Status | | | | | |
| 3.15 | [0..n] | ++ Transaction Information And Status | | | Must be absent if 2.6 Group Status = RJCT or 3.4 Payment Information Status = RJCT. Present in all other cases. | FF01 | Reject the PIB |
| 3.16 | [0..1] | +++ Status Identification | (AT-R5 Specific reference of the bank that initiated the reject) | Mandatory. | Must be present | FF01 | Reject the transaction |
| 3.17 | [0..1] | +++ Original Instruction Identification | | Mandatory if provided in the original transaction. | If present, must be equal to the value in the original transaction. | FF01 | Reject the transaction |
| 3.18 | [0..1] | +++ Original End To End Identification | (AT-41 Originator's reference of the credit transfer transaction) | Mandatory. | Must be present. | FF01 | Reject the transaction |
| | | | | | Must be equal to the value in the original transaction. | FF01 | Reject the transaction |
| 3.19 | [0..1] | +++ Transaction Status | Usage Rule: 'Group Status', Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'. | Mandatory. | Must be present | FF01 | Reject the transaction |
| | | | | | Value must be 'RJCT'. | FF01 | Reject the transaction |
| 3.20 | [0..n] | +++ Status Reason Information | Usage Rule: 'Status Reason Information' must | Mandatory. | Must be present. | FF01 | Reject the transaction |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| | | | be present in 'Original Group Information and Status', 'Original Payment Information and Status' or in 'Transaction Information and Status'. | | Only one occurrence is allowed. | FF01 | Reject the transaction |
| 3.21 | [0..1] | ++++ Originator | Mandatory. (AT-R2 Identification of the type of party that initiated the reject) Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. *Usage Rule*: 'Name' is limited to 70 characters in length. | | Must be present. | FF01 | Reject the transaction |
| | | | | | Either sub-element BICOrBEI or sub-element Name must be present. | FF01 | Reject the transaction |
| | | | | | If Name is present, its length must not exceed 70 characters. | FF01 | Reject the transaction |
| 3.22 | [0..1] | ++++ Reason | Mandatory. (AT-R3 Reason code for non-acceptance) | | Must be present. | FF01 | Reject the transaction |
| 3.23 | {Or | +++++ Code | | See paragraph 'Status Reason in pain.002' for values. | | | |
| 3.24 | Or} | +++++ Proprietary | | | | | |
| 3.25 | [0..n] | ++++ Additional Information | | | | | |
| 3.26 | [0..n] | +++ Charges Information | | | | | |
| 3.29 | [0..1] | +++ Acceptance Date Time | | | | | |
| 3.30 | [0..1] | +++ Account Servicer Reference | | | | | |
| 3.31 | [0..1] | +++ Clearing System Reference | | | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 3.32 | [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. | All the yellow elements below should be present if they were present (mandatory or not) in the original credit transfer message. But only a selection of elements is checked, see column on the right. | The following elements must be present and must be equal to the ones in the original credit transfer: 3.34 Amount / Instructed Amount 3.41 Requested Execution Date 3.122 Debtor Account / Identification / IBAN 3.123 Debtor Agent / Financial Institution Identification / BIC 3.125 Creditor Agent / Financial Institution Identification / BIC 3.128 Creditor Account / Identification / IBAN Exception: the Debtor Agent BIC and the Creditor Agent BIC may be absent if they were absent in the original credit transfer (IBAN-only). | FF01 | Reject the transaction |
| 3.33 | [0..1] | ++++ Interbank Settlement Amount | | | | | |
| 3.34 | [0..1] | ++++ Amount | (AT-04 Amount of the Credit Transfer in Euro) | Contains the sub-element Instructed Amount. | | | |
| 3.39 | [0..1] | ++++ Interbank Settlement Date | | | | | |
| 3.40 | [0..1] | ++++ Requested Collection Date | | | | | |
| 3.41 | [0..1] | ++++ Requested Execution Date | (AT-07 Requested execution date of the instruction) | | | | |
| 3.42 | [0..1] | ++++ Creditor Scheme Identification | | | | | |
| 3.43 | [0..1] | ++++ Settlement Information | | | | | |
| 3.55 | [0..1] | ++++ Payment Type Information | (AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer) | | | | |

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| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 3.68 | [0..1] | ++++ Payment Method | | | | | |
| 3.69 | [0..1] | ++++ Mandate Related Information | | | | | |
| 3.88 | [0..1] | ++++ Remittance Information | (AT-05 Remittance information) | | | | |
| 3.120 | [0..1] | ++++ Ultimate Debtor | (AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party) | | | | |
| 3.121 | [0..1] | ++++ Debtor | (AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code) | | | | |
| 3.122 | [0..1] | ++++ Debtor Account | (AT-01 IBAN of the Originator) | | | | |
| 3.123 | [0..1] | ++++ Debtor Agent | (AT-06 BIC code of the Originator Bank (if present in DS-01)) | | | | |
| 3.124 | [0..1] | ++++ Debtor Agent Account | | | | | |
| 3.125 | [0..1] | ++++ Creditor Agent | (AT-23 BIC code of the Beneficiary Bank (if present in DS-01)) | | | | |
| 3.126 | [0..1] | ++++ Creditor Agent Account | | | | | |
| 3.127 | [0..1] | ++++ Creditor | (AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary (AT-24 Beneficiary identification code) | | | | |
| 3.128 | [0..1] | ++++ Creditor Account | (AT-20 IBAN of the Beneficiary) | | | | |
| 3.129 | [0..1] | ++++ Ultimate Creditor | (AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification code of the Beneficiary Reference Party) | | | | |

## 4.4.2 From CSM (pacs.002)

(This message is not relevant to banks, corporates and service agents.)
See [7] for the specifications of the SCT Reject (pacs.002).

## 4.5 CP SCT Status Report (pain.002)

The Corporate Payment SCT Status Report message is not a SEPA message (it does not exist in the EPC Implementation Guidelines).

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| | [1..1] | + Message root | | | | | |
| | | | | | | | |
| 1.0 | [1..1] | + Group Header | | | | | |
| 1.1 | [1..1] | ++ Message Identification | | Assigned by eW. Unique over time for this message type. | | | |
| 1.2 | [1..1] | ++ Creation Date Time | | The date and time the message was created. | | | |
| 1.3 | [0..1] | ++ Initiating Party | | Absent. | | | |
| 1.4 | [0..1] | ++ Forwarding Agent | | Absent. | | | |
| 1.5 | [0..1] | ++ Debtor Agent | | Absent. | | | |
| 1.6 | [0..1] | ++ Creditor Agent | | Absent. | | | |
| | | | | | | | |
| 2.0 | [1..1] | + Original Group Information And Status | | | | | |
| 2.1 | [1..1] | ++ Original Message Identification | | Message Identification of the original message. | | | |
| 2.2 | [1..1] | ++ Original Message Name Identification | | "pain.001.001.03" | | | |
| 2.3 | [0..1] | ++ Original Creation Date Time | | Absent. | | | |
| 2.4 | [0..1] | ++ Original Number Of Transactions | | The number of transactions contained in the original message, if it could be determined by eW. | | | |
| 2.5 | [0..1] | ++ Original Control Sum | | The total of transaction amounts contained in the original message, if it could be determined by eW. | | | |

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| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 2.6 | [0..1] | ++ Group Status | | Present, with the code "RJCT" (= rejected), if the whole original message has been rejected; in this case 3.0 Original Payment Information And Status is absent. Group Status is absent in all other cases. | | | |
| 2.7 | [0..n] | ++ Status Reason Information | | Exactly one occurrence is present if 2.6 Group Status = RJCT. Absent in all other cases. | | | |
| 2.8 | [0..1] | +++ Originator | | Present (if 2.7 is present). Value: "INNDNL2U" (= eW's BIC). | | | |
| 2.9 | [0..1] | +++ Reason | | Present (if 2.7 is present). | | | |
| 2.10 | {Or | ++++ Code | | See paragraph 'Status Reason in pain.002' for values. | | | |
| 2.11 | Or} | ++++ Proprietary | | Absent. | | | |
| 2.12 | [0..n] | +++ Additional Information | | Absent. | | | |
| 2.13 | [0..n] | ++ Number Of Transactions Per Status | | Absent. | | | |
| 2.14 | [1..1] | +++ Detailed Number Of Transactions | | Absent. | | | |
| 2.15 | [1..1] | +++ Detailed Status | | Absent. | | | |
| 2.16 | [0..1] | +++ Detailed Control Sum | | Absent. | | | |
| | | | | | | | |
| 3.0 | [0..n] | + Original Payment Information And Status | | Absent if 2.6 Group Status = RJCT. Present (one or more occurrences) in all other cases. | | | |
| 3.1 | [1..1] | ++ Original Payment Information Identification | | Payment Information Identification of the original Payment Information. | | | |
| 3.2 | [0..1] | ++ Original Number Of Transactions | | The number of transactions contained in the original Payment Information, if it could be determined by eW. | | | |
| 3.3 | [0..1] | ++ Original Control Sum | | The total of transaction amounts contained in the original Payment Information, if it could be determined by eW. | | | |
| 3.4 | [0..1] | ++ Payment Information Status | | Present. Contains one of the following codes: "ACCP": all transactions of the original Payment Information have been accepted for execution. "RJCT": the whole original Payment Information has been rejected or cancelled. "PART": part of the transactions of the original Payment Information have been accepted or rejected or cancelled. | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 3.5 | [0..n] | ++ Status Reason Information | | One occurrence is present if the whole Payment Information has been rejected or cancelled. Absent in all other cases. | | | |
| 3.6 | [0..1] | +++ Originator | | Present (if 3.5 is present). Party that initiated the reject or cancellation. Either sub-element BIC (bank/CSM/eW CPS) or sub-element Name (CSM that has no BIC). In case of eW CSM or eW CPS: "INNDNL2U". | | | |
| 3.7 | [0..1] | +++ Reason | | Present (if 3.5 is present). | | | |
| 3.8 | {Or | ++++ Code | | Used if the whole Payment Information has been rejected. See paragraph 'Status Reason in pain.002' for values. | | | |
| 3.9 | Or} | ++++ Proprietary | | Used if the whole Payment Information has been cancelled: contains the value "CANCELLED". | | | |
| 3.10 | [0..n] | +++ Additional Information | | Absent. | | | |
| 3.11 | [0..n] | ++ Number Of Transactions Per Status | | One occurrence is present for each transaction status (ACCP, RJCT) that occurs for this Payment Information. Absent if the number and total amount of the rejected transactions could not be determined. | | | |
| 3.12 | [1..1] | +++ Detailed Number Of Transactions | | Contains the number of transactions that have the transaction status given in Detailed Status. | | | |
| 3.13 | [1..1] | +++ Detailed Status | | Contains one of the following codes: "ACCP": accepted for execution. "RJCT": rejected or cancelled; the totals include both the rejected transactions and the cancelled transactions | | | |
| 3.14 | [0..1] | +++ Detailed Control Sum | | Contains the total amount of the transactions that have the transaction status given in Detailed Status. | | | |
| 3.15 | [0..n] | ++ Transaction Information And Status | | Each occurrence contains one transaction (accepted or rejected / cancelled, as stated in 3.19 Transaction Status). The accepted transactions, if any, can be present or absent as desired by the receiver. The rejected transactions and the cancelled transactions, if any, are always present (no choice for the receiver), unless the whole original Payment Information is rejected or cancelled, in which case the transactions are absent. | | | |
| 3.16 | [0..1] | +++ Status Identification | | Present. Assigned by eW. | | | |
| 3.17 | [0..1] | +++ Original Instruction Identification | | Present if 2.29 Instruction Identification was present in the original credit transfer. | | | |

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| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 3.18 | [0..1] | +++ Original End To End Identification | | Present: 2.30 End To End Identification of the original credit transfer. | | | |
| 3.19 | [0..1] | +++ Transaction Status | | Present. Contains one of the following codes: "ACCP": accepted for execution. "RJCT": rejected or cancelled. | | | |
| 3.20 | [0..n] | +++ Status Reason Information | | One occurrence is present if the transaction was rejected or cancelled (Transaction Status = RJCT). Absent in all other cases. | | | |
| 3.21 | [0..1] | ++++ Originator | | Present (if 3.20 is present). Party that initiated the reject or cancellation. Either sub-element BIC (bank/CSM/eW CPS) or sub-element Name (CSM that has no BIC). In case of eW CSM or eW CPS: "INNDNL2U". | | | |
| 3.22 | [0..1] | ++++ Reason | | Present (if 3.20 is present). | | | |
| 3.23 | {Or | +++++ Code | | Used if the transaction was rejected. See paragraph 'Status Reason in pain.002' for values. | | | |
| 3.24 | Or} | +++++ Proprietary | | Used if the transaction was cancelled: contains the value "CANCELLED". | | | |
| 3.25 | [0..n] | ++++ Additional Information | | Absent. | | | |
| 3.26 | [0..n] | +++ Charges Information | | Absent. | | | |
| 3.29 | [0..1] | +++ Acceptance Date Time | | Absent. | | | |
| 3.30 | [0..1] | +++ Account Servicer Reference | | Absent. | | | |
| 3.31 | [0..1] | +++ Clearing System Reference | | Absent. | | | |
| 3.32 | [0..1] | +++ Original Transaction Reference | | Present. All the yellow elements below are present, if they were present (mandatory or not) in the original credit transfer message. | | | |
| 3.33 | [0..1] | ++++ Interbank Settlement Amount | | Absent. | | | |
| 3.34 | [0..1] | ++++ Amount | | (AT-04 Amount of the Credit Transfer in Euro). Contains the sub-element Instructed Amount. | | | |
| 3.39 | [0..1] | ++++ Interbank Settlement Date | | Absent. | | | |
| 3.40 | [0..1] | ++++ Requested Collection Date | | Absent. | | | |
| 3.41 | [0..1] | ++++ Requested Execution Date | | (AT-07 Requested execution date of the instruction) | | | |

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| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 3.42 | [0..1] | ++++ Creditor Scheme Identification | | Absent. | | | |
| 3.43 | [0..1] | ++++ Settlement Information | | Absent. | | | |
| 3.55 | [0..1] | ++++ Payment Type Information | | (AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer) | | | |
| 3.68 | [0..1] | ++++ Payment Method | | Absent. | | | |
| 3.69 | [0..1] | ++++ Mandate Related Information | | Absent. | | | |
| 3.88 | [0..1] | ++++ Remittance Information | | (AT-05 Remittance information) | | | |
| 3.120 | [0..1] | ++++ Ultimate Debtor | | (AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party) | | | |
| 3.121 | [0..1] | ++++ Debtor | | (AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code) | | | |
| 3.122 | [0..1] | ++++ Debtor Account | | (AT-01 IBAN of the Originator) | | | |
| 3.123 | [0..1] | ++++ Debtor Agent | | (AT-06 BIC code of the Originator Bank) | | | |
| 3.124 | [0..1] | ++++ Debtor Agent Account | | Absent. | | | |
| 3.125 | [0..1] | ++++ Creditor Agent | | (AT-23 BIC code of the Beneficiary Bank) | | | |
| 3.126 | [0..1] | ++++ Creditor Agent Account | | Absent. | | | |
| 3.127 | [0..1] | ++++ Creditor | | (AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary (AT-24 Beneficiary identification code) | | | |
| 3.128 | [0..1] | ++++ Creditor Account | | (AT-20 IBAN of the Beneficiary) | | | |
| 3.129 | [0..1] | ++++ Ultimate Creditor | | (AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification code of the Beneficiary Reference Party) | | | |

# 5   CP SCT Recall

## 5.1 CP SCT Recall to eW CPS (camt.055)

The message for a recall of an original Corporate Payment SCT is not a SEPA message (it does not exist in the EPC Implementation Guidelines).

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| | [1..1] | + Message root | | | | | |
| | | | | | | | |
| 1.0 | [1..1] | + Assignment | | | | | |
| 1.1 | [1..1] | ++ Identification | | Assigned by the Assigner, it uniquely identifies the Assignment. | | | |
| 1.2 | [1..1] | ++ Assigner | | Party who assigns the case. This is also the sender of the message. For a customer the sub-element Pty/Nm and/or Pty/Id must be used. For a bank the sub-element Agt/FinInstnId/BIC must be used. *Usage Rule*: 'Name' is limited to 70 characters in length. | If Pty/Id/OrgId/Othr or Pty/Id/PrvtId/Othr is used, then only 1 occurrence of Othr is allowed. | FF01 | Reject the message |
| | | | | | If Pty/Nm is used, its length must not exceed 70 characters. | FF01 | Reject the message |
| 1.5 | [1..1] | ++ Assignee | | Party to which the case is assigned. This is also the receiver of the message. For eW the sub-element Pty/Id/OrgId/BICOrBEI must be used. | Pty/Id/OrgId/BICOrBEI must be present. | FF01 | Reject the message |
| | | | | | Must contain the BIC of eW: 'INNDNL2U'. | FF01 | Reject the message |
| 1.8 | [1..1] | ++ Creation Date Time | | The date and time the message was created. | Must be a valid date and time. | FF01 | Reject the message |
| | | | | | | | |
| 2.0 | [0..1] | + Case | | Not to be used. | | | |
| | | | | | | | |
| 3.0 | [0..1] | + Control Data | | | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 3.1 | [1..1] | ++ Number Of Transactions | | A maximum of 100.000 transactions per message. | Must be ≤ 100.000. | FF01 | Reject the message |
| | | | | | Must be equal to the number of Transaction Informations (4.43) in the message. | FF01 | Reject the message |
| 3.2 | [0..1] | ++ Control Sum | | Not to be used. | | | |
| | | | | | | | |
| 4.0 | [1..n] | + Underlying | | Identifies the credit transfers to be cancelled. | Only one occurrence is allowed. | FF01 | Reject the message |
| 4.1 | [0..1] | ++ Original Group Information And Cancellation | | Not to be used. | | | |
| 4.21 | [0..n] | ++ Original Payment Information And Cancellation | | At least one occurrence must be present. | At least one occurrence must be present. | FF01 | Reject the PIB |
| 4.22 | [0..1] | +++ Payment Cancellation Identification | | Mandatory. Must be unique to unambiguously identify the Payment Information (Original Payment Information And Cancellation) within the message. eW advises to make the Payment Cancellation Identifications unique *across* messages. | Must be present. | FF01 | Reject the PIB |
| | | | | | Must be unique to unambiguously identify the PIB (Original Payment Information And Cancellation) within the message. | AM05 | Reject the PIB |
| 4.23 | [0..1] | +++ Case | | Not to be used. | | | |
| 4.29 | [1..1] | +++ Original Payment Information Identification | | Payment Information Identification of the original PIB. | Must be equal to the value in the original PIB. | FF01 | Reject the PIB |
| 4.30 | [0..1] | +++ Original Group Information | | Mandatory. | Must be present. | FF01 | Reject the PIB |
| 4.31 | [1..1] | ++++ Original Message Identification | | Message Identification of the original PIB. | Must be equal to the value in the original PIB. | FF01 | Reject the PIB |
| 4.32 | [1..1] | ++++ Original Message Name Identification | | | Must equal "pain.001.001.03". | FF01 | Reject the PIB |
| 4.33 | [0..1] | ++++ Original Creation Date Time | | Not to be used. | | | |
| 4.34 | [0..1] | +++ Number Of Transactions | | A maximum of 100.000 transactions per Payment Information. (But also a maximum of 100.000 | If present, must be ≤ 100.000. | FF01 | Reject the PIB |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| | | | | transactions per message!! see element 3.1) | If present, must be equal to the number of Transaction Informations (4.43) in this PIB (Original Payment Information And Cancellation). | FF01 | Reject the PIB |
| 4.35 | [0..1] | +++ Control Sum | | | If present, must equal the total of all individual amounts in this PIB (Original Payment Information And Cancellation). | FF01 | Reject the PIB |
| 4.36 | [0..1] | +++ Payment Information Cancellation | | Mandatory. The value must be 'false', even if the whole original Payment Information is recalled. Every credit transfer to be recalled must be present in 4.43 Transaction Information. | Must be present. | FF01 | Reject the PIB |
| | | | | | The value must be 'false', in lower-case characters. | FF01 | Reject the PIB |
| 4.37 | [0..n] | +++ Cancellation Reason Information | | | Must be absent because 4.36 Payment Information Cancellation is 'false'. | FF01 | Reject the PIB |
| 4.38 | [0..1] | ++++ Originator | | | | | |
| 4.39 | [0..1] | ++++ Reason | | | | | |
| 4.40 | {Or | +++++ Code | | | | | |
| 4.41 | Or} | +++++ Proprietary | | | | | |
| 4.42 | [0..1] | ++++ Additional Information | | | | | |
| 4.43 | [0..n] | +++ Transaction Information | | Mandatory. Identifies the credit transfer to be cancelled. ISO: Must be absent if 4.36 Payment Information Cancellation is 'true' and must be present if 4.36 Payment Information Cancellation is 'false'. | At least one occurrence must be present (because 4.36 Payment Information Cancellation is 'false'). | FF01 | Reject the transaction |
| 4.44 | [0..1] | ++++ Cancellation Identification | | Mandatory. Unique identifier of the cancellation request, assigned by the Assigner. | Must be present. | FF01 | Reject the transaction |
| | | | | | Must be unique to unambiguously identify the cancellation request within the PIB (Original Payment Information And Cancellation). | AM05 | Reject the transaction |

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| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 4.45 | [0..1] | ++++ Case | | Not to be used. | | | |
| 4.51 | [0..1] | ++++ Original Instruction Identification | | Instruction Identification of the original credit transfer transaction. | If present, must be equal to the value in the original credit transfer. | FF01 | Reject the transaction |
| 4.52 | [0..1] | ++++ Original End To End Identification | | Mandatory. (AT-41 Originator's Reference to the Credit Transfer) | Must be present. | FF01 | Reject the transaction |
| | | | | | Must be equal to the value in the original credit transfer. | FF01 | Reject the transaction |
| 4.53 | [0..1] | ++++ Original Instructed Amount | | Mandatory. (AT-04 Amount of the Credit Transfer in Euro) | Must be present. | FF01 | Reject the transaction |
| | | | | | Must be equal to the value in the original credit transfer. | FF01 | Reject the transaction |
| 4.54 | [0..1] | ++++ Original Requested Execution Date | | Mandatory. (AT-07 Requested execution date of the instruction) | Must be present. | FF01 | Reject the transaction |
| | | | | | Must be equal to the value in the original credit transfer. | FF01 | Reject the transaction |
| 4.55 | [0..1] | ++++ Original Requested Collection Date | | Not to be used. | | | |
| 4.56 | [0..n] | ++++ Cancellation Reason Information | | Mandatory. | Must be present. | FF01 | Reject the transaction |
| | | | | | Only one occurrence is allowed. | FF01 | Reject the transaction |
| 4.57 | [0..1] | +++++ Originator | | Mandatory. Party that initiated the Payment Cancellation Request (i.e Debtor or Debtor Bank). | Must be present. | FF01 | Reject the transaction |
| | | | | Either the BIC of the Debtor Bank or the name of the Debtor. *Usage Rule*: 'Name' is limited to 70 characters in length. | Either sub-element BICOrBEI or sub-element Name must be present. | FF01 | Reject the transaction |
| | | | | | If Name is present, its length must not exceed 70 characters. | FF01 | Reject the transaction |
| 4.58 | [0..1] | +++++ Reason | | Mandatory. | Must be present. | FF01 | Reject the transaction |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 4.59 | {Or | + + + + + + Code | | Reason for the cancellation. See paragraph 'Cancellation Reason in camt.055' for value descriptions. | The following ISO Cancellation Reason Codes are allowed: DUPL. | FF01 | Reject the transaction |
| 4.60 | Or} | + + + + + + Proprietary | | Reason for the cancellation. See paragraph 'Cancellation Reason in camt.055' for value descriptions | The following Cancellation Reason Codes are allowed: TECH, FRAD. | FF01 | Reject the transaction |
| 4.61 | [0..n] | + + + + + Additional Information | | This element is used by some banks, please consult your bank. If it is included in the camt.055 to eW CPS, then eW CPS forwards it in the camt.055 to the bank. | | | |
| 4.62 | [0..1] | + + + + Original Transaction Reference | | All the yellow elements below should be present if they were present (mandatory or not) in the original credit transfer message. But only a selection of elements is checked, see column on the right. | The following elements must be present and must be equal to the ones in the original credit transfer: 4.62 Debtor Account / Identification / IBAN 4.62 Debtor Agent / Financial Institution Identification / BIC 4.62 Creditor Agent / Financial Institution Identification / BIC 4.62 Creditor Account / Identification / IBAN Exception: the Debtor Agent BIC and the Creditor Agent BIC may be absent if they were absent in the original credit transfer (IBAN-only). | FF01 | Reject the transaction |
| 4.62 | [0..1] | + + + + + Interbank Settlement Amount | | | | | |
| 4.62 | [0..1] | + + + + + Amount | | Not to be used, because 4.53 Original Instructed Amount is already present. | | | |
| 4.62 | [0..1] | + + + + + Interbank Settlement Date | | | | | |
| 4.62 | [0..1] | + + + + + Requested Collection Date | | | | | |
| 4.62 | [0..1] | + + + + + Requested Execution Date | | Not to be used, because 4.54 Original Requested Execution Date is already present. | | | |
| 4.62 | [0..1] | + + + + + Creditor Scheme Identification | | | | | |

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| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 4.62 | [0..1] | +++++ Settlement Information | | | | | |
| 4.62 | [0..1] | +++++ Payment Type Information | | (AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer) | | | |
| 4.62 | [0..1] | +++++ Payment Method | | | | | |
| 4.62 | [0..1] | +++++ Mandate Related Information | | | | | |
| 4.62 | [0..1] | +++++ Remittance Information | | (AT-05 Remittance information) | | | |
| 4.62 | [0..1] | +++++ Ultimate Debtor | | (AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party) | | | |
| 4.62 | [0..1] | +++++ Debtor | | (AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code) | | | |
| 4.62 | [0..1] | +++++ Debtor Account | | (AT-01 IBAN of the Originator) | | | |
| 4.62 | [0..1] | +++++ Debtor Agent | | (AT-06 BIC code of the Originator Bank) | | | |
| 4.62 | [0..1] | +++++ Debtor Agent Account | | | | | |
| 4.62 | [0..1] | +++++ Creditor Agent | | (AT-23 BIC code of the Beneficiary Bank) | | | |
| 4.62 | [0..1] | +++++ Creditor Agent Account | | | | | |
| 4.62 | [0..1] | +++++ Creditor | | (AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary (AT-24 Beneficiary identification code) | | | |
| 4.62 | [0..1] | +++++ Creditor Account | | (AT-20 IBAN of the Beneficiary) | | | |
| 4.62 | [0..1] | +++++ Ultimate Creditor | | (AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification code of the Beneficiary Reference Party) | | | |

## 5.2 CP SCT Recall Reject from eW CPS (pain.002)

The message for rejecting a Corporate Payment SCT Recall is not a SEPA message (it does not exist in the EPC Implementation Guidelines).
Since it is very similar to the message Corporate Payment SCT Reject (pain.002), described in a previous paragraph, it is not repeated here. The Corporate Payment SCT Recall Reject has the following differences compared to the Corporate Payment SCT Reject:

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 2.1 | [1..1] | ++ Original Message Identification | | Assignment Identification of the original message. | | | |
| 2.2 | [1..1] | ++ Original Message Name Identification | | Value: 'camt.055.001.01'. | | | |
| 2.5 | [0..1] | ++ Original Control Sum | | Absent. | | | |
| 3.1 | [1..1] | ++ Original Payment Information Identification | | Payment Cancellation Identification of the original Payment Information (Original Payment Information And Cancellation). | | | |
| 3.17 | [0..1] | +++ Original Instruction Identification | | Present, 4.44 Cancellation Identification of the original cancellation. | | | |
| 3.18 | [0..1] | +++ Original End To End Identification | | Present, 4.52 Original End To End Identification of the original cancellation. | | | |

## 5.3 (CP) SCT Recall from eW CPS

### 5.3.1 To bank (camt.055)

The message is identical to the original message sent to eW CPS, with the following differences:
- 1.1 Assignment Identification is assigned by eW CPS
- 1.2 Assigner contains the BIC of eW 'INNDNL2U' (in sub-element Pty/Id/OrgId/BICOrBEI)
- 1.5 Assignee contains the BIC of the bank the message is sent to (in sub-element Agt/FinInstnId/BIC)
- 1.8 Creation Date Time is assigned by eW CPS
- 3.1 and 4.34 Number Of Transactions are always present and do not include those items that have been rejected by CPS
- 4.35 Control Sum is always present and does not include the amounts of those items that have been rejected by CPS
- 4.31 Original Message Identification is necessarily changed by eW CPS
- 4.62 Debtor Agent is taken from the original pain.001 transaction from CPS to the bank.
- 4.62 Creditor Agent is taken from the original pain.001 transaction from CPS to the bank. The whole element Creditor Agent is absent if it was absent in the original pain.001 transaction.

### 5.3.2 To CSM (camt.056)

(This message is not relevant to banks, corporates and service agents.)
The camt.056 message contains the (transactions of the) original Payment Information (Original Payment Information And Cancellation) that was sent to eW CPS in a camt.055 message:
- 1.1 Assignment Identification is constructed from 4.22 Payment Cancellation Identification (camt.055), as follows:
  the first 3 characters are "CPS", then 6 characters that are a counter in a 36 digit system that uses 0 to 9 and A to Z, then 1 character "-", then the right most 25 characters of the Payment Cancellation Identification (if this identification was 25 characters or shorter, then the full identification). Any space characters in the Payment Cancellation Identification are replaced with hyphens ("-").
- 1.2 Assigner contains the BIC of eW 'INNDNL2U' (in sub-element Agt/FinInstnId/BIC)
- 1.5 Assignee contains the BIC (in sub-element Pty/Id/OrgId/BICOrBEI) to identify the CSM or the name (in sub-element Pty/Nm) to indicate the CSM when it has no BIC
- 1.8 Creation Date Time is assigned by eW CPS
- 3.1 Number Of Transactions does not include those items that have been rejected by CPS
- 4.22 Cancellation Identification is assigned by eW CPS on behalf of the Debtor Bank
- 4.30 Original Message Identification is necessarily changed by eW CPS.

## 5.4 (CP) SCT Recall Reject to eW CPS

### 5.4.1 From bank (pain.002)
The message for rejecting a Corporate Payment SCT Recall is not a SEPA message (it does not exist in the EPC Implementation Guidelines).
Since it is very similar to the message Corporate Payment SCT Reject (pain.002), described in a previous paragraph, it is not repeated here. The Corporate Payment SCT Recall Reject has the following differences compared to the Corporate Payment SCT Reject:

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 2.1 | [1..1] | ++ Original Message Identification | | Assignment Identification of the original message. | | | |
| 2.2 | [1..1] | ++ Original Message Name Identification | | Value: 'camt.055.001.01'. | | | |
| 2.5 | [0..1] | ++ Original Control Sum | | Absent. (because Control Sum is absent in the original message) | | | |
| 3.1 | [1..1] | ++ Original Payment Information Identification | | Payment Cancellation Identification of the original Payment Information (Original Payment Information And Cancellation). | | | |
| 3.17 | [0..1] | +++ Original Instruction Identification | | 4.44 Cancellation Identification of the original recall. | | | |
| 3.18 | [0..1] | +++ Original End To End Identification | | 4.52 Original End To End Identification of the original recall. | | | |

### 5.4.2 From CSM (pacs.002)
(This message is not relevant to banks, corporates and service agents.)
See [7] for the specifications of the SCT Recall Reject (pacs.002).

## 5.5 (CP) SCT Recall Negative Answer to eW CPS

### 5.5.1 From bank (camt.029)

The message for a Corporate Payment SCT Recall Negative Answer is not a SEPA message (it does not exist in the EPC Implementation Guidelines).

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| | [1..1] | + Message root | | | | | |
| | | | | | | | |
| 1.0 | [1..1] | + Assignment | | | | | |
| 1.1 | [1..1] | ++ Identification | | Assigned by the Assigner, it uniquely identifies the Assignment. | | | |
| 1.2 | [1..1] | ++ Assigner | | Party who assigns the case. This is also the sender of the message.<br>For a bank the sub-element Agt/FinInstnId/BIC must be used. | | | |
| 1.5 | [1..1] | ++ Assignee | | Party to which the case is assigned. This is also the receiver of the message.<br>For eW the sub-element Pty/Id/OrgId/BICOrBEI must be used. | Pty/Id/OrgId/BICOrBEI must be present. | FF01 | Reject the message |
| | | | | | Must contain the BIC of eW: 'INNDNL2U'. | FF01 | Reject the message |
| 1.8 | [1..1] | ++ Creation Date Time | | The date and time the message was created. | Must be a valid date and time. | FF01 | Reject the message |
| | | | | | | | |
| 2.0 | [0..1] | + Resolved Case | | Not to be used. | | | |
| | | | | | | | |
| 3.0 | [1..1] | + Status | | Only 'Confirmation' is allowed. | | | |
| 3.1 | {Or | ++ Confirmation | | Only 'RJCR' (Rejected Cancellation Request) is allowed. | Must be present. | FF01 | Reject the message |
| | | | | | Value must be 'RJCR' | FF01 | Reject the message |
| 3.2 | Or | ++ Rejected Modification | | | | | |
| 3.3 | Or | ++ Duplicate Of | | | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 3.9 | Or} | ++ Assignment Cancellation Confirmation | | | | | |
| | | | | | | | |
| 4.0 | [0..n] | + Cancellation Details | | Mandatory. | Must be present. | FF01 | Reject the message |
| | | | | | Only one occurrence is allowed. | FF01 | Reject the message |
| 4.1 | [0..1] | ++ Original Group Information And Status | | Not to be used. | | | |
| 4.25 | [0..n] | ++ Original Payment Information And Status | | At least one occurrence must be present. | At least one occurrence must be present. | FF01 | Reject the PIB |
| 4.26 | [0..1] | +++ Original Payment Information Cancellation Identification | | Mandatory. Payment Cancellation Identification (4.22) of the original Original Payment Information And Cancellation in the original camt.055 message. | Must be present | FF01 | Reject the PIB |
| | | | | | Must be equal to the value in the original Original Payment Information And Cancellation. | FF01 | Reject the PIB |
| 4.27 | [0..1] | +++ Resolved Case | | Not to be used. | | | |
| 4.33 | [1..1] | +++ Original Payment Information Identification | | Payment Information Identification of the original Payment Information in the original pain.001 message. | Must be equal to the value in the original Payment Information. | FF01 | Reject the PIB |
| 4.34 | [0..1] | +++ Original Group Information | | Mandatory. | Must be present | FF01 | Reject the PIB |
| 4.35 | [1..1] | ++++ Original Message Identification | | Message Identification of the original pain.001 message. | Must be equal to the value in the original pain.001 message | FF01 | Reject the PIB |
| 4.36 | [1..1] | ++++ Original Message Name Identification | | | Must equal 'pain.001.001.03'. | FF01 | Reject the PIB |
| 4.37 | [0..1] | ++++ Original Creation Date Time | | Not to be used. | | | |
| 4.38 | [0..1] | +++ Original Number Of Transactions | | Not to be used. | | | |
| 4.39 | [0..1] | +++ Original Control Sum | | Not to be used. | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 4.40 | [0..1] | +++ Payment Information Cancellation Status | | Present if the recall of the whole original Payment Information has been rejected; in this case 4.51 Transaction Information And Status is absent. Payment Information Cancellation Status is absent in all other cases. | If present, must have the value 'RJCR' (= Rejected Cancellation Request). | FF01 | Reject the PIB |
| 4.41 | [0..n] | +++ Cancellation Status Reason Information | | Exactly one occurrence is present if 4.40 Payment Information Cancellation Status = RJCR. Absent in all other cases. | Must be present (1 occurrence) if 4.40 = RJCR. | FF01 | Reject the PIB |
| 4.42 | [0..1] | ++++ Originator | | Mandatory. Identification of the party initiating the R-message. Limited to BIC for an Agent or "Name" for a non-financial institution. *Usage Rule*: 'Name' is limited to 70 characters in length. | Must be present (if 4.41 is present). | FF01 | Reject the PIB |
| | | | | | Either sub-element BICOrBEI or sub-element Name must be present. | FF01 | Reject the PIB |
| | | | | | If Name is present, its length must not exceed 70 characters. | FF01 | Reject the PIB |
| 4.43 | [0..1] | ++++ Reason | | Mandatory. | Must be present (if 4.41 is present). | FF01 | Reject the PIB |
| 4.44 | {Or | +++++ Code | | Reason for the recall negative answer. See paragraph 'Cancellation Status Reason in camt.029' for value descriptions. | The following ISO Cancellation Status Reason Codes are allowed: AGNT, CUST, LEGL. | FF01 | Reject the PIB |
| 4.45 | Or} | +++++ Proprietary | | Reason for the recall negative answer. See paragraph 'Cancellation Status Reason in camt.029' for value descriptions. | The following Cancellation Status Reason Codes are allowed: AC04, AM04, NOAS, NOOR, ARDT. | FF01 | Reject the PIB |
| 4.46 | [0..n] | ++++ Additional Information | | To be used only if code is 'LEGL', in order to precise the reason. Only two occurrences are allowed. | Only two occurrences are allowed, only if code = 'LEGL'. | FF01 | Reject the PIB |
| 4.47 | [0..n] | +++ Number Of Transactions Per Cancellation Status | | Not to be used. | | | |
| 4.51 | [0..n] | +++ Transaction Information And Status | | | Must be absent if 4.40 Payment Information Cancellation Status = RJCR. Present in all other cases. | | Reject the PIB |

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| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 4.52 | [0..1] | ++++ Cancellation Status Identification | | Mandatory. It is advised to fill this element with the Cancellation Identification (4.44) of the original recall. | Must be present. | FF01 | Reject the transaction |
| 4.53 | [0..1] | ++++ Resolved Case | | Not to be used. | | | |
| 4.59 | [0..1] | ++++ Original Instruction Identification | | Instruction Identification of the original credit transfer (if it was present). | If present, must be equal to the value in the original credit transfer. | FF01 | Reject the transaction |
| 4.60 | [0..1] | ++++ Original End To End Identification | | Mandatory. End To End Identification of the original credit transfer. | Must be present. | FF01 | Reject the transaction |
| | | | | | Must be equal to the value in the original credit transfer. | FF01 | Reject the transaction |
| 4.61 | [0..1] | ++++ Transaction Cancellation Status | | Mandatory. | Must be present. | FF01 | Reject the transaction |
| | | | | | Must have the value 'RJCR' (= Rejected Cancellation Request). | FF01 | Reject the transaction |
| 4.62 | [0..n] | ++++ Cancellation Status Reason Information | | Mandatory. | Exactly one occurrence must be present. | FF01 | Reject the transaction |
| 4.63 | [0..1] | +++++ Originator | | Mandatory. | Must be present. | FF01 | Reject the transaction |
| | | | | | Either sub-element BICOrBEI or sub-element Name must be present. | FF01 | Reject the transaction |
| | | | | *Usage Rule*: 'Name' is limited to 70 characters in length. | If Name is present, its length must not exceed 70 characters. | FF01 | Reject the transaction |
| 4.64 | [0..1] | +++++ Reason | | Mandatory | Must be present. | FF01 | Reject the transaction |
| 4.65 | {Or | ++++++ Code | | Reason for the recall negative answer. See paragraph 'Cancellation Status Reason in camt.029' for value descriptions. | The following ISO Cancellation Status Reason Codes are allowed: AGNT, CUST, LEGL. | FF01 | Reject the transaction |
| 4.66 | Or} | ++++++ Proprietary | | Reason for the recall negative answer. See paragraph 'Cancellation Status Reason in camt.029' for value descriptions. | The following Cancellation Status Reason Codes are allowed: AC04, AM04, NOAS, NOOR, ARDT. | FF01 | Reject the transaction |

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| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 4.67 | [0..n] | + + + + + Additional Information | | To be used only if code is 'LEGL', in order to precise the reason.<br>Only two occurrences are allowed | Only two occurrences are allowed, only if code = 'LEGL'. | FF01 | Reject the transaction |
| 4.68 | [0..1] | + + + + Original Instructed Amount | | Mandatory.<br>Instructed Amount of the original credit transfer. | Must be present. | FF01 | Reject the transaction |
| | | | | | Must be equal to the value in the original credit transfer. | FF01 | Reject the transaction |
| 4.69 | [0..1] | + + + + Original Requested Execution Date | | Mandatory.<br>Requested Execution Date of the original credit transfer. | Must be present. | FF01 | Reject the transaction |
| | | | | | Must be equal to the value in the original credit transfer. | FF01 | Reject the transaction |
| 4.70 | [0..1] | + + + + Original Requested Collection Date | | Not to be used. | | | |
| 4.71 | [0..1] | + + + + Original Transaction Reference | | All the yellow elements below should be present if they were present (mandatory or not) in the original credit transfer message. But only a selection of elements is checked, see column on the right. | The following elements must be present and must be equal to the ones in the original credit transfer:<br>4.71 Debtor Account / Identification / IBAN<br>4.71 Debtor Agent / Financial Institution Identification / BIC<br>4.71 Creditor Agent / Financial Institution Identification / BIC<br>4.71 Creditor Account / Identification / IBAN<br>Exception: the Debtor Agent BIC and the Creditor Agent BIC may be absent if they were absent in the original credit transfer (IBAN-only). | FF01 | Reject the transaction |
| 4.71 | [0..1] | + + + + + Interbank Settlement Amount | | | | | |
| 4.71 | [0..1] | + + + + + Amount | | Not to be used, because 4.68 Original Instructed Amount is already present. | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 4.71 | [0..1] | +++++ Interbank Settlement Date | | | | | |
| 4.71 | [0..1] | +++++ Requested Collection Date | | | | | |
| 4.71 | [0..1] | +++++ Requested Execution Date | | Not to be used, because 4.69 Original Requested Execution Date is already present. | | | |
| 4.71 | [0..1] | +++++ Creditor Scheme Identification | | | | | |
| 4.71 | [0..1] | +++++ Settlement Information | | | | | |
| 4.71 | [0..1] | +++++ Payment Type Information | | (AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer) | | | |
| 4.71 | [0..1] | +++++ Payment Method | | | | | |
| 4.71 | [0..1] | +++++ Mandate Related Information | | | | | |
| 4.71 | [0..1] | +++++ Remittance Information | | (AT-05 Remittance information) | | | |
| 4.71 | [0..1] | +++++ Ultimate Debtor | | (AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party) | | | |
| 4.71 | [0..1] | +++++ Debtor | | (AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code) | | | |
| 4.71 | [0..1] | +++++ Debtor Account | | (AT-01 IBAN of the Originator) | | | |
| 4.71 | [0..1] | +++++ Debtor Agent | | (AT-06 BIC code of the Originator Bank) | | | |
| 4.71 | [0..1] | +++++ Debtor Agent Account | | | | | |
| 4.71 | [0..1] | +++++ Creditor Agent | | (AT-23 BIC code of the Beneficiary Bank) | | | |
| 4.71 | [0..1] | +++++ Creditor Agent Account | | | | | |
| 4.71 | [0..1] | +++++ Creditor | | (AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary (AT-24 Beneficiary identification code) | | | |
| 4.71 | [0..1] | +++++ Creditor Account | | (AT-20 IBAN of the Beneficiary) | | | |
| 4.71 | [0..1] | +++++ Ultimate Creditor | | (AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification code of the Beneficiary Reference Party) | | | |
| 4.72 | [0..n] | ++ Transaction Information And Status | | Not to be used. | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| | | | | | | | |
| 5.0 | [0..1] | + Statement Details | | Not to be used. | | | |
| | | | | | | | |
| 6.0 | [0..1] | + Correction Transaction | | Not to be used. | | | |
| | | | | | | | |
| 7.0 | [0..1] | + Resolution Related Information | | Not to be used. | | | |

## 5.5.2 From CSM (camt.029)

(This message is not relevant to banks, corporates and service agents.)
See [7] for the specifications of the SCT Recall Negative Answer (camt.029).

## 5.6 CP SCT Recall Negative Answer from eW CPS (camt.029)

The message for a Corporate Payment SCT Recall Negative Answer is not a SEPA message (it does not exist in the EPC Implementation Guidelines).

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| | [1..1] | + Message root | | | | | |
| | | | | | | | |
| 1.0 | [1..1] | + Assignment | | | | | |
| 1.1 | [1..1] | ++ Identification | | Assigned by eW, it uniquely identifies the Assignment. | | | |
| 1.2 | [1..1] | ++ Assigner | | Party who assigns the case. This is also the sender of the message. Contains the BIC of eW 'INNDNL2U' (in sub-element Pty/Id/OrgId/BICOrBEI) | | | |
| 1.5 | [1..1] | ++ Assignee | | Party to which the case is assigned. This is also the receiver of the message. Contains the BIC of the bank (in sub-element Agt/FinInstnId/BIC) if the receiver is a bank, and contains the name and/or the identification of the customer (in sub-element Pty/Nm and/or Pty/Id) if the receiver is a customer. | | | |
| 1.8 | [1..1] | ++ Creation Date Time | | The date and time the message was created. | | | |
| | | | | | | | |
| 2.0 | [0..1] | + Resolved Case | | Absent. | | | |
| | | | | | | | |
| 3.0 | [1..1] | + Status | | | | | |
| 3.1 | {Or | ++ Confirmation | | Present. Contains the value 'RJCR' (= Rejected Cancellation Request). | | | |
| 3.2 | Or | ++ Rejected Modification | | | | | |
| 3.3 | Or | ++ Duplicate Of | | | | | |
| 3.9 | Or} | ++ Assignment Cancellation Confirmation | | | | | |
| | | | | | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 4.0 | [0..n] | + Cancellation Details | | Exactly one occurrence is present. | | | |
| 4.1 | [0..1] | ++ Original Group Information And Status | | Absent. | | | |
| 4.25 | [0..n] | ++ Original Payment Information And Status | | At least one occurrence is present. | | | |
| 4.26 | [0..1] | +++ Original Payment Information Cancellation Identification | | Payment Cancellation Identification (4.22) of the original Original Payment Information And Cancellation in the original camt.055 message. | | | |
| 4.27 | [0..1] | +++ Resolved Case | | Absent. | | | |
| 4.33 | [1..1] | +++ Original Payment Information Identification | | Payment Information Identification of the original Payment Information in the original pain.001 message. | | | |
| 4.34 | [0..1] | +++ Original Group Information | | Present. | | | |
| 4.35 | [1..1] | ++++ Original Message Identification | | Message Identification of the original pain.001 message. | | | |
| 4.36 | [1..1] | ++++ Original Message Name Identification | | Contains the value 'pain.001.001.03'. | | | |
| 4.37 | [0..1] | ++++ Original Creation Date Time | | Absent. | | | |
| 4.38 | [0..1] | +++ Original Number Of Transactions | | Absent. | | | |
| 4.39 | [0..1] | +++ Original Control Sum | | Absent. | | | |
| 4.40 | [0..1] | +++ Payment Information Cancellation Status | | Present, with value 'RJCR', if the recall of the whole original Payment Information has been rejected; in this case 4.51 Transaction Information And Status is absent. Payment Information Cancellation Status is absent in all other cases. | | | |
| 4.41 | [0..n] | +++ Cancellation Status Reason Information | | Exactly one occurrence is present if 4.40 Payment Information Cancellation Status = RJCR. Absent in all other cases. | | | |
| 4.42 | [0..1] | ++++ Originator | | Present if 4.41 is present. Identification of the party initiating the R-message. Limited to BIC for an Agent or "Name" for a non-financial institution. | | | |
| 4.43 | [0..1] | ++++ Reason | | Present if 4.41 is present. | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 4.44 | {Or | +++++ Code | | Contains one of the following (ISO) codes: AGNT, CUST, LEGL. See paragraph 'Cancellation Status Reason in camt.029' for value descriptions. | | | |
| 4.45 | Or} | +++++ Proprietary | | Contains one of the following codes: AC04, AM04, NOAS, NOOR, ARDT. See paragraph 'Cancellation Status Reason in camt.029' for value descriptions. | | | |
| 4.46 | [0..n] | ++++ Additional Information | | Can only be present (optional) if code is 'LEGL', in order to precise the reason. Max. two occurrences are present. | | | |
| 4.47 | [0..n] | +++ Number Of Transactions Per Cancellation Status | | Absent. | | | |
| 4.51 | [0..n] | +++ Transaction Information And Status | | Absent if 4.40 Payment Information Cancellation Status = RJCR. Present in all other cases. | | | |
| 4.52 | [0..1] | ++++ Cancellation Status Identification | | Present. eW fills this element with the Cancellation Identification (4.44) of the original recall. | | | |
| 4.53 | [0..1] | ++++ Resolved Case | | Absent. | | | |
| 4.59 | [0..1] | ++++ Original Instruction Identification | | Instruction Identification of the original credit transfer (if it was present). | | | |
| 4.60 | [0..1] | ++++ Original End To End Identification | | Present. End To End Identification of the original credit transfer. | | | |
| 4.61 | [0..1] | ++++ Transaction Cancellation Status | | Present, with the value 'RJCR'. | | | |
| 4.62 | [0..n] | ++++ Cancellation Status Reason Information | | Exactly one occurrence is present. | | | |
| 4.63 | [0..1] | +++++ Originator | | Present. Either sub-element BICOrBEI or sub-element Name is present. | | | |
| 4.64 | [0..1] | +++++ Reason | | Present. | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 4.65 | {Or | +++++++ Code | | Contains one of the following (ISO) codes: AGNT, CUST, LEGL. See paragraph 'Cancellation Status Reason in camt.029' for value descriptions. | | | |
| 4.66 | Or} | +++++++ Proprietary | | Contains one of the following codes: AC04, AM04, NOAS, NOOR, ARDT. See paragraph 'Cancellation Status Reason in camt.029' for value descriptions. | | | |
| 4.67 | [0..n] | +++++ Additional Information | | Can only be present (optional) if code is 'LEGL', in order to precise the reason. Max. two occurrences are present. | | | |
| 4.68 | [0..1] | ++++ Original Instructed Amount | | Present. Instructed Amount of the original credit transfer. | | | |
| 4.69 | [0..1] | ++++ Original Requested Execution Date | | Present. Requested Execution Date of the original credit transfer. | | | |
| 4.70 | [0..1] | ++++ Original Requested Collection Date | | Absent. | | | |
| 4.71 | [0..1] | ++++ Original Transaction Reference | | Present. All the yellow elements below are present, if they were present (mandatory or not) in the original credit transfer message. | | | |
| 4.71 | [0..1] | +++++ Interbank Settlement Amount | | Absent. | | | |
| 4.71 | [0..1] | +++++ Amount | | Not used, because 4.68 Original Instructed Amount is already present. | | | |
| 4.71 | [0..1] | +++++ Interbank Settlement Date | | Absent. | | | |
| 4.71 | [0..1] | +++++ Requested Collection Date | | Absent. | | | |
| 4.71 | [0..1] | +++++ Requested Execution Date | | Not used, because 4.69 Original Requested Execution Date is already present. | | | |
| 4.71 | [0..1] | +++++ Creditor Scheme Identification | | Absent. | | | |
| 4.71 | [0..1] | +++++ Settlement Information | | Absent. | | | |
| 4.71 | [0..1] | +++++ Payment Type Information | | (AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer) | | | |
| 4.71 | [0..1] | +++++ Payment Method | | | | | |
| 4.71 | [0..1] | +++++ Mandate Related Information | | Absent. | | | |
| 4.71 | [0..1] | +++++ Remittance Information | | (AT-05 Remittance information) | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 4.71 | [0..1] | +++++ Ultimate Debtor | | (AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party) | | | |
| 4.71 | [0..1] | +++++ Debtor | | (AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code) | | | |
| 4.71 | [0..1] | +++++ Debtor Account | | (AT-01 IBAN of the Originator) | | | |
| 4.71 | [0..1] | +++++ Debtor Agent | | (AT-06 BIC code of the Originator Bank) | | | |
| 4.71 | [0..1] | +++++ Debtor Agent Account | | Absent. | | | |
| 4.71 | [0..1] | +++++ Creditor Agent | | (AT-23 BIC code of the Beneficiary Bank) | | | |
| 4.71 | [0..1] | +++++ Creditor Agent Account | | Absent. | | | |
| 4.71 | [0..1] | +++++ Creditor | | (AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary (AT-24 Beneficiary identification code) | | | |
| 4.71 | [0..1] | +++++ Creditor Account | | (AT-20 IBAN of the Beneficiary) | | | |
| 4.71 | [0..1] | +++++ Ultimate Creditor | | (AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification code of the Beneficiary Reference Party) | | | |
| 4.72 | [0..n] | ++ Transaction Information And Status | | Absent. | | | |
| | | | | | | | |
| 5.0 | [0..1] | + Statement Details | | Absent. | | | |
| | | | | | | | |
| 6.0 | [0..1] | + Correction Transaction | | Absent. | | | |
| | | | | | | | |
| 7.0 | [0..1] | + Resolution Related Information | | Absent. | | | |

# 6   Supplementary messages

## 6.1 CPS Booking Report (camt.054)

The CPS Booking Report is an option for banks that use the eW CSM route; after eW CPS has sent a PIB to the eW CSM it sends the CPS Booking Report to the bank, who uses it for booking.

## 6.1.1 CPS Booking Report structure

In the payment message to CPS the corporate can indicate if the payments must be aggregated ("Batch Booked") in the booking. This indication in the original payment influences the structure of the CPS Booking Report.

This indication is the "Batch Booking" flag:
•       pain.001.001.03 (SCT), 2.3 Batch Booking
The corporate sending the payment message requests a "Batch Booking" by adding the Batch Booking field with value "true" in the message.

In the report the difference in batch booking and single transaction booking can be recognised by looking at the Related Account.
•       Related Account present = single transaction booking
•       Related Account absent = batch booking.

**batch booking**

If the Batch Booking flag is "true" or absent:
• 1 Notification for every PIB
• Only Account of the "originator" in Notification level (= no related account)
• Optional all Transaction Details for every Transaction in the PIB (Bank to choose, parameter setting)

1 Group header
   1-n Notification                    Per PIB:
                                          • Originator account (IBAN)
                                          • Originator bank BIC
       1 Entry                         Per PIB:
                                          • Total amount

- Debit/Credit indicator

1 Entry Details    Per PIB
 1 Batch      Per PIB:
- Number of Transactions

 0-n Transaction Details  If present, per Transaction:
- Debtor account (IBAN)
- Debtor Bank BIC
- Creditor account (IBAN)
- Creditor Bank BIC

**single transaction booking**

If the Batch Booking flag is "false":
- 1 Notification for every Transaction
- Both "sender" and "receiver" accounts in the Notification level (Related Account = "receiver" account)
- Optional Transaction Details for the single Transaction (Bank to choose, parameter setting!)

1 Group header
 1-n Notification    Per Transaction:
- Originator account (IBAN)
- Originator bank BIC
- Receiver account (IBAN)
-

 1 Entry      Per Transaction:
- Amount
- Debit/Credit indicator
- Reversal indicator

 1 Entry Details    Per Transaction
 1 Batch      Per Transaction:

 0-1 Transaction Details  If present, per Transaction:
- Debtor account (IBAN)
- Debtor Bank BIC
- Creditor account (IBAN)
- Creditor Bank BIC

## 6.1.2 CPS Booking Report message description (camt.054)

| Index (ISO) | Mult. (ISO) | Message element (ISO) | | Comments and additional specifications from eW | | presence[2] | pain.001 | pain.008 | pain.007 |
|---|---|---|---|---|---|---|---|---|---|
| | [1..1] | + Message root | <BkToCstumrDbt CdtNtfctn> | | | M | | | |
| | | | | | | | | | |
| 1.0 | [1..1] | + Group Header | <GrpHdr> | | | M | | | |
| 1.1 | [1..1] | ++ Message Identification | <MsgId> | Unique identification of the message assigned by CPS. | | M | | | |
| 1.2 | [1..1] | ++ Creation Date Time | <CreDtTm> | Date and time at which the message was created. | | M | | | |
| 1.3 | [0..1] | ++ Message Recipient | <MsgRcpt> | Absent | | - | | | |
| 1.4 | [0..1] | ++ Message Pagination | <MsgPgntn> | Absent | | - | | | |
| 1.5 | [0..1] | ++ Additional Information | <AddtlInf> | Absent | | - | | | |
| | | | | | | | | | |
| 2.0 | [1..n] | + Notification | <Ntfctn> | | | M | | | |
| 2.1 | [1..1] | ++ Identification | <Id> | Unique identification of the notification assigned by CPS. | | M | | | |
| 2.2 | [0..1] | ++ Electronic Sequence Number | <ElctrncSeqNb> | Absent | | - | | | |
| 2.3 | [0..1] | ++ Legal Sequence Number | <LglSeqNb> | Absent | | - | | | |
| 2.4 | [1..1] | ++ Creation Date Time | <CreDtTm> | Date and time at which the message was created. | | M | | | |
| 2.5 | [0..1] | ++ From To Date | <FrToDt> | Absent | | - | | | |

[2] Presence:

M = Mandatory

O = Optional

-  = not present

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| Index (ISO) | Mult. (ISO) | Message element (ISO) | | Comments and additional specifications from eW | | presence[2] | pain.001 | pain.008 | pain.007 |
|---|---|---|---|---|---|---|---|---|---|
| 2.6 | [0..1] | ++ Copy Duplicate Indicator | <CpyDplctInd> | Indicates whether the document is a copy, a duplicate or a duplicate of a copy | "COPY" Message is being sent as a copy to a party other than the account owner, for information purposes | M | | | |
| 2.7 | [0..1] | ++ Reporting Source | <RprtgSrc> | | | M | | | |
| 2.8 | {Or | +++ Code | <Cd> | Absent | | - | | | |
| 2.9 | Or} | +++ Proprietary | <Prtry> | Present | Fixed value "CPS" | M | | | |
| 2.10 | [1..1] | ++ Account | <Acct> | | | M | | | |
| | [1..1] | +++ Identification | <Id> | Account Identification | Only IBAN is allowed. | M | | | |
| | {Or | ++++ IBAN | <IBAN> | IBAN of the Originator | | M | 2.20 Debtor Account, IBAN | 2.20 Creditor Account, IBAN | 3.122 Creditor Account, IBAN of the original transaction |
| | Or} | ++++ Other | <Othr> | Absent | | - | | | |
| | [0..1] | +++ Type | <Tp> | Absent | | - | | | |
| | [0..1] | +++ Currency | <Ccy> | Absent | | - | | | |
| | [0..1] | +++ Name | <Nm> | Name of the Originator | | O | 2.19 Debtor, Name | 2.19 Creditor, Name | 3.121 Creditor, Name of the original transaction |
| | [0..1] | +++ Owner | <Ownr> | Absent | | - | | | |
| | [0..1] | +++ Servicer | <Svcr> | Bank of the Originator | Only BIC is allowed | O | | | |
| | [1..1] | ++++ Financial Institution Identification | <FinInstnId> | Present | | M | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | | Comments and additional specifications from eW | | presence[2] | pain.001 | pain.008 | pain.007 |
|---|---|---|---|---|---|---|---|---|---|
| | [0..1] | +++++ BIC | <BIC> | BIC of Bank of the Originator | | O | 2.21 Debtor Agent, BIC | 2.21 Creditor Agent, BIC | 3.119 Creditor Agent, BIC of the original transaction |
| | [0..1] | +++++ Name | <Nm> | Absent | | - | | | |
| | [0..1] | +++++ Postal Address | | Absent | | - | | | |
| | [0..1] | +++++ Other | <Othr> | Absent | | - | | | |
| | [0..1] | +++++ Branche Identification | <BrnchId> | Absent | | - | | | |
| 2.11 | [0..1] | ++ Related Account | <RltdAcct> | Only present if not a Batch Booking | | O | | | |
| | [1..1] | +++ Identification | <Id> | Account Identification | Only IBAN is allowed. | M | | | |
| | {Or | ++++ IBAN | <IBAN> | IBAN of the Receiver | | M | 2.80 Creditor Account, IBAN | 2.73 Debtor Account, IBAN | 3.116 Debtor Account, IBAN of the original transaction |
| | Or} | ++++ Other | <Othr> | Absent | | - | | | |
| | [0..1] | +++ Type | <Tp> | Absent | | - | | | |
| | [0..1] | +++ Currency | <Ccy> | Absent | | - | | | |
| | [0..1] | +++ Name | <Nm> | Name of the Receiver | | O | 2.79 Creditor, Name | 2.72 Debtor, Name | 3.115 Debtor, Name of the original transaction |
| 2.12 | [0..n] | ++ Interest | <Intrst> | Absent | | - | | | |
| 2.23 | [0..1] | ++ Transaction Summary | <TxSummry> | Absent | | - | | | |
| 2.24 | [0..1] | +++ Total Entries | <TtlNtries> | Absent | | - | | | |
| 2.29 | [0..1] | +++ Total Credit Entries | <TtlCdtNtries> | Absent | | - | | | |
| 2.32 | [0..1] | +++ Total Debit Entries | <TtlDbtNtries> | Absent | | - | | | |
| 2.35 | [0..n] | +++ Total Entries Per Bank Transaction Code | <TtlNtriesPerBkTxCd> | Absent | | - | | | |
| 2.56 | [0..n] | ++ Entry | <Ntry> | | | M | | | |
| 2.57 | [0..1] | +++ Entry Reference | <NTryRef> | Unique reference for the Entry | | M | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | | Comments and additional specifications from eW | | presence[2] | pain.001 | pain.008 | pain.007 |
|---|---|---|---|---|---|---|---|---|---|
| 2.58 | [1..1] | +++ Amount | <Amt> | Amount Sum of all Transaction Amounts in the Entry | | M | | | |
| 2.59 | [1..1] | +++ Credit Debit Indicator | <CdtDbtInd> | Indicates whether the total Entry amount is a credit or a debit amount | SCT = DBIT SDD Collection = CRDT SDD Reversal = DBIT | M | DBIT | CRDT | DBIT |
| 2.60 | [0..1] | +++ Reversal Indicator | <RvslInd> | Only present for SDD Reversal | | O | Absent | Absent | "True" |
| 2.61 | [1..1] | +++ Status | <Sts> | | Fixed value "INFO" | M | | | |
| 2.62 | [0..1] | +++ Booking Date | <BookgDt> | Requested booking Date | | M | Expected booking date, either: • 2.17 Requested Execution Date • Execution date update via Payment Management module • Changed Execution Date caused by delay in processing (e.g. pending approval) | Expected booking date, either: • 2.18 Requested Collection Date • Execution date update via Payment Management module • Changed Execution Date caused by delay in processing (e.g. pending approval) | Original Requested Collection date : 3.34 Requested Collection Date • |
| 2.63 | [0..1] | +++ Value Date | <ValDt> | Absent | | - | | | |
| 2.64 | [0..1] | +++ Account Servicer Reference | <AcctSvcrRef> | Absent | | - | | | |
| 2.65 | [0..n] | +++ Availability | <Avlbty> | Absent | | - | | | |
| 2.71 | [1..1] | +++ Bank Transaction Code | <BkTxCd> | Indicates the type of Transaction | | M | | | |
| 2.72 | [0..1] | ++++ Domain | <Domn> | | | M | | | |
| 2.73 | [1..1] | +++++ Code | <Cd> | | PMNT = Payment | M | PMNT | PMNT | PMNT |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | | Comments and additional specifications from eW | | presence[2] | pain.001 | pain.008 | pain.007 |
|---|---|---|---|---|---|---|---|---|---|
| 2.74 | [1..1] | +++++ Family | <Fmly> | | | M | | | |
| 2.75 | [1..1] | ++++++ Code | <Cd> | | ICDT = Issued Credit Transfers. IDDT = Issued Direct Debits | M | ICDT | IDDT | IDDT |
| 2.76 | [1..1] | ++++++ Sub Family Code | <SubFmlyCd> | | ESCT = SEPA Credit Transfer. ESDD = SEPA Core Direct Debit BBDD = SEPA B2B Direct Debit PRDD = Reversal due to Payment Reversal | M | ESCT | ESDD (Core) BBDD (B2B) | PRDD. |
| 2.77 | [0..1] | ++++ Proprietary | <Prtry> | Absent | | - | | | |
| 2.80 | [0..1] | +++ Commission Waiver Indicator | <ComssnWvrInd> | Absent | | - | | | |
| 2.81 | [0..1] | +++ Additional Information Indicator | <AddtlInfInd> | Absent | | - | | | |
| 2,84 | [0..1] | +++ Amount Details | <AmtDtls> | Absent | | - | | | |
| 2.85 | [0..n] | +++ Charges | <Chrgs> | Absent | | - | | | |
| 2.99 | [0..1] | +++ Technical Input Channel | <TechInpChanl> | Absent | | - | | | |
| 2.102 | [0..n] | +++ Interest | <Intrst> | Absent | | - | | | |
| 2.115 | [0..n] | +++ Entry Details | <NtryDtls> | Only one Entry Detail is present | | M | | | |
| 2.116 | [0..1] | ++++ Batch | <Btch> | Present | | M | | | |
| 2.117 | [0..1] | +++++ Message Identification | <MsgId> | Message Identification of the message Referenced | | M | 1.1 Message Identification | 1.1 Message Identification | 1.1 Message Identification |
| 2.118 | [0..1] | +++++ Payment Information Identification | <PmtInfId> | Payment Information Identification of the Payment Information referenced | | M | 2.1 Payment Information Identification | 2.1 Payment Information Identification | 3.1 Reversal Payment Information Identification. |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | | Comments and additional specifications from eW | | presence[2] | pain.001 | pain.008 | pain.007 |
|---|---|---|---|---|---|---|---|---|---|
| 2.119 | [0..1] | +++++ Number Of Transactions | \<NbOfTxs\> | Number of individual Transactions from the batch selected for this report. Only present for "Batch Booking" | | O | | | |
| 2.120 | [0..1] | +++++ Total Amount | \<TtlAmt\> | Total amount of money reported in the batch entry. Only present for "Batch Booking" | | O | | | |
| 2.121 | [0..1] | +++++ Credit Debit Indicator | \<CdtDbtInd\> | Indicates whether the batch entry is a credit or a debit entry. Only present for "Batch Booking" | SCT = DBIT SDD Collection = CRDT SDD Reversal = DBIT | O | DBIT | CRDT | DBIT |
| 2.122 | [0..n] | ++++ Transaction Details | \<TxDtls\> | Optional | A bank can choose whether or not the Transaction Details are present in the Bank Report | O | | | |
| 2.123 | [0..1] | +++++ References | \<Refs\> | Present | | M | | | |
| 2.124 | [0..1] | ++++++ Message Identification | \<MsId\> | Absent (present in Batch) | | - | | | |
| 2.125 | [0..1] | ++++++ Account Servicer Reference | \<AcctSrvcrRef\> | Absent | | - | | | |
| 2.126 | [0..1] | ++++++ Payment Information Identification | \<PmtInfId\> | Absent (present in Batch) | | - | | | |
| 2.127 | [0..1] | ++++++ Instruction Identification | \<InstrId\> | Present if present in the referenced Transaction | | O | 2.29 Instruction identification | 2.30 Instruction identification | Absent |
| 2.128 | [0..1] | ++++++ End To End Identification | \<EndToEndId\> | Present | | M | 2.30 End to End Identification | 2.31 End to End Identification | 3.17 Original End To End Identification |
| 2.129 | [0..1] | ++++++ Transaction Identification | \<TxId\> | Absent | | - | | | |

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| Index (ISO) | Mult. (ISO) | Message element (ISO) | | Comments and additional specifications from eW | | presence[2] | pain.001 | pain.008 | pain.007 |
|---|---|---|---|---|---|---|---|---|---|
| 2.130 | [0..1] | ++++++ Mandate Identification | \<MndtId\> | Present for Direct Debit | | O | Absent | 2.48 Mandate Identification | 3.64 Mandate Identification |
| 2.131 | [0..1] | ++++++ Cheque Number | \<ChqNb\> | Absent | | - | | | |
| 2.132 | [0..1] | ++++++ Clearing System Reference | \<CLrSysRef\> | Absent | | - | | | |
| 2.133 | [0..1] | ++++++ Proprietary | \<Prtry\> | Absent | | - | | | |
| 2.136 | [0..1] | +++++ Amount Details | \<AmtDtls\> | Present | | M | | | |
| | [0..1] | ++++++ Instructed Amount | \<InstdAmt\> | Copied from the referenced transaction | | M | 2.43 Instructed Amount | 2.44 Instructed Amount | 3.18 Reversed Instructed Amount |
| | [0..1] | ++++++ Transaction Amount | \<TxAmt\> | Absent | | - | | | |
| | [0..1] | ++++++ Counter Value Amount | \<CntrValAmt\> | Absent | | - | | | |
| | [0..1] | ++++++ Announced Posting Amount | \<AnncdPstngAmt\> | Absent | | - | | | |
| | [0..1] | ++++++ Proprietary Amount | \<PrptryAmt\> | Absent | | - | | | |
| 2.137 | [0..n] | +++++ Availability | \<Avlblty\> | Absent | | - | | | |
| 2.143 | [0..1] | +++++ Bank Transaction Code | \<BkTxCd\> | Present | | M | | | |
| 2.144 | [0..1] | ++++++ Domain | \<Domn\> | Absent | | - | | | |
| 2.149 | [0..1] | ++++++ Proprietary | \<Prtry\> | Present for Direct Debit | | O | Absent | Present | Present |
| 2.150 | [1..1] | +++++++ Code | \<Cd\> | Local Instrument | | M | | 2.11 Local Instrument, Code | 3.49 Local Instrument, Code |
| 2.151 | [1..1] | +++++++ Issuer | \<Issuer\> | Present | Fixed "LCLINST" | M | | | |
| 2.152 | [0..n] | +++++ Charges | \<Chrgs\> | Absent | | - | | | |
| 2.166 | [0..1] | +++++ Interest | \<Intrst\> | Absent | | - | | | |
| 2.179 | [0..1] | +++++ Related Parties | \<RltdPties\> | Present | | M | | | |
| 2.180 | [0..1] | ++++++ Initiating Party | \<InitgPty\> | Absent | | - | | | |
| 2.181 | [0..1] | ++++++ Debtor | \<Dbtr\> | Copy of Debtor in the referenced Transaction | | M | 2.19 Debtor | 2.72 Debtor | 3.115 Debtor |
| 2.182 | [0..1] | ++++++ Debtor Account | \<DbtrAcct\> | Copy of Debtor Account in the referenced Transaction | | M | 2.20 Debtor Account | 2.73 Debtor Account | 3.116 Debtor Account |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | | Comments and additional specifications from eW | | presence[2] | pain.001 | pain.008 | pain.007 |
|---|---|---|---|---|---|---|---|---|---|
| 2.183 | [0..1] | + + + + + + Ultimate Debtor | <UltmtDbtr> | If present in referenced Transaction, copy of Ultimate Debtor in the referenced Transaction | | O | 2.23 Ultimate Debtor Or 2.70 Ultimate Debtor | 2.74 Ultimate Debtor | 3.114 Ultimate Debtor |
| 2.184 | [0..1] | + + + + + + Creditor | <Cdtr> | Copy of Creditor in the referenced Transaction | | M | 2.79 Creditor | 2.19 Creditor | 3.121 Creditor |
| 2.185 | [0..1] | + + + + + + Creditor Account | <CdtrAcct> | Copy of Creditor Account in the referenced Transaction | | M | 2.80 Creditor Account | 2.20 Creditor Account | 3.122 Creditor Account |
| 2.186 | [0..1] | + + + + + + Ultimate Creditor | <UltmtCdtr> | If present in referenced Transaction, copy of Debtor in the referenced Transaction | | O | 2.81 Ultimate Creditor | 2.23 Ultimate Creditor Or 2.69 Ultimate Creditor | 3.123 Ultimate Creditor |
| 2.187 | [0..1] | + + + + + + Trading Party | <TradgPty> | Absent | | - | | | |
| 2.188 | [0..n] | + + + + + + Proprietary | <Prtry> | Absent | | - | | | |
| 2.191 | [0..1] | + + + + + Related Agents | <RltdAgts> | Present | | | | | |
| 2.192 | [0..n] | + + + + + + Debtor Agent | <DbtrAgt> | Copy of Debtor Agent in the referenced Transaction | | M | 2.21 Debtor Agent | 2.70 Debtor Agent | 3.116 Debtor Agent |
| 2.193 | [0..n] | + + + + + + Creditor Agent | <CdtrAgt> | Copy of Creditor Agent in the referenced Transaction | | M | 2.77 Creditor Agent | 2.21 Creditor Agent | 3.119 Creditor Agent |
| 2.194 | [0..n] | + + + + + + Intermediary Agent 1 | <IntrmyAgt1> | Absent | | - | | | |
| 2.195 | [0..n] | + + + + + + Intermediary Agent 2 | <IntrmyAgt2> | Absent | | - | | | |
| 2.196 | [0..n] | + + + + + + Intermediary Agent 3 | <IntrmyAgt3> | Absent | | - | | | |
| 2.197 | [0..n] | + + + + + + Receiving Agent | <RcvgAgt> | Absent | | - | | | |
| 2.198 | [0..n] | + + + + + + Delivering Agent | <DlvrgAgt> | Absent | | - | | | |
| 2.199 | [0..n] | + + + + + + Issuing Agent | <IssAgt> | Absent | | - | | | |
| 2.200 | [0..n] | + + + + + + Settlement Place | <SttlmPlc> | Absent | | - | | | |
| 2.201 | [0..n] | + + + + + + Proprietary | <Prtry> | Absent | | - | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | | Comments and additional specifications from eW | | presence[2] | pain.001 | pain.008 | pain.007 |
|---|---|---|---|---|---|---|---|---|---|
| 2.204 | [0..1] | +++++ Purpose | <Purp> | If present in referenced Transaction, copy of Purpose in the referenced Transaction | | O | 2.86 Purpose | 2.76 Purpose | Absent |
| 2.207 | [0..10] | +++++ Related Remittance Information | <RltdRmtInf> | Absent | | - | | | |
| 2.214 | [0..1] | +++++ Remittance Information | <RmtInf> | If present in referenced Transaction, copy of Remittance Information in the referenced Transaction. | | O | 2.98 Remittance Information | 2.88 Remittance Information | 3.82 Remittance Information |
| 2.246 | [0..1] | +++++ Related Dates | <RltdDts> | Absent | | - | | | |
| 2.257 | [0..1] | +++++ Related Price | <RltdPric> | Absent | | - | | | |
| 2.262 | [0..n] | +++++ Related Quantities | <RltdQties> | Absent | | - | | | |
| 2.267 | [0..1] | +++++ Financial Instrument Identification | <FinInstrmId> | Absent | | - | | | |
| 2.272 | [0..1] | +++++ Tax | <Tax> | Absent | | - | | | |
| 2.273 | [0..1] | +++++ Return Information | <RtrInf> | Only present for SDD Reversal | | O | Absent | Absent | |
| 2.274 | [0..1] | ++++++ Original Bank Transaction Code | <OrgnlBkTxCd> | Indicates the type of Transaction | | M | Absent | Absent | |
| 2.275 | [0..1] | +++++++ Domain | <Domn> | | | M | Absent | Absent | |
| 2.276 | [1..1] | ++++++++ Code | <Cd> | | PMNT = Payment | M | Absent | Absent | PMNT |
| 2.277 | [1..1] | ++++++++ Family | <Fmly> | | | M | Absent | Absent | |
| 2.278 | [1..1] | +++++++++ Code | <Cd> | | IDDT = Issued Direct Debits | M | Absent | Absent | IDDT |
| 2.279 | [1..1] | +++++++++ Sub Family Code | <SubFmlyCd> | | ESDD = SEPA Core Direct Debit BBDD = SEPA B2B Direct Debit | M | Absent | Absent | ESDD if original Transaction was SDD Core BBDD if original Transaction was SDD B2B |
| 2.280 | [0..1] | +++++++ Proprietary | <Prtry> | Absent | | - | | | |
| 2.283 | [0..1] | ++++++ Originator | <Orgtr> | Absent | | - | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | | Comments and additional specifications from eW | | presence[2] | pain.001 | pain.008 | pain.007 |
|---|---|---|---|---|---|---|---|---|---|
| 2.284 | [0..1] | ++++++ Reason | <Rsn> | Present | Copied from the referenced Reversal | O | Absent | Absent | 3.22 Reason |
| 2.287 | [0..n] | ++++++ Additional Information | <AddtlInf> | Absent | | - | | | |
| 2.288 | [0..1] | +++++ Corporate Action | <CorpActn> | Absent | | - | | | |
| 2.292 | [0..1] | +++++ Safe Keeping Account | <SfkpgAcct> | Absent | | - | | | |
| 2.293 | [0..1] | +++++ Additional Transaction Information | <AddtlTxInf> | Absent | | - | | | |
| 2.294 | [0..1] | +++ Additional Entry Information | <AddtlNtryInf> | Absent | | - | | | |
| 2.295 | [0..1] | ++ Additional Notification Information | <AddtlNtfctInf> | Absent | | - | | | |

## 6.2 CPS Embargo Check Report (camt.054)

The CPS Embargo Check Report is an option for banks that use the eW CSM route. eW CPS, before sending a PIB to the eW CSM, sends a CPS Embargo Check Report to the bank, who uses it for embargo checking at the bank.
It has the same format as the CPS Booking Report, see previous section, but the Transaction Details are always included (mandatory, not optional).

## 6.3 SCT Reject from the CSM (pacs.002)

Banks that use the eW CSM route and that also receive the CPS Booking Report, these banks will receive SCT rejects from the eW CSM (eW CPS receives them from the eW CSM and forwards them to the bank). The (pacs.002) format is described in the Interface Description of the eW CSM ([7]).

## 6.4 PIB Positive Validation Report (pain.002)

The PIB Positive Validation Report (PPVR) is sent by eW CPS to the sender (banks, corporate or service agent) to acknowledge the receipt of Payment Information Blocks (PIBs) at eW.
The PPVR reports only valid PIBs and R-PIBs. Rejected PIBs and R-PIBs are reported by reject files.
The PPVR contains numbers and total amounts of the accepted and rejected transactions of a valid PIB/R-PIB.

### 6.4.1 SCT PIB Positive Validation Report (pain.002)

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| | [1..1] | + Message root | | | | | |
| | | | | | | | |
| 1.0 | [1..1] | + Group Header | | | | | |
| 1.1 | [1..1] | ++ Message Identification | | Assigned by eW. Unique over time for this message type. | | | |
| 1.2 | [1..1] | ++ Creation Date Time | | The date and time the message was created. | | | |
| 1.3 | [0..1] | ++ Initiating Party | | Absent. | | | |
| 1.4 | [0..1] | ++ Forwarding Agent | | Absent. | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 1.5 | [0..1] | ++ Debtor Agent | | Absent. | | | |
| 1.6 | [0..1] | ++ Creditor Agent | | Absent. | | | |
| | | | | | | | |
| 2.0 | [1..1] | + Original Group Information And Status | | | | | |
| 2.1 | [1..1] | ++ Original Message Identification | | Message Identification of the original message. | | | |
| 2.2 | [1..1] | ++ Original Message Name Identification | | "pain.001.001.03" | | | |
| 2.3 | [0..1] | ++ Original Creation Date Time | | Absent. | | | |
| 2.4 | [0..1] | ++ Original Number Of Transactions | | Absent. | | | |
| 2.5 | [0..1] | ++ Original Control Sum | | Absent. | | | |
| 2.6 | [0..1] | ++ Group Status | | Absent. | | | |
| 2.7 | [0..n] | ++ Status Reason Information | | Absent. | | | |
| 2.13 | [0..n] | ++ Number Of Transactions Per Status | | Absent. | | | |
| | | | | | | | |
| 3.0 | [0..n] | + Original Payment Information And Status | | Present (one or more occurrences) | | | |
| 3.1 | [1..1] | ++ Original Payment Information Identification | | Payment Information Identification of the original Payment Information. | | | |
| 3.2 | [0..1] | ++ Original Number Of Transactions | | The number of transactions contained in the original Payment Information, determined by eW. | | | |
| 3.3 | [0..1] | ++ Original Control Sum | | The total of transaction amounts contained in the original Payment Information, determined by eW. | | | |
| 3.4 | [0..1] | ++ Payment Information Status | | Present. Contains one of the following codes: "ACCP": all transactions of the original Payment Information have been accepted for execution. "PART": part of the transactions of the original Payment Information have been accepted or rejected. | | | |

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 3.5 | [0..n] | ++ Status Reason Information | | One occurrence is present. | | | |
| 3.6 | [0..1] | +++ Originator | | Originator of the PPVR. Value: "INNDNL2U" (= eW's BIC). | | | |
| 3.7 | [0..1] | +++ Reason | | Absent. | | | |
| 3.10 | [0..n] | +++ Additional Information | | Absent. | | | |
| 3.11 | [0..n] | ++ Number Of Transactions Per Status | | One occurrence is present for each transaction status (ACCP, RJCT) that occurs for this Payment Information. Absent if the number and total amount of the rejected transactions could not be determined. | | | |
| 3.12 | [1..1] | +++ Detailed Number Of Transactions | | Contains the number of transactions that have the transaction status given in Detailed Status. | | | |
| 3.13 | [1..1] | +++ Detailed Status | | Contains one of the following codes: "ACCP": accepted for execution. "RJCT": rejected transaction. | | | |
| 3.14 | [0..1] | +++ Detailed Control Sum | | Contains the total amount of the transactions that have the transaction status given in Detailed Status. | | | |
| 3.15 | [0..n] | ++ Transaction Information And Status | | Absent. | | | |

## 6.4.2 SCT Recall PIB Positive Validation Report (pain.002)

Since the SCT Recall PIB Positive Validation Report is very similar to the SCT PIB Positive Validation Report, described in the previous section, only the differences are listed below:

| Index (ISO) | Mult. (ISO) | Message element (ISO) | SEPA Core Requirements (EPC Impl. Guidelines) | Comments and additional specifications from eW | Checks (in addition to ISO xsd checks) | Error code | Action |
|---|---|---|---|---|---|---|---|
| 2.1 | [1..1] | ++ Original Message Identification | | Assignment Identification of the original message. | | | |
| 2.2 | [1..1] | ++ Original Message Name Identification | | Value: 'camt.055.001.01'. | | | |
| 3.1 | [1..1] | ++ Original Payment Information Identification | | Payment Cancellation Identification of the original Payment Information And Cancellation. | | | |
| 3.2 | [0..1] | ++ Original Number Of Transactions | | The number of transactions contained in the original Payment Information And Cancellation, determined by eW. | | | |
| 3.3 | [0..1] | ++ Original Control Sum | | The total of transaction amounts contained in the original Payment Information And Cancellation, determined by eW. | | | |
| 3.4 | [0..1] | ++ Payment Information Status | | Present. Contains one of the following codes:<br><br>"ACCP": all transactions of the original Payment Information And Cancellation have been accepted for execution.<br>"PART": part of the transactions of the original Payment Information And Cancellation have been accepted or rejected. | | | |
| 3.11 | [0..n] | ++ Number Of Transactions Per Status | | One occurrence is present for each transaction status (ACCP, RJCT) that occurs for this original Payment Information And Cancellation. Absent if the number and total amount of the rejected transactions could not be determined. | | | |

# 7   Reason Codes

## 7.1 Status Reason in pain.002

| ISO Code | ISO Name | SEPA Reason as specified in the Rulebook |
|---|---|---|
| AC01 | IncorrectAccountNumber | Account identifier incorrect (i.e. invalid IBAN) |
| AG02 | InvalidBankOperationCode | Operation/transaction code incorrect, invalid file format<br>*Usage rule*: To be used to indicate an incorrect 'operation/transaction' code |
| AM05 | Duplication | Duplicate payment |
| CNOR | Creditor bank is not registered | Creditor Bank is not registered under this BIC in the CSM |
| DNOR | Debtor bank is not registered | Debtor Bank is not registered under this BIC in the CSM |
| FF01 | InvalidFileFormat | Operation/transaction code incorrect, invalid file format<br>*Usage rule*: To be used to indicate an invalid file format |
| MS03 | NotSpecifiedReasonAgentGenerated | Reason not specified |
| RC01 | BankIdentifierIncorrect | Bank identifier incorrect (i.e. invalid BIC) |
| TM01 | CutOffTime | File received after Cut-off Time |
| RR01 | MissingDebtorAccountOrIdentification | Regulatory Reason |
| RR02 | MissingDebtorNameOrAddress | Regulatory Reason |
| RR03 | MissingCreditorNameOrAddress | Regulatory Reason |
| RR04 | Regulatory Reason | Regulatory Reason |

EPC Implementation Guidelines: "Other codes may be used when the Debtor Bank has rejected the message".
Parties that receive pain.002 messages must be prepared that new reason codes may appear at any time.

In addition to the above codes, eW uses its own codes (proprietary, non-ISO, non-SEPA):

| equensWorldline code | | Definition |
|---|---|---|
| EQ01 | | Maximum number of rejected transactions exceeded |
| EQ02 | | Your bank is not allowing parties to enter R-transactions via Corporate Payment Services |
| EQ03 | | A Service Agent is not allowed to send in R-transactions on transactions it did not send in itself |

Currently the eW codes are put in the Code element. In the future they will be put in the Proprietary element (which will be announced in time).

## 7.2 Cancellation Reason in camt.055

| ISO Code | ISO Name | Definition |
|---|---|---|
| DUPL | DuplicatePayment | Payment is a duplicate of another payment. |

| Proprietary Code | | Definition |
|---|---|---|
| FRAD | | Fraudulent originated credit transfer |
| TECH | | Technical problems resulting in erroneous SCT's |

## 7.3 Cancellation Status Reason in camt.029

| ISO Code | ISO Name | Definition |
|---|---|---|
| AGNT | AgentDecision | Reported when the cancellation cannot be accepted because of an agent refuses to cancel |
| CUST | CustomerDecision | Beneficiary's Refusal |
| LEGL | LegalDecision | Legal reason |

| Proprietary Code | | Definition |
|---|---|---|
| AC04 | ClosedAccountNumber | Account closed |
| AM04 | InsufficientFunds | Insufficient Funds on the account |
| NOAS | NoAnswerFromCustomer | No response from Beneficiary |
| NOOR | NoOriginalTransactionReceived | Original Credit Transfer never received |
| ARDT | | Already Returned Transaction |

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# 8    List of changes

The changes of this version relative to version 2017 1.0 are:

| Description of the change | Type | Go Live date |
|---|---|---|
| CP SCT to eW CPS (pain.001), elements 2.6 and 2.31 Payment Type Information: comment changed in SEPA.<br>eW has implemented a check:  Payment Type Information must be present either at PaymentInformation level (2.6) or at CreditTransferTransactionInformation level (2.31). The latter (2.31) means: in every transaction. This check is already live, as from 19-11-2017. | change | 19-11-2017 |