



# SEPA Direct Debit Interface Description

for exchanging XML C2B messages with  
equensWorldline

Final

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## Version history

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2.0	14-03-2011	final	eW SE	Initial external version
2.1	24-08-2011	final	eW SE	Requested Collection 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. Reversal (pain.007) 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".
9.0	29-04-2016	final	eW SE	Rulebook 9.0, see "List of changes".
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## Contents

1	References .....	5
2	Introduction .....	6
2.1	Purpose of this document .....	6
2.2	File transfer .....	6
2.3	Characters in identifications.....	6
2.4	Explanatory notes to the message descriptions .....	7
3	Messages context and scope .....	8
3.1	CP SDD Collection .....	8
3.1.1	CP SDD Collection to eW CPS.....	8
3.1.2	CP SDD Collection Reject from eW CPS .....	9
3.1.3	(CP) SDD Collection from eW CPS .....	9
3.1.4	(CP) SDD Collection Reject to eW CPS .....	9
3.1.5	CP SDD Collection Status Report .....	10
3.1.6	CP SDD B2B Collection.....	10
3.2	CP SDD Reversal .....	11
3.2.1	CP SDD Reversal to eW CPS .....	11
3.2.2	CP SDD Reversal Reject from eW CPS.....	12
3.2.3	(CP) SDD Reversal from eW CPS .....	12
3.2.4	(CP) SDD Reversal Reject to eW CPS .....	12
3.2.5	CP SDD Reversal Status Report.....	12
3.3	CP SDD Cancellation .....	14
3.3.1	CP SDD Cancellation to eW CPS .....	14
3.3.2	CP SDD Cancellation Reject from eW CPS.....	14
3.3.3	(CP) SDD Cancellation from eW CPS .....	15
3.3.4	(CP) SDD Cancellation Reject to eW CPS .....	15
3.3.5	(CP) SDD Positive Cancellation Report .....	15
4	CP SDD Collection .....	16
4.1	CP SDD Collection to eW CPS (pain.008) .....	16
4.2	CP SDD Collection Reject from eW CPS (pain.002) .....	36
4.3	(CP) SDD Collection from eW CPS .....	42
4.3.1	To bank (pain.008).....	42
4.3.2	To CSM (pacs.003) .....	42
4.4	(CP) SDD Collection Reject to eW CPS .....	44
4.4.1	From bank (pain.002) .....	44
4.4.2	From CSM (pacs.002) .....	51
4.5	CP SDD Collection Status Report (pain.002) .....	52
4.6	CP SDD B2B Collection.....	57

<b>5</b>	<b>CP SDD Reversal.....</b>	<b>58</b>
5.1	CP SDD Reversal to eW CPS (pain.007).....	58
5.2	CP SDD Reversal Reject from eW CPS (pain.002) .....	66
5.3	(CP) SDD Reversal from eW CPS .....	67
5.3.1	To bank (pain.007) .....	67
5.3.2	To CSM (pacs.007) .....	67
5.4	(CP) SDD Reversal Reject to eW CPS .....	68
5.4.1	From bank (pain.002) .....	68
5.4.2	From CSM (pacs.002) .....	68
5.5	CP SDD Reversal Status Report (pain.002) .....	69
<b>6</b>	<b>CP SDD Cancellation.....</b>	<b>74</b>
6.1	CP SDD Cancellation to eW CPS (camt.055).....	74
6.2	CP SDD Cancellation Reject from eW CPS (pain.002) .....	82
6.3	(CP) SDD Cancellation from eW CPS .....	83
6.3.1	To bank (camt.055) .....	83
6.3.2	To CSM (camt.056) .....	83
6.4	(CP) SDD Cancellation Reject to eW CPS .....	84
6.4.1	From bank (pain.002) .....	84
6.4.2	From CSM (pacs.002) .....	84
6.5	(CP) SDD Positive Cancellation Report .....	85
6.5.1	From bank (pain.002) .....	85
6.5.2	From CSM (pacs.002) .....	89
<b>7</b>	<b>Supplementary messages .....</b>	<b>90</b>
7.1	CPS Booking Report (camt.054) .....	90
7.1.1	CPS Booking Report structure .....	90
7.1.2	CPS Booking Report message description (camt.054) .....	93
7.2	CPS Embargo Check Report (camt.054) .....	103
7.3	Rejects and cancellations from the CSM (pacs.002) .....	103
7.4	PIB Positive Validation Report (pain.002) .....	103
7.4.1	SDD PIB Positive Validation Report (pain.002) .....	104
7.4.2	SDD Cancellation PIB Positive Validation Report (pain.002) .....	106
7.4.3	SDD Reversal PIB Positive Validation Report (pain.002) .....	107
<b>8</b>	<b>Reason codes .....</b>	<b>109</b>
8.1	Status Reason in pain.002 .....	109
8.2	Reversal Reason in pain.007 .....	110
8.3	Cancellation Reason in camt.055 .....	110
<b>9</b>	<b>List of changes .....</b>	<b>112</b>

# 1 References

The table below lists documents referred to in this document.

	Document Number	Title	Issued by
[1]	EPC130-08	SEPA Core Direct Debit Scheme Customer-To-Bank Implementation Guidelines 2017 Version 1.0 Approved, issued 24 November 2016	EPC
[2]	EPC131-08	SEPA Business-To-Business Direct Debit Scheme Customer-To-Bank Implementation Guidelines 2017 Version 1.0 Approved, issued 24 November 2016	EPC
[3]		SEPA Direct Debit Initiation Customer-to-Bank Implementation Guidelines for the Netherlands, 2017 v1.0, March 2017	Betaalvereniging Nederland
[4]		ISO 20022 Payments - Maintenance 2009, Approved by the Payments SEG on 30 March 2009, Message Definition Report, Edition April 2009	ISO
[5]		ISO 20022 Exceptions and Investigations -Maintenance 2009, Approved by the Payments SEG on 30 March 2009, Message Definition Report, Edition April 2009	ISO
[6]		Manual Secure FTP - Connecting to the Secure File Transfer System of equensWorldline	equensWorldline
[7]		Filenaming convention for CPS (Corporate Payment Services)	equensWorldline
[8]		Interface Description of the equensWorldline CSM - For exchanging SEPA Direct Debit XML messages	equensWorldline
[9]		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 messages that eW CPS (equensWorldline Corporate Payment Services) exchanges with banks, corporates and service agents for Corporate Payment SEPA Direct Debit processing.

Where possible these are SEPA messages, based on and conforming to the EPC Implementation Guidelines [1] [2]. 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 [3] (currently only pain.008). Betaalvereniging Nederland is the Dutch Payments Association.

Chapter 3 summarizes the various messages. Chapters 4, 5 and 6 describe the messages in detail (message descriptions).

Chapter 7 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 ([9]).

### 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: [6].

File naming details are specified in [7].

### 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.008: Message Identification, Payment Information Identification, Instruction Identification, End-To-End Identification, Mandate Identification, Original Mandate Identification;
- in pain.007: Message Identification, Reversal Payment Information Identification, Reversal 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, 5 and 6 should be read in conjunction with the EPC Implementation Guidelines [1] [2] and the ISO 20022 XML message standards [4] [5].

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: ...".

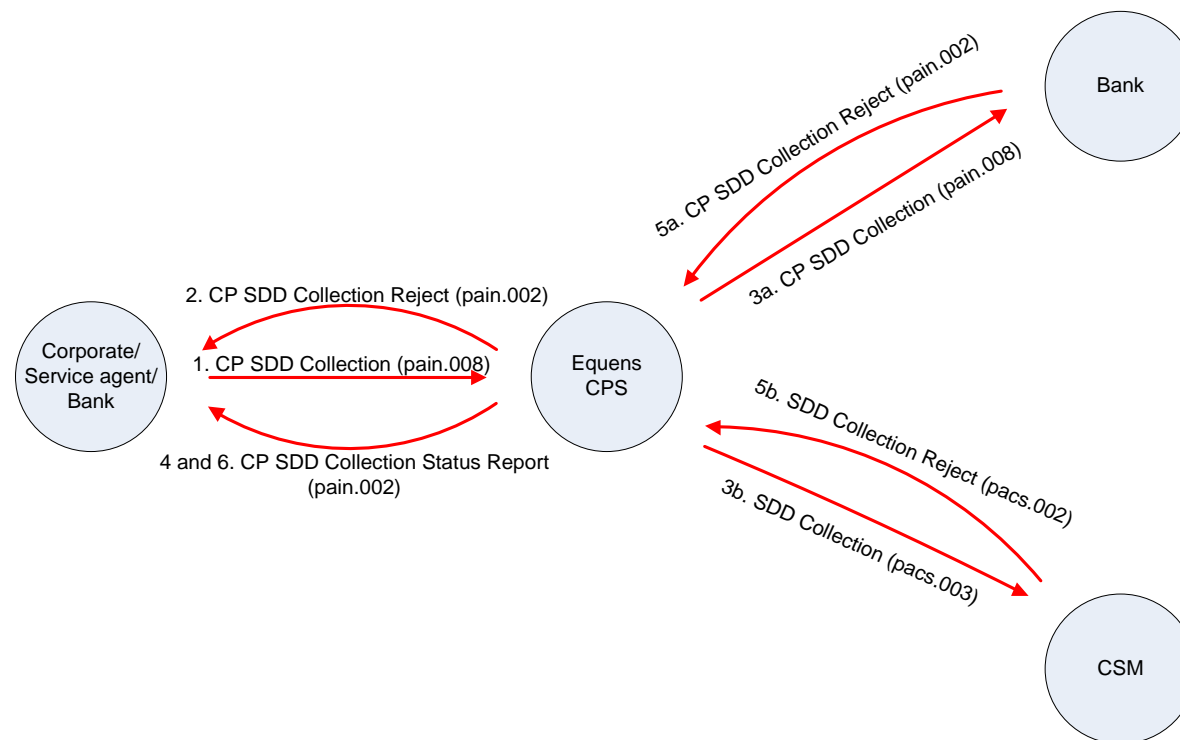
Column 6 shows the checks done by eW on ISO-, SEPA-, Betaalvereniging Nederland- and eW rules that are not covered by the ISO xsd.

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 SDD Collection



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

##### 3.1.1 CP SDD Collection to eW CPS

The Corporate Payment SDD Collection (pain.008.001.02) 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:



- sequence type (FRST, RCUR, FNAL or OOFF)
- requested collection date
- creditor account
- creditor agent

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

### 3.1.2 CP SDD Collection Reject from eW CPS

With the Corporate Payment SDD Collection Reject (pain.002.001.03) from eW CPS to the corporate customer (or its service agent or bank):

- a whole pain.008 can be rejected;
- one or more PIBs from a single pain.008 can be rejected;
- one or more collections (from one or more PIBs) from a single pain.008 can be rejected.

### 3.1.3 (CP) SDD Collection from eW CPS

The Corporate Payment SDD Collection PIBs that are forwarded by eW CPS to the (back-office of the) creditor bank (pain.008.001.02) 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 SDD Collection PIBs have to be forwarded by eW CPS to a CSM (pacs.003.001.02), the transactions of a PIB will be part of only one pacs.003 message and a pacs.003 message will contain the transactions of only one PIB. By CPS rejected / cancelled PIBs and transactions are not forwarded.

See [8] for the specifications of the SDD Collection (pacs.003).

### 3.1.4 (CP) SDD Collection Reject to eW CPS

With the Corporate Payment SDD Collection Reject from the (back-office of the) creditor bank (pain.002.001.03) to eW CPS:

- a whole pain.008 can be rejected;
- one or more PIBs from a single pain.008 can be rejected;
- one or more collections (from one or more PIBs) from a single pain.008 can be rejected.

With the SDD Collection Reject from the CSM (pacs.002.001.03) to eW CPS:

- a whole pacs.003 can be rejected;
- one or more collections from a pacs.003 can be rejected.

See [8] for the specifications of the SDD Collection Reject (pacs.002).

### 3.1.5 CP SDD Collection Status Report

The Corporate Payment SDD Collection 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 collections of a PIB have been received by Corporate Payment Services from a bank or CSM (collected for status report on settlement date).

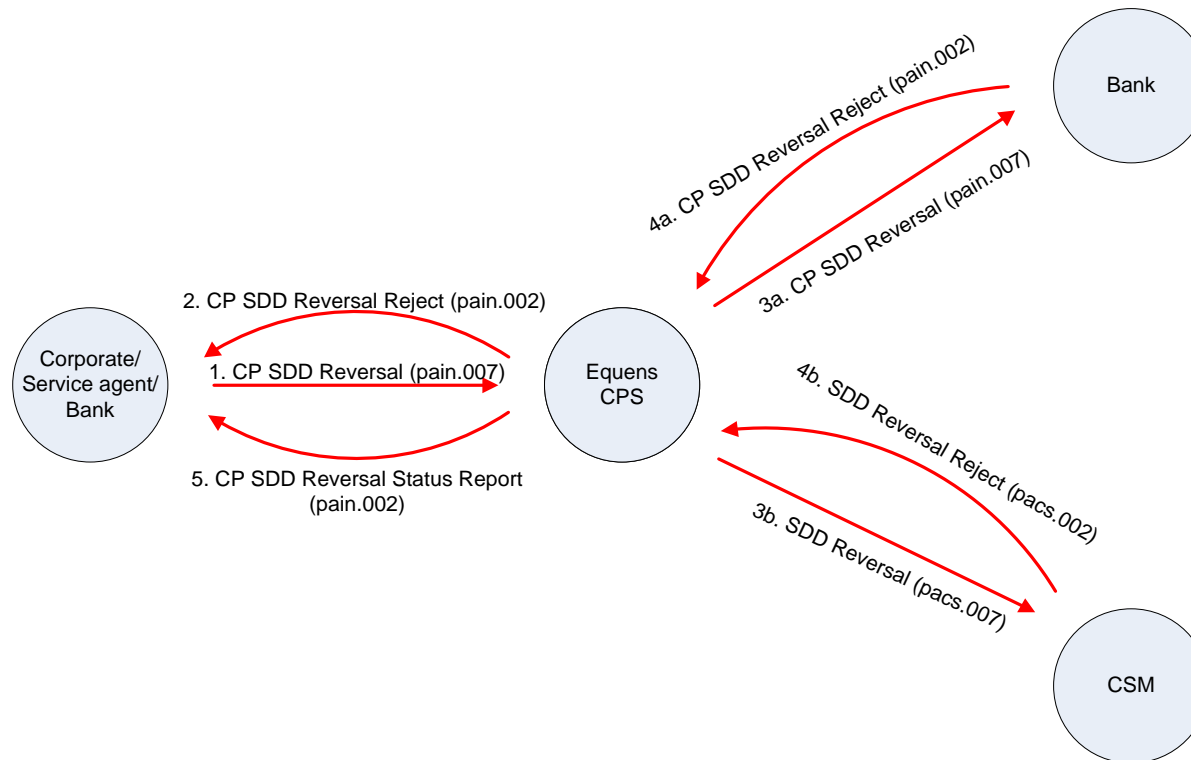
The pain.002 contains the processing results of each included PIB:

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

### 3.1.6 CP SDD B2B Collection

The differences between the Corporate Payment SDD **B2B** Collection and the Corporate Payment SDD **Core** Collection are outlined in chapter 4, last paragraph. Business-To-Business collections go in separate pain.008 resp. pacs.003 messages, mixing with Core collections in one and the same pain.008 resp. pacs.003 message is not allowed.

## 3.2 CP SDD Reversal



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

### 3.2.1 CP SDD Reversal to eW CPS

With the Corporate Payment SDD Reversal (pain.007.001.02) from the corporate customer (or its service agent or bank) to eW CPS:

- one or more PIBs from a single original pain.008 can be reversed;
- one or more collections (from one or more PIBs) from a single original pain.008 can be reversed.

### 3.2.2 CP SDD Reversal Reject from eW CPS

With the Corporate Payment SDD Reversal Reject (pain.002.001.03) from eW CPS to the corporate customer (or its service agent or bank):

- a whole pain.007 can be rejected;
- one or more PIBs from a single pain.007 can be rejected;
- one or more reversals (from one or more PIBs) from a single pain.007 can be rejected.

### 3.2.3 (CP) SDD Reversal from eW CPS

The Corporate Payment SDD Reversal PIBs that are forwarded by eW CPS to the (back-office of the) creditor bank (pain.007.001.02) are identical to those eW CPS received in the message from the original sender, except that:

- by CPS rejected SDD Reversal PIBs are not forwarded;
- by CPS rejected individual SDD Reversal 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 SDD Reversal PIBs have to be forwarded by eW CPS to a CSM (pacs.007.001.02), the individual reversals of a SDD Reversal PIB will be part of only one pacs.007 message and a pacs.007 message will contain the reversals of only one SDD Reversal PIB. By CPS rejected PIBs and rejected individual reversals are not forwarded.

See [8] for the specifications of the SDD Reversal (pacs.007).

### 3.2.4 (CP) SDD Reversal Reject to eW CPS

With the Corporate Payment SDD Reversal Reject from the (back-office of the) creditor bank (pain.002.001.03) to eW CPS:

- a whole pain.007 can be rejected;
- one or more PIBs from a single pain.007 can be rejected;
- one or more reversal (from one or more PIBs) from a single pain.007 can be rejected.

With the SDD Reversal Reject from the CSM (pacs.002.001.03) to eW CPS:

- a whole pacs.007 can be rejected;
- one or more reversals from a pacs.007 can be rejected.

See [8] for the specifications of the SDD Reversal Reject (pacs.002).

### 3.2.5 CP SDD Reversal Status Report

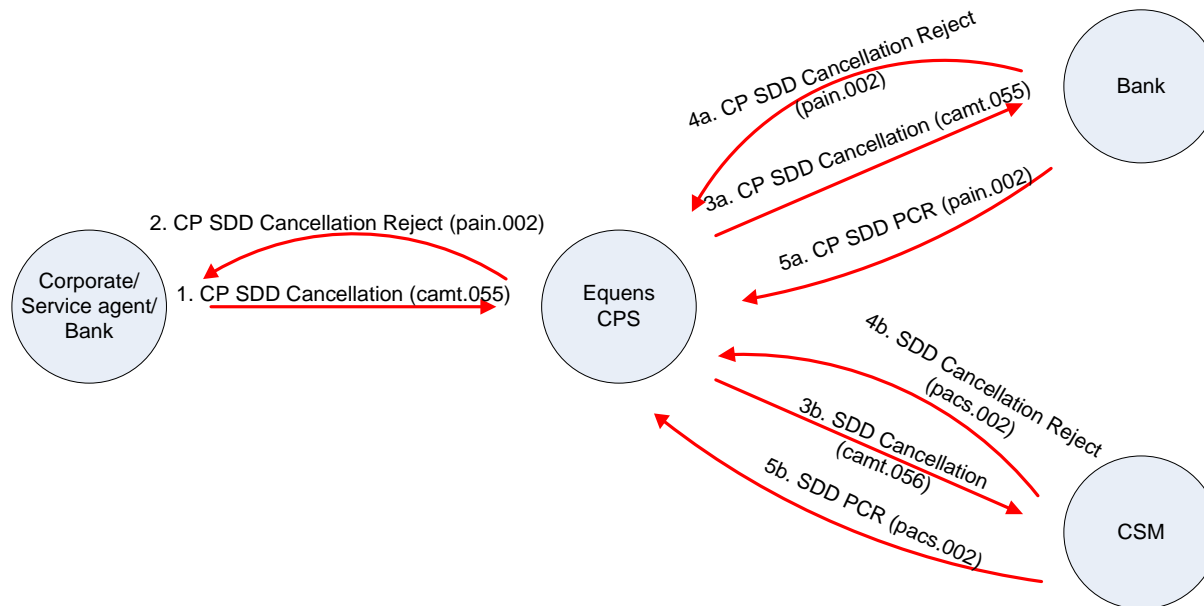
The Corporate Payment SDD Reversal Status Report (pain.002.001.03) from eW to the bank of the corporate customer (and optionally to the corporate customer or service agent) is distributed end-of-day as soon as:

- A PIB has been processed by Corporate Payment Services and has been sent out to the bank or CSM;
- Rejects on reversals 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 SDD Reversals;
- the individual accepted SDD Reversals; these can be present or absent as desired by the receiver of the Status Report;
- the individual rejected SDD Reversals; these were rejected (either by Corporate Payment Services or a next party in the payment chain) and they are always present in the Status Report (unless the whole PIB was rejected, in which case they are absent).

### 3.3 CP SDD Cancellation



The messages to and from eW CPS are summarized in the next paragraphs and described in detail in chapter 6.

#### 3.3.1 CP SDD Cancellation to eW CPS

With the Corporate Payment SDD Cancellation (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.008 messages can be cancelled;
- one or more collections (from one or more PIBs) from one or more pain.008 messages can be cancelled.

#### 3.3.2 CP SDD Cancellation Reject from eW CPS

With the Corporate Payment SDD Cancellation 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 cancellations (from one or more PIBs) from a single camt.055 can be rejected.

### 3.3.3 (CP) SDD Cancellation from eW CPS

The Corporate Payment SDD Cancellation PIBs that are forwarded by eW CPS to the (back-office of the) creditor bank (camt.055.001.01) are identical to those eW CPS received in the message from the original sender, except that:

- by CPS rejected SDD Cancellation PIBs are not forwarded;
- by CPS rejected individual SDD Cancellations 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 SDD Cancellation PIBs have to be forwarded by eW CPS to a CSM (camt.056.001.01), the individual cancellations of a SDD Cancellation PIB will be part of only one camt.056 message and a camt.056 message will contain the cancellations of only one SDD Cancellation PIB. By CPS rejected PIBs and rejected individual cancellations are not forwarded. See [8] for the specifications of the SDD Cancellation (camt.056).

### 3.3.4 (CP) SDD Cancellation Reject to eW CPS

With the Corporate Payment SDD Cancellation Reject from the (back-office of the) creditor 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 cancellations (from one or more PIBs) from a single camt.055 can be rejected.

With the SDD Cancellation Reject from the CSM (pacs.002.001.03) to eW CPS:

- a whole camt.056 can be rejected;
- one or more individual cancellations from a camt.056 can be rejected.

See [8] for the specifications of the SDD Cancellation Reject (pacs.002).

### 3.3.5 (CP) SDD Positive Cancellation Report

With the Corporate Payment SDD Positive Cancellation Report from the (back-office of the) creditor bank (pain.002.001.03) to eW CPS, the cancellation of:

- (the collections of) a whole pain.008 can be confirmed;
- (the collections of) one or more PIBs from a single pain.008 can be confirmed;
- one or more collections (from one or more PIBs) from a single pain.008 can be confirmed.

With the SDD Positive Cancellation Report from the CSM (pacs.002.001.03) to eW CPS, the cancellation of:

- (the collections of) a whole pacs.003 can be confirmed;
- one or more collections from a pacs.003 can be confirmed.

See [8] for the specifications of the SDD Positive Cancellation Report (pacs.002).

## 4 CP SDD Collection

### 4.1 CP SDD Collection to eW CPS (pain.008)

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. <i>Format Rule:</i> 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 (2.44) in the message.	FF01	Reject the message.
1.8	[1..1]	++ Initiating Party		The creditor or the party that initiates the direct debit on behalf of the creditor, for example a service bureau. Either Name or Identification or both must be present.			
1.8	[0..1]	+++ Name	<i>Usage Rule:</i> 'Name' is limited to 70 characters in length.		If Name is present, its length must not exceed 70 characters.	FF01	Reject the 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
1.8	[0..1]	+++ Postal Address					
1.8	[0..1]	+++ Identification					
1.8	{Or	++++ Organisation Identification	<i>Usage Rule:</i> 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	<i>Usage Rule:</i> 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 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. eW advises to make the Payment Information Identifications unique <i>across</i> messages.	Must be unique to unambiguously identify the Payment Information group within the message.	AM05	Reject the PIB.
2.2	[1..1]	++ Payment Method		ISO: the following value must be used: "DD".	Must contain the value "DD" (= Direct Debit).	FF01	Reject the PIB.
2.3	[0..1]	++ Batch Booking	<i>Usage Rule:</i> If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested. <i>Usage Rule:</i> If element is not present, pre-agreed customer-to-bank conditions apply.				
2.4	[0..1]	++ Number Of Transactions	Mandatory. 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) 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.

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. <i>Format Rule:</i> 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 (2.44) 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 'Direct Debit Transaction Information'.				
2.7	[0..1]	+++ Instruction Priority					
2.8	[0..1]	+++ Service Level	Mandatory		Must be present.	FF01	Reject the PIB.
2.9	{Or}	++++ Code	(AT-20 The identification code of the Scheme) <i>Usage rule:</i> Only 'SEPA' is allowed.		Must be present.	FF01	Reject the PIB.
					Value must be "SEPA".	FF01	Reject the PIB.
2.10	Or}	++++ Proprietary					
2.11	[0..1]	+++ Local Instrument	Mandatory		Must be present.	FF01	Reject the PIB.
2.12	{Or}	++++ Code	(AT-20 The identification code of the Scheme) <i>Usage Rule:</i> Only 'CORE' is allowed. <i>Usage Rule:</i> The mixing of different Local Instrument values is not allowed in the same message.		Must be present.	FF01	Reject the PIB.
					Value must be "CORE".	FF01	Reject the PIB.
2.13	Or}	++++ Proprietary					
2.14	[0..1]	+++ Sequence Type	Mandatory (AT-21 Transaction / Sequence Type) <i>Usage rule:</i> If 'Amendment Indicator' is 'true', and 'Original Debtor Account' is set to 'SMNDA', this message element indicates either 'FRST', 'RCUR', 'FNAL' or 'OOFF' (all four codes allowed, no restrictions).	Must contain one of the values "FRST", "RCUR", "FNAL" or "OOFF". Rulebook: RCUR is not the last collection of the recurrent collections.	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
2.15	[0..1]	+++ Category Purpose	(AT-59 Category purpose of the Collection) <i>Usage rule:</i> Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' may be forwarded to the Debtor Bank.	If the sub-element Code is used, then please remember that in Code only ISO codes are allowed, see External Code Sets spreadsheet on <a href="http://www.iso20022.org">www.iso20022.org</a> .			
2.18	[1..1]	++ Requested Collection Date	(AT-11 Due Date of the Collection)	Late delivery, up to 5 TARGET days late, is accepted. In that case eW will change the Requested Collection Date into the first possible date.	The Requested Collection Date must not be more than 4 TARGET days in the past.	FF01	Reject the PIB.
					The Requested Collection Date must not be too far in the future: a maximum of 99 calendar days.	FF01	Reject the PIB.
2.19	[1..1]	++ Creditor					
2.19	[0..1]	+++ Name	Mandatory (AT-03 Name of the Creditor) <i>Usage Rule:</i> '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-05 Address of the Creditor)				
2.19	[0..1]	++++ Country			If present, must be an ISO 3166 Alpha-2 code.	FF01	Reject the PIB.
2.19	[0..7]	++++ Address Line	<i>Usage rule:</i> only two occurrences of 'Address Line' are allowed.		At most two occurrences allowed.	FF01	Reject the PIB.
2.19	[0..1]	+++ Identification					
2.19	[0..1]	+++ Country of Residence					
2.19	[0..1]	+++ Contact Details					
2.20	[1..1]	++ Creditor Account	(AT-04 Account Number of the Creditor)				
2.20	[1..1]	+++ Identification	<i>Usage rule:</i> Only IBAN is allowed.		Sub-element IBAN 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
					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]	++ Creditor 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	<i>Usage Rule:</i> Either BIC or 'Other/Identification' must be used.				
2.21	[0..1]	++++ BIC	(AT-12 BIC of the Creditor bank) The BIC is only mandatory when the Creditor 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	<i>Usage Rule:</i> 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]	++ Creditor Agent Account					

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
2.23	[0..1]	++ Ultimate Creditor	<i>Usage Rule:</i> This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.				
2.23	[0..1]	+++ Name	(AT-38 Name of the Creditor Reference Party) <i>Usage Rule:</i> '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-39 Identification code of the Creditor Reference Party)				
2.23	{Or	++++ Organisation Identification	<i>Usage Rule:</i> 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	<i>Usage Rule:</i> 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					
2.24	[0..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed. <i>Usage Rule:</i> 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	[0..1]	++ Creditor Scheme Identification	<i>Usage Rule:</i> It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'. <i>Usage Rule:</i> This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.	ISO: not allowed if 2.66 Creditor Scheme Identification is present. Usage NL: For an overview of the NL Creditor Scheme Identification structure see: EPC262-08 Creditor Identifier Overview v4.0.pdf ATTENTION: Creditor Business Code (ZZZ) may not contain spaces.			
2.27	[0..1]	+++ Name					
2.27	[0..1]	+++ Postal Address					
2.27	[0..1]	+++ Identification	Mandatory (AT-02 Identifier of the Creditor)		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
2.27	{Or	++++ Organisation Identification					
2.27	Or}	++++ Private Identification	Mandatory <i>Usage rule:</i> Private Identification is used to identify either an organisation or a private person.		Must be present.	FF01	Reject the PIB.
2.27	[0..1]	+++++ Date And Place Of Birth					
2.27	[0..n]	+++++ Other	<i>Usage Rule:</i> Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. <i>Usage Rule:</i> Identification must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. <i>Usage Rule:</i> 'Proprietary' under 'Scheme Name' must specify 'SEPA'.		Must be present (only one occurrence).	FF01	Reject the PIB.
2.27	[1..1]	++++++ Identification			Characters 1 and 2 (country code) must be an ISO 3166 Alpha-2 code.	BE05	Reject the PIB.
					Characters 3 and 4 (check digits) are checked in conformity with the Implementation Guidelines chapter 1.5.2.	BE05	Reject the PIB.
					Characters 5, 6 and 7 (Creditor Business Code) must not be spaces.	BE05	Reject the PIB.
2.27	[0..1]	++++++ Scheme Name			Must be present.	FF01	Reject the PIB.
2.27	{Or	+++++++ Code					
2.27	Or}	+++++++ Proprietary			Must be present and must contain the value 'SEPA'.	FF01	Reject the PIB.
2.27	[0..1]	++++++ Issuer					
2.27	[0..1]	+++ Country of Residence					
2.27	[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
2.28	[1..n]	++ Direct Debit Transaction Information					
2.29	[1..1]	+++ Payment Identification					
2.30	[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.
2.31	[1..1]	++++ End To End Identification	(AT-10 Creditor's reference of the Direct Debit Collection)	Assigned by the creditor/initiating party to unambiguously identify the transaction. Is passed on, unchanged, throughout the entire end-to-end chain. Usage NL: Advice is to use unique customer reference to the transactions (betalingskenmerk).			
2.32	[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 in Payment Information is present (ISO).	FF01	Reject the transaction.
					Must be present if 2.6 Payment Type Information in Payment Information is absent (EPC).	FF01	Reject the transaction.
2.33	[0..1]	++++ Instruction Priority					
2.34	[0..1]	++++ Service Level		Mandatory	Must be present.	FF01	Reject the PIB.
2.35	{Or	+++++ Code			Must be present.	FF01	Reject the PIB.
					Value must be "SEPA".	FF01	Reject the PIB.
2.36	Or}	+++++ Proprietary					
2.37	[0..1]	++++ Local Instrument		Mandatory	Must be present.	FF01	Reject the PIB.
2.38	{Or	+++++ Code			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
					Value must be "CORE".	FF01	Reject the PIB.
2.39	Or}	+++++ Proprietary					
2.40	[0..1]	++++ Sequence Type		Mandatory Must contain one of the values "FRST", "RCUR", "FNAL" or "OOFF". Rulebook: RCUR is not the last collection of the recurrent collections.	Must be present.	FF01	Reject the PIB.
2.41	[0..1]	++++ Category Purpose		If the sub-element Code is used, then please remember that in Code only ISO codes are allowed, see External Code Sets spreadsheet on <a href="http://www.iso20022.org">www.iso20022.org</a> .			
2.44	[1..1]	+++ Instructed Amount	(AT-06 Amount of the Collection in Euro) <i>Usage rule:</i> Only 'EUR' is allowed. <i>Usage rule:</i> Amount must be 0.01 or more and 999999999.99 or less. <i>Format rule:</i> The fractional part has a maximum of two digits.		Must be 'EUR', $\geq 0.01$ , $\leq 999999999.99$ , max 2 fraction digits.	FF01	Reject the transaction.
2.45	[0..1]	+++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.		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.
2.46	[0..1]	+++ Direct Debit Transaction	Mandatory		Must be present.	FF01	Reject the transaction.
2.47	[0..1]	++++ Mandate Related Information	Mandatory		Must be present.	MD02	Reject the transaction.
2.48	[0..1]	+++++ Mandate Identification	Mandatory AT-01 Unique Mandate Reference)	EPC: Creditor Scheme Id (2.27 or 2.66) and Mandate Id together uniquely identify a mandate.	Must be present.	MD02	Reject the transaction.
2.49	[0..1]	+++++ Date Of Signature	Mandatory (AT-25 Date of Signing of the Mandate)		Must be present.	MD02	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
2.50	[0..1]	+++++ Amendment Indicator		Boolean. Contains the value "true" or "false", in lower-case characters.	If present, the value must be 'true' or 'false'.	MD02	Reject the transaction.
2.51	[0..1]	+++++ Amendment Information Details	(AT-24 Reason for Amendment of the Mandate) <i>Usage rule:</i> Mandatory if 'Amendment Indicator' is 'true'. The reason code from the Rulebook is indicated using the following message sub-elements.		If Amendment Indicator is 'true', then at least one of the following sub-elements must be present: - Original Mandate Id. - Original Creditor Scheme Id. - Original Debtor Account - Original Debtor Agent.	MD02	Reject the transaction.
					If Amendment Indicator is absent or 'false', then Amendment Information Details must be absent.	MD02	Reject the transaction.
2.52	[0..1]	++++++ Original Mandate Identification	(AT-19 Unique Mandate Reference as given by the original Creditor who issued the Mandate) <i>Usage rule:</i> Mandatory if changes occur in 'Mandate Identification', otherwise not to be used.		If present, the value must be different from Mandate Identification (2.48).	MD02	Reject the transaction.
2.53	[0..1]	++++++ Original Creditor Scheme Identification	<i>Usage rule:</i> Mandatory if changes occur in 'Creditor Scheme Identification' and/or 'Name', otherwise not to be used.		If present, the sub-element Name or Identification or both must be present.	MD02	Reject the transaction.
2.53	[0..1]	+++++++ Name	(Original AT-03 Name of the Creditor) <i>Usage rule:</i> If present, the new name must be specified under Creditor. <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.		Name (if present) must not exceed 70 characters in length.	MD02	Reject the transaction.
2.53	[0..1]	+++++++ Postal Address					
2.53	[0..1]	+++++++ Identification	(AT-18 Identifier of the original Creditor who issued the Mandate)				
2.53	{Or	+++++++ Organisation Identification					

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
2.53	Or}	+++++++ Private Identification	<i>Usage rule:</i> Private Identification is used to identify either an organisation or a private person.		Must be present (if Identification is present).	MD02	Reject the transaction.
2.53	[0..1]	+++++++ Date And Place Of Birth					
2.53	[0..n]	+++++++ Other	<i>Usage Rule:</i> Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. <i>Usage Rule:</i> Identification must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. <i>Usage Rule:</i> 'Proprietary' under 'Scheme Name' must specify 'SEPA'.		Must be present (only one occurrence).	MD02	Reject the transaction.
2.53	[1..1]	+++++++ Identification			Characters 1 and 2 (country code) must be an ISO 3166 Alpha-2 code.	BE05	Reject the transaction.
					Characters 3 and 4 (check digits) are checked in conformity with the Implementation Guidelines chapter 1.5.2.	BE05	Reject the transaction.
					Characters 5, 6 and 7 (Creditor Business Code) must not be spaces.	BE05	Reject the transaction.
					The Identification value must be different from the one in Creditor Scheme Identification (2.27 or 2.66).	MD02	Reject the transaction.
2.53	[0..1]	+++++++ Scheme Name			Must be present.	MD02	Reject the transaction.
2.53	{Or	+++++++ Code					
2.53	Or}	+++++++ Proprietary			Must be present and must contain the value 'SEPA'.	MD02	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
2.53	[0..1]	+++++++ Issuer					
2.53	[0..1]	+++++++ Country of Residence					
2.53	[0..1]	+++++++ Contact Details					
2.54	[0..1]	+++++++ Original Creditor Agent					
2.55	[0..1]	+++++++ Original Creditor Agent Account					
2.56	[0..1]	+++++++ Original Debtor					
2.57	[0..1]	+++++++ Original Debtor Account	<i>Usage rule:</i> To use 'Identification' under 'Other' under 'Identification' with code 'SMNDA' to indicate same mandate with new Debtor Account. Or In case of an account change within the same bank, IBAN is allowed.	Explanation: SMNDA can be used in both situations: a) new debtor IBAN in the same bank and b) new debtor IBAN in another bank. If the creditor knows that the debtor IBAN change was within the same bank (situation a), then he can (as an alternative to SMNDA): place the old IBAN in OrgnIDbtrAcct_Id_IBAN and optionally place the debtor agent BIC in OrgnIDbtrAgt_FinInstnId_BIC.			
2.57	[1..1]	+++++++ Identification		Either sub-element IBAN or sub-element Other must be present (if Original Debtor Account is present).			
2.57	{Or	+++++++ IBAN			If present, the IBAN value must be different from the one in Debtor Account (2.73).	MD02	Reject the transaction
2.57	Or}	+++++++ Other					
2.57	[1..1]	+++++++ Identification			If present, it must contain the value "SMNDA".	MD02	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
2.58	[0..1]	++++++ Original Debtor Agent	<i>Usage rule:</i> Not to be used if element Original Debtor Account is populated with SMNDA.		Must be absent if Original Debtor Account (2.57) is present with the value "SMNDA".	MD02	Reject the transaction.
2.58	[1..1]	++++++ Financial Institution Identification					
2.58	[0..1]	++++++ BIC		Mandatory.	Must be present (if Original Debtor Agent is present).	MD02	Reject the transaction.
2.58	[0..1]	++++++ Other			Must be absent (if Original Debtor Agent is present).	MD02	Reject the transaction.
2.59	[0..1]	++++++ Original Debtor Agent Account					
2.60	[0..1]	++++++ Original Final Collection Date					
2.61	[0..1]	++++++ Original Frequency					
2.62	[0..1]	+++++ Electronic Signature	(AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 Type of Mandate (paper, e-Mandate)) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03)) <i>Usage rule:</i> If the direct debit is based on an EPC electronic mandate, this data element must contain AT-60 which is the reference to the Mandate Acceptance Report made by the Debtor Bank. <i>Usage rule:</i> This data element is not to be used if the mandate is a paper mandate.				
2.63	[0..1]	+++++ First Collection Date					
2.64	[0..1]	+++++ Final Collection Date					
2.65	[0..1]	+++++ Frequency					

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
2.66	[0..1]	++++ Creditor Scheme Identification	<i>Usage Rule:</i> It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'. <i>Usage Rule:</i> This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.	ISO: not allowed if 2.27 Creditor Scheme Identification is present.	Must be absent if 2.27 Creditor Scheme Identification is present (ISO).	FF01	Reject the transaction.
					Must be present if 2.27 Creditor Scheme Identification is absent (EPC).	FF01	Reject the transaction.
2.66	[0..1]	+++++ Name					
2.66	[0..1]	+++++ Postal Address					
2.66	[0..1]	+++++ Identification	Mandatory (AT-02 Identifier of the Creditor)		Must be present.	FF01	Reject the transaction.
2.66	{Or	++++++ Organisation Identification					
2.66	Or}	++++++ Private Identification	<i>Usage rule:</i> Private Identification is used to identify either an organisation or a private person.		Must be present.	FF01	Reject the transaction.
2.66	[0..1]	+++++++ Date And Place Of Birth					
2.66	[0..n]	+++++++ Other	<i>Usage Rule:</i> Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. <i>Usage Rule:</i> Must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. <i>Usage Rule:</i> 'Proprietary' under 'Scheme Name' must specify 'SEPA'.		Must be present (only one occurrence).	FF01	Reject the transaction.
2.66	[1..1]	+++++++ Identification			Characters 1 and 2 (country code) must be an ISO 3166 Alpha-2 code.	BE05	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
					Characters 3 and 4 (check digits) are checked in conformity with the Implementation Guidelines chapter 1.5.2.	BE05	Reject the transaction.
					Characters 5, 6 and 7 (Creditor Business Code) must not be spaces.	BE05	Reject the transaction.
2.66	[0..1]	+++++++ Scheme Name			Must be present	FF01	Reject the transaction.
2.66	{Or	+++++++ Code					
2.66	Or}	+++++++ Proprietary			Must be present and must contain the value 'SEPA'.	FF01	Reject the transaction.
2.66	[0..1]	+++++++ Issuer					
2.66	[0..1]	+++++ Country of Residence					
2.66	[0..1]	+++++ Contact Details					
2.67	[0..1]	++++ Pre Notification Identification					
2.68	[0..1]	++++ Pre Notification Date					
2.69	[0..1]	+++ Ultimate Creditor	<i>Usage Rule:</i> This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.		Must be absent if 2.23 Ultimate Creditor in Payment Information is present (ISO).	FF01	Reject the transaction.
2.69	[0..1]	++++ Name	(AT-38 Name of the Creditor Reference Party) <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.		Name (if present) must not exceed 70 characters in length.	FF01	Reject the transaction.
2.69	[0..1]	++++ Postal Address					
2.69	[0..1]	++++ Identification	(AT-39 Identification code of the Creditor 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
2.69	{Or	+++++ Organisation Identification	<i>Usage Rule:</i> 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.
2.69	Or}	+++++ Private Identification	<i>Usage Rule:</i> 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.
2.69	[0..1]	++++ Country of Residence					
2.69	[0..1]	++++ Contact Details					
2.70	[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 transaction.
2.70	[1..1]	++++ Financial Institution Identification	<i>Usage Rule:</i> Either BIC or 'Other/Identification' must be used.				
2.70	[0..1]	+++++ BIC	(AT-13 BIC of the Debtor Bank) The BIC is only mandatory when the Debtor Bank is located in a non-EEA SEPA country or territory.				
2.70	[0..1]	+++++ Clearing System Member Identification		Must be absent.			
2.70	[0..1]	+++++ Name		Must be absent.			
2.70	[0..1]	+++++ PostalAddress		Must be absent.			
2.70	[0..1]	+++++ Other					
2.70	[1..1]	+++++ Identification	<i>Usage Rule:</i> Only 'NOTPROVIDED' is allowed.		If present, must contain 'NOTPROVIDED'.	FF01	Reject the transaction.
2.70	[0..1]	+++++ Scheme Name		Must be absent.			
2.70	[0..1]	+++++ Issuer		Must be absent.			
2.70	[0..1]	++++ Branch Identification		Must be absent.			
2.71	[0..1]	+++ Debtor Agent Account					
2.72	[1..1]	+++ Debtor					

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
2.72	[0..1]	++++ Name	Mandatory (AT-14 Name of the Debtor) <i>Usage Rule:</i> 'Name' is limited to 70 characters in length. <i>Usage Rule:</i> In case of a mandate generated using data from a payment card at the point of sale which results in a direct debit to and from a payment account, and where the name of the Debtor is not available, the attribute "Name of the Debtor" must be filled in with "/CDGM" (note: Card Data Generated Mandate), followed by "/card number", "/sequence number" and "/expiry date of the card" (note: this means that the information parts are delimited by "/" or, if these data elements are not available, by any other data element(s) that would uniquely identify the Debtor to the Debtor Bank.		Name must not exceed 70 characters in length.	FF01	Reject the transaction.
2.72	[0..1]	++++ Postal Address	(AT-09 Address of the Debtor (only mandatory when the Creditor Bank or the Debtor Bank is located in a non-EEA SEPA country or territory))	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. CPS does NOT do this check on transactions for the bank back-office.	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).	FF01	Reject the transaction.
2.72	[0..1]	+++++ Country			If present, must be an ISO 3166 Alpha-2 code.	FF01	Reject the transaction.
2.72	[0..7]	+++++ Address Line	<i>Usage rule:</i> Only two occurrences are allowed.		At most two occurrences allowed.	FF01	Reject the transaction.
2.72	[0..1]	++++ Identification	(AT-27 Debtor identification code)				
2.72	{ Or	+++++ Organisation Identification	<i>Usage Rule:</i> 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.
2.72	Or }	+++++ Private Identification	<i>Usage Rule:</i> 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.



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
2.72	[0..1]	++++ Country Of Residence					
2.72	[0..1]	++++ Contact Details					
2.73	[1..1]	+++ Debtor Account	(AT-07 Account Number of the Debtor) <i>Usage rule:</i> 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.
2.74	[0..1]	+++ Ultimate Debtor	<i>Usage rule:</i> Mandatory, if provided by the Debtor in the Mandate.				
2.74	[0..1]	++++ Name	(AT-15 Name of the Debtor Reference Party) <i>Usage Rule:</i> 'Name' is limited to 70 characters in length. <i>Usage Rule:</i> Mandatory if provided by the Debtor in the mandate.		Name (if present) must not exceed 70 characters in length.	FF01	Reject the transaction.
2.74	[0..1]	++++ Postal Address					
2.74	[0..1]	++++ Identification	(AT-37 Identification code of the Debtor Reference Party)				
2.74	{Or	+++++ Organisation Identification	<i>Usage Rule:</i> 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.
2.74	Or}	+++++ Private Identification	<i>Usage Rule:</i> 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.
2.74	[0..1]	++++ Country of Residence					
2.74	[0..1]	++++ Contact Details					
2.75	[0..1]	+++ Instruction For Creditor Agent					
2.76	[0..1]	+++ Purpose	(AT-58 Purpose of the Collection)				

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
2.77	{Or	++++ Code		Please remember that in the Code element only ISO codes are allowed, see External Code Sets spreadsheet on <a href="http://www.iso20022.org">www.iso20022.org</a> .	Must be present (if Purpose is present).	FF01	Reject the transaction.
2.78	Or}	++++ Proprietary					
2.79	[0..10]	+++ Regulatory Reporting					
2.80	[0..1]	+++ Tax					
2.81	[0..10]	+++ Related Remittance Information					
2.88	[0..1]	+++ Remittance Information	(AT-22 Remittance information from the Creditor) <i>Usage rule:</i> Either 'Structured' or 'Unstructured' may be present.		Either 'Structured' or 'Unstructured' must be present (if Remittance Information is present).	FF01	Reject the transaction.
2.89	[0..n]	++++ Unstructured	<i>Usage rule:</i> 'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. <i>Usage rule:</i> Only one occurrence of 'Unstructured' is allowed.	Note: the maximum length is 140 characters (Max140Text).	Only one occurrence is allowed.	FF01	Reject the transaction.
2.90	[0..n]	++++ Structured	<i>Usage rule:</i> 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. <i>Usage rule:</i> Only one occurrence of 'Structured' is allowed.		Only one occurrence is allowed.	FF01	Reject the transaction.
					The length, including tags, must be 140 characters or less.	FF01	Reject the transaction.
2.91	[0..n]	+++++ Referred Document Information					
2.99	[0..1]	+++++ Referred Document Amount					

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
2.110	[0..1]	+++++ Creditor Reference Information	<i>Usage rule:</i> When present, the Creditor Bank is not obliged to validate the reference information. <i>Usage rule:</i> When used, both 'Type' and 'Reference' must be present.		If present, then the sub-elements Type and Reference must be present.	FF01	Reject the transaction.
2.111	[0..1]	+++++ Type					
2.112	[1..1]	+++++++ Code Or Proprietary					
2.113	{Or	+++++++ Code	<i>Usage rule:</i> Only 'SCOR' is allowed.		Must contain the value "SCOR".	FF01	Reject the transaction.
2.114	Or}	+++++++ Proprietary					
2.115	[0..1]	+++++++ Issuer		Usage NL: If the Dutch Structured Communication is used then the following value must be used as Issuer: "CUR".			
2.116	[0..1]	+++++ Reference	<i>Usage rule:</i> If a Creditor Reference contains a check digit, the receiving bank is not required to validate this. <i>Usage rule:</i> 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. <i>Usage rule:</i> 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").			
2.117	[0..1]	+++++ Invoicer					
2.118	[0..1]	+++++ Invoicee					
2.119	[0..3]	+++++ Additional Remittance Information					

## 4.2 CP SDD Collection 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	(AT-R5 Specific reference of the bank initiating the R-message)	Assigned by eW. Unique over time for this message type. The remark in the SEPA Core Requirements column should be ignored, AT-R5 is at transaction level only (in 3.16 Status Identification).			
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	(AT-12 BIC code of the Creditor Bank)	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.008.001.02'.			
2.3	[0..1]	++ Original Creation Date Time		Absent.			
2.4	[0..1]	++ Original Number Of Transactions		Present. Number Of Transactions of the original message.			
2.5	[0..1]	++ Original Control Sum		Present if Control Sum was present in 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.			
2.7	[0..n]	++ Status Reason Information	Usage Rule: 'Status Reason Information' must be present either in 'Original Group Information And Status', 'Original Payment Information and Status' or in '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. <i>Usage Rule:</i> '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 (debtor/CSM that has no BIC). In case of eW CSM or eW CPS: "INNDNL2U".			
2.09	[0..1]	+++ Reason	Mandatory. (AT-R3 Reason code for non-acceptance of the Collection)	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.			

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
3.2	[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.			
3.4	[0..1]	++ Payment Information Status	(AT-R1 Type of R-message) Usage Rule: Either '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. <i>Usage Rule:</i> '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 (debtor/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 of the Collection)	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 collection.			
3.18	[0..1]	+++ Original End To End Identification	(AT-10 Creditor's reference of the Direct Debit Transaction)	Present: End To End Identification of the original collection.			
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) <i>Usage Rule:</i> Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. <i>Usage Rule:</i> '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 (debtor/CSM that has no BIC). In case of eW CSM or eW CPS: "INNDNL2U".			
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.			

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
3.29	[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	Mandatory (An exact copy of all attributes of the received DS-03 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 direct debit message.			
3.33	[0..1]	++++ Interbank Settlement Amount		Absent.			
3.34	[0..1]	++++ Amount	(AT-06 Amount of the Collection in euro)	Contains the sub-element Instructed Amount.			
3.39	[0..1]	++++ Interbank Settlement Date		Absent.			
3.40	[0..1]	++++ Requested Collection Date	(AT-11 Due date of the Collection)				
3.41	[0..1]	++++ Requested Execution Date		Absent.			
3.42	[0..1]	++++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)				
3.43	[0..1]	++++ Settlement Information		Absent.			
3.55	[0..1]	++++ Payment Type Information	(AT-20 Identification code of the Scheme) (AT-21 Transaction / Sequence Type) (AT-59 Category purpose of the Collection)				
3.68	[0..1]	++++ Payment Method					



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
3.69	[0..1]	++++ Mandate Related Information	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 The type of Mandate (paper or electronic)) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the Mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-60 Reference of the mandate validation made by the Debtor Bank (if present in DS-03))				
3.88	[0..1]	++++ Remittance Information	(AT-22 Remittance information)				
3.120	[0..1]	++++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)				
3.121	[0..1]	++++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)				
3.122	[0..1]	++++ Debtor Account	(AT-07 Account number (IBAN) of the Debtor)				
3.123	[0..1]	++++ Debtor Agent	(AT-13 BIC of the Debtor Bank (if present in DS-03))				
3.124	[0..1]	++++ Debtor Agent Account		Absent.			
3.125	[0..1]	++++ Creditor Agent	(AT-12 BIC of the Creditor Bank (if present in DS-03))				
3.126	[0..1]	++++ Creditor Agent Account		Absent.			
3.127	[0..1]	++++ Creditor	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)				
3.128	[0..1]	++++ Creditor Account	(AT-04 Account number (IBAN) of the Creditor)				
3.129	[0..1]	++++ Ultimate Creditor	(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)				

## 4.3 (CP) SDD Collection from eW CPS

### 4.3.1 To bank (pain.008)

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
- 2.18 Requested Collection Date may have been changed during processing in CPS
- 2.21 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).
- 2.30 Instruction Identification is always present and is assigned by eW CPS (the Instruction Identification of the original message sent to eW CPS is replaced).
- 2.70 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).

### 4.3.2 To CSM (pacs.003)

(This message is not relevant to banks, corporates and service agents.)

The pacs.003 message contains the (transactions of the) original Payment Information that was sent to eW CPS in a pain.008 message:

- 1.1 Message Identification is constructed from 2.1 Payment Information Identification (pain.008), 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
- 1.7 Number Of Transactions does not include those transactions of the original Payment Information that have been rejected or cancelled by CPS
- 1.9 Total Interbank Settlement Amount is the total amount of all transactions (2.44 Instructed Amount (pain.008)) from the original Payment Information that have not been rejected or cancelled by CPS
- 1.10 Interbank Settlement Date is taken from 2.18 Requested Collection Date (pain.008) if a TARGET day, else the first TARGET day after 2.18 Requested Collection Date (pain.008)
- 1.30 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 Creditor Bank

- 2.19 Interbank Settlement Amount is taken from 2.44 Instructed Amount (pain.008)
- 2.27 Requested Collection Date may have been changed during processing in CPS

## 4.4 (CP) SDD Collection 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	(AT-R5 Specific reference of the bank initiating the R-message)	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					
1.6	[0..1]	++ Creditor Agent	(AT-12 BIC code of the Creditor Bank)				
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.008.001.02'.	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 either in 'Original Group Information And Status', 'Original Payment Information and Status' or in '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. <i>Usage Rule:</i> '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
2.09	[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					
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

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]	++ 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: Either '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. <i>Usage Rule:</i> '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
					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

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
3.8	{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-10 Creditor's reference of the Direct Debit 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	(AT-R1 Type of R-message) 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 be present in 'Original Group Information and Status', 'Original Payment Information and Status' or in 'Transaction Information and Status'.	Mandatory.	Must be present.	FF01	Reject the transaction
					Only one occurrence is allowed.	FF01	Reject the transaction
3.21	[0..1]	++++ Originator	Mandatory. (AT-R2 Identification of the type of party that	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
			initiated the reject) <i>Usage Rule:</i> Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. <i>Usage Rule:</i> '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
3.22	[0..1]	++++ Reason	Mandatory. (AT-R3 Reason code for non-acceptance)	Mandatory.	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-03 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 direct debit 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 direct debit: 3.34 Amount / Instructed Amount 3.40 Requested Collection Date 3.55 Payment Type Information / Local Instrument / Code 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 direct debit (IBAN-only).	FF01	Reject the transaction
3.33	[0..1]	++++ Interbank Settlement Amount					
3.34	[0..1]	++++ Amount	(AT-06 Amount of the Collection in euro)	Contains the sub-element Instructed Amount.			
3.39	[0..1]	++++ Interbank Settlement Date					
3.40	[0..1]	++++ Requested Collection Date	(AT-11 Due date of the Collection)				
3.41	[0..1]	++++ Requested Execution Date					
3.42	[0..1]	++++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)				
3.43	[0..1]	++++ Settlement 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
3.55	[0..1]	++++ Payment Type Information	(AT-20 Identification code of the Scheme) (AT-21 Transaction / Sequence Type) (AT-59 Category purpose of the Collection)				
3.68	[0..1]	++++ Payment Method					
3.69	[0..1]	++++ Mandate Related Information	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 The type of Mandate (paper or electronic)) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the Mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-60 Reference of the mandate validation made by the Debtor Bank (if present in DS-03))				
3.88	[0..1]	++++ Remittance Information	(AT-22 Remittance information)				
3.120	[0..1]	++++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)				
3.121	[0..1]	++++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)				
3.122	[0..1]	++++ Debtor Account	(AT-07 Account number (IBAN) of the Debtor)				
3.123	[0..1]	++++ Debtor Agent	(AT-13 BIC of the Debtor Bank (if present in DS-03))				
3.124	[0..1]	++++ Debtor Agent Account					
3.125	[0..1]	++++ Creditor Agent	(AT-12 BIC of the Creditor Bank (if present in DS-03))				
3.126	[0..1]	++++ Creditor Agent Account					
3.127	[0..1]	++++ Creditor	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)				

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
3.128	[0..1]	++++ Creditor Account	(AT-04 Account number (IBAN) of the Creditor)				
3.129	[0..1]	++++ Ultimate Creditor	(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)				

#### 4.4.2 From CSM (pacs.002)

(This message is not relevant to banks, corporates and service agents.)  
See [8] for the specifications of the SDD Collection Reject (pacs.002).

## 4.5 CP SDD Collection Status Report (pain.002)

The Corporate Payment SDD Collection Status Report (pain.002) 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.008.001.02"			
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.			
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.			

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		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).			
2.09	[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.			
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 (debtor/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
3.7	[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 has been 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 2.30 Instruction Identification was present in the original collection.			
3.18	[0..1]	+++ Original End To End Identification		Present: 2.31 End To End Identification of the original collection.			
3.19	[0..1]	+++ Transaction Status		Present. Contains one of the following codes: "ACCP": accepted for execution. "RJCT": 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
3.20	[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 (debtor/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 direct debit message.			
3.33	[0..1]	++++ Interbank Settlement Amount		Absent.			
3.34	[0..1]	++++ Amount		(AT-06 Amount of the Collection in euro) Contains the sub-element Instructed Amount.			
3.39	[0..1]	++++ Interbank Settlement Date		Absent.			
3.40	[0..1]	++++ Requested Collection Date		(AT-11 Due date of the Collection)			
3.41	[0..1]	++++ Requested Execution Date		Absent.			
3.42	[0..1]	++++ Creditor Scheme Identification		(AT-02 Identifier of the Creditor)			
3.43	[0..1]	++++ Settlement Information		Absent.			
3.55	[0..1]	++++ Payment Type Information		(AT-20 Identification code of the Scheme) (AT-21 Transaction / Sequence Type) (AT-59 Category purpose of the Collection)			
3.68	[0..1]	++++ Payment Method					

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
3.69	[0..1]	++++ Mandate Related Information		(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 The type of Mandate (paper or electronic)) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the Mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-60 Reference of the mandate validation made by the Debtor Bank (if present in DS-03))			
3.88	[0..1]	++++ Remittance Information		(AT-22 Remittance information)			
3.120	[0..1]	++++ Ultimate Debtor		(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)			
3.121	[0..1]	++++ Debtor		(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)			
3.122	[0..1]	++++ Debtor Account		(AT-07 Account number (IBAN) of the Debtor)			
3.123	[0..1]	++++ Debtor Agent		(AT-13 BIC of the Debtor Bank (if present in DS-03))			
3.124	[0..1]	++++ Debtor Agent Account		Absent.			
3.125	[0..1]	++++ Creditor Agent		(AT-12 BIC of the Creditor Bank (if present in DS-03))			
3.126	[0..1]	++++ Creditor Agent Account		Absent.			
3.127	[0..1]	++++ Creditor		(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)			
3.128	[0..1]	++++ Creditor Account		(AT-04 Account number (IBAN) of the Creditor)			
3.129	[0..1]	++++ Ultimate Creditor		(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)			



## 4.6 CP SDD B2B Collection

This paragraph concerns the eW Corporate Payment SEPA **Business-To-Business** Direct Debit Collection which is based on [2]. It is very similar to the eW Core message described in this document, therefore it is not described (repeated) in full, but only the differences are listed. The differences are:

- The Scheme identification code is "**B2B**". (Core: "**CORE**".)

The differences show in the message descriptions as follows:

Index (ISO)	Mult. (ISO)	Message element (ISO)	SEPA B2B Direct Debit Requirements (EPC Impl. Guidelines)	Comments and additional specifications from eW	Checks (in addition to ISO xsd checks)	Error code	Action
2.11	[0..1]	+++ Local Instrument	Mandatory		Must be present.	FF01	Reject the PIB.
2.12	{Or	++++ Code	(AT-20 The identification code of the B2B Scheme) <i>Usage Rule:</i> Only 'B2B' is allowed. 'B2B' is used to indicate a B2B direct debit. <i>Usage Rule:</i> The mixing of different Local Instrument values is not allowed in the same message.		Must be present.	FF01	Reject the PIB.
					Value must be 'B2B'.	FF01	Reject the PIB.
2.13	Or}	++++ Proprietary					

## 5 CP SDD Reversal

### 5.1 CP SDD Reversal to eW CPS (pain.007)

There are no differences between a Corporate Payment SEPA **Business-To-Business** Direct Debit Reversal and a Corporate Payment SEPA **Core** Direct Debit Reversal.

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..2]	++ Authorisation					
1.6	[0..1]	++ Batch Booking					
1.7	[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 3.13 Transaction Informations in the message.	FF01	Reject the message.
1.8	[0..1]	++ Control Sum	Mandatory. The validation of this data element depends on pre-agreed customer-to-bank conditions.	Although this element is mandatory eW does NOT check if it is present.	If present, must equal the total of all 3.18 Reversed Instructed Amounts in the message.	FF01	Reject the message.
1.9	[0..1]	++ Group Reversal	<i>Usage rule:</i> It is recommended that 'false' is used.	Only 'false' is allowed.	If present, the value must be 'false', in lower-case characters.	FF01	Reject the 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
1.10	[0..1]	++ Initiating Party	Mandatory.	The creditor or the party that initiates the SDD reversal on behalf of the creditor, for example a service bureau. Either Name or Identification or both must be present. Although this element is mandatory eW does NOT check if it is present.			
1.10	[0..1]	+++ Name	<i>Usage Rule:</i> 'Name' is limited to 70 characters in length.		Name (if present) must not exceed 70 characters in length.	FF01	Reject the message.
1.10	[0..1]	+++ Postal Address					
1.10	[0..1]	+++ Identification					
1.10	{Or	++++ Organisation Identification	<i>Usage Rule:</i> 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.
1.10	Or}	++++ Private Identification	<i>Usage Rule:</i> 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 message.
1.10	[0..1]	+++ Country Of Residence					
1.10	[0..1]	+++ Contact Details					
1.11	[0..1]	++ Forwarding Agent					
1.12	[0..1]	++ Debtor Agent					
1.13	[0..1]	++ Creditor Agent	(AT-12 BIC of the Creditor bank)				
2.0	[1..1]	+ Original Group Information					
2.1	[1..1]	++ Original Message Identification		Message Identification of the original direct debit message. This reversal message relates to only 1 original direct debit message, not more.	Must be equal to the value in the original direct debit message.	FF01	Reject the message.
2.2	[1..1]	++ Original Message Name Identification			Must equal 'pain.008.001.02'.	FF01	Reject the message.
2.3	[0..1]	++ Original Creation Date Time					
2.4	[0..n]	++ Reversal Reason Information	<i>Usage rule:</i> Only one occurrence is allowed.	Not to be used.	Must be absent.	FF01	Reject the message.
2.5	[0..1]	+++ Originator					

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]	+++ Reason	Usage Rule: 'Reason' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'.				
2.7	{Or	++++ Code	(AT-31 Reversal reason code) Values: AM05, MS02.				
2.8	Or}	++++ Proprietary					
2.9	[0..1]	+++ Additional Information					
3.0	[0..n]	+ Original Payment Information And Reversal			At least one occurrence must be present.	FF01	Reject the PIB
3.1	[0..1]	++ Reversal Payment Information Identification		Mandatory. Must be unique to unambiguously identify the Payment Information (Original Payment Information And Reversal). eW advises to make the Reversal Payment Information Identifications unique <i>across</i> messages.	Must be present.	FF01	Reject the PIB
					Must be unique to unambiguously identify the Payment Information within the message.	AM05	Reject the PIB.
3.2	[0..1]	++ Original Payment Information Identification		Mandatory.	Must be present.	FF01	Reject the PIB
					Must be equal to the value in the original PIB.	FF01	Reject the PIB
3.3	[0..1]	++ Original Number Of Transactions					
3.4	[0..1]	++ Original Control Sum					
3.5	[0..1]	++ Batch Booking					
3.6	[0..1]	++ Payment Information Reversal		Mandatory. The value must be 'false', even if the whole original Payment Information is reversed. Every direct debit to be reversed must be present in 3.13 Transaction Information.	Must be present.	FF01	Reject the PIB.
					The value must be 'false', in lower-case characters.	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
3.7	[0..n]	++ Reversal Reason Information	Usage rule: Only one occurrence allowed.		Must be present if 3.6 Payment Information Reversal is 'true'	FF01	Reject the PIB.
					If present, only one occurrence is allowed.	FF01	Reject the PIB.
3.8	[0..1]	+++ Originator					
3.9	[0..1]	+++ Reason	Usage Rule: 'Reason' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'.		Must be present (if 3.7 is present).	FF01	Reject the PIB.
3.10	{Or	++++ Code	(AT-31 Reversal reason code) Values: AM05, MS02.	See paragraph 'Reversal Reason in pain.007' for value descriptions.	Must be the value AM05 or MS02.	FF01	Reject the PIB.
3.11	Or}	++++ Proprietary					
3.12	[0..n]	+++ Additional Information					
3.13	[0..n]	++ Transaction Information		Mandatory. ISO: Must be absent if 3.6 Payment Information Reversal is 'true' and must be present if 3.6 Payment Information Reversal is 'false'.	At least one occurrence must be present (because 3.6 Payment Information Reversal is 'false').	FF01	Reject the transaction.
3.14	[0..1]	+++ Reversal Identification		Mandatory. Unique identification assigned by the party that initiated (created) the reversal.	Must be present.	FF01	Reject the transaction.
					Must be unique to unambiguously identify the reversal transaction within the PIB (Original Payment Information And Reversal).	AM05	Reject the transaction.
3.15	[0..1]	+++ Original Instruction Identification		Instruction Identification of the original direct debit transaction (if it was present).	If present, must be equal to the value in the original direct debit.	FF01	Reject the transaction.
3.16	[0..1]	+++ Original End To End Identification	Mandatory. (AT-10 Creditor reference of the direct debit Collection)		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
					Must be equal to the value in the original direct debit.	FF01	Reject the transaction.
3.17	[0..1]	+++ Original Instructed Amount	(AT-06 Amount of the Collection 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.	Mandatory.	Must be present.	FF01	Reject the transaction.
					Must be equal to the value in the original direct debit.	FF01	Reject the transaction.
3.18	[0..1]	+++ Reversed Instructed Amount	Usage Rule: Amount of the Reversal must be the same as the Amount of the Collection in euro (AT-06). 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.	Mandatory.	Must be present.	FF01	Reject the transaction.
					Must be 'EUR', $\geq 0.01$ , $\leq 999999999.99$ , max 2 fraction digits.	FF01	Reject the transaction.
					Must be equal to Original Instructed Amount (3.17).	FF01	Reject the transaction.
3.19	[0..1]	+++ Charge Bearer	Usage rule: Only 'SLEV' is allowed.		If present, must contain the value 'SLEV'.	FF01	Reject the transaction.
3.20	[0..n]	+++ Reversal Reason Information	Usage rule: Only one occurrence is allowed.	Mandatory.	Must be present.	FF01	Reject the transaction.
					Only one occurrence is allowed.	FF01	Reject the transaction.
3.21	[0..1]	++++ Originator					
3.22	[0..1]	++++ Reason	Usage Rule: 'Reason' must be present either in 'Original Group Information', 'Original Payment Information and Reversal' or 'Transaction Information'.	Mandatory.	Must be present.	FF01	Reject the transaction.
3.23	{Or	+++++ Code	(AT-31 Reversal reason code) Values: AM05, MS02.	See paragraph 'Reversal Reason in pain.007' for value descriptions.	Must be the value AM05 or MS02.	FF01	Reject the transaction.
3.24	Or}	+++++ Proprietary					
3.25	[0..n]	++++ Additional 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
3.26	[0..1]	+++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the received DS-03 which is being reversed) <i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.	All the yellow elements below should be present if they were present (mandatory or not) in the original direct debit 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 direct debit: 3.34 Requested Collection Date 3.49 Payment Type Information / Local Instrument / Code 3.116 Debtor Account / Identification / IBAN 3.117 Debtor Agent / Financial Institution Identification / BIC 3.119 Creditor Agent / Financial Institution Identification / BIC 3.122 Creditor Account / Identification / IBAN Exception: the Debtor Agent BIC and the Creditor Agent BIC may be absent if they were absent in the original direct debit (IBAN-only).	FF01	Reject the transaction
3.27	[0..1]	++++ Interbank Settlement Amount					
3.28	[0..1]	++++ Amount		Absent, because 3.17 Original Instructed Amount is already present.			
3.33	[0..1]	++++ Interbank Settlement Date					
3.34	[0..1]	++++ Requested Collection Date	(AT-11 Due date of the Collection)				
3.35	[0..1]	++++ Requested Execution Date					
3.36	[0..1]	++++ Creditor Scheme Identification	(AT-02 Identifier of the Creditor)				
3.37	[0..1]	++++ Settlement 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
3.49	[0..1]	++++ Payment Type Information	(AT-20 Identification code of the Scheme) (AT-21 Transaction / Sequence Type) (AT-59 Category purpose of the Collection)				
3.62	[0..1]	++++ Payment Method					
3.63	[0..1]	++++ Mandate Related Information	(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 The type of Mandate (paper or e-Mandate)) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique Mandate reference as given by the original creditor who issued the Mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-60 Reference of the mandate validation made by the Debtor Bank (if present in DS-03))				
3.82	[0..1]	++++ Remittance Information	(AT-22 Remittance information)				
3.114	[0..1]	++++ Ultimate Debtor	(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)				
3.115	[0..1]	++++ Debtor	(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor Identification)				
3.116	[0..1]	++++ Debtor Account	(AT-07 Account number (IBAN) of the Debtor)				
3.117	[0..1]	++++ Debtor Agent	(AT-13 BIC of the Debtor Bank (if present in DS-03))				
3.118	[0..1]	++++ Debtor Agent Account					



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
3.119	[0..1]	++++ Creditor Agent	(AT-12 BIC of the Creditor Bank (if present in DS-03))				
3.120	[0..1]	++++ Creditor Agent Account					
3.121	[0..1]	++++ Creditor	(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)				
3.122	[0..1]	++++ Creditor Account	(AT-04 Account number (IBAN) of the Creditor)				
3.123	[0..1]	++++ Ultimate Creditor	(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)				

## 5.2 CP SDD Reversal Reject from eW CPS (pain.002)

The message for rejecting a Corporate Payment SDD Reversal is not a SEPA message (it does not exist in the EPC Implementation Guidelines). Since it is very similar to the message [Corporate Payment SDD Collection Reject \(pain.002\)](#), described in a previous paragraph, it is not repeated here. The Corporate Payment SDD Reversal Reject has the following differences compared to the Corporate Payment SDD Collection 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
2.2	[1..1]	++ Original Message Name Identification		Value: 'pain.007.001.02'.			
3.1	[1..1]	++ Original Payment Information Identification		Reversal Payment Information Identification of the original Payment Information (Original Payment Information And Reversal).			
3.2	[0..1]	++ Original Number Of Transactions		Absent.			
3.3	[0..1]	++ Original Control Sum		Absent.			
3.17	[0..1]	+++ Original Instruction Identification		Present, 3.14 Reversal Identification of the original reversal.			
3.18	[0..1]	+++ Original End To End Identification		Present, 3.16 <u>Original</u> End To End Identification of the original reversal.			

## 5.3 (CP) SDD Reversal from eW CPS

### 5.3.1 To bank (pain.007)

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
- 1.7 Number Of Transactions does not include those transactions that have been rejected by CPS
- 1.8 Control Sum is always present and does not include the amounts of those transactions that have been rejected by CPS
- 2.1 Original Message Identification is assigned by eW CPS
- 3.3 Original Number Of Transactions is assigned by eW CPS
- 3.4 Original Control Sum is assigned by eW CPS
- 3.117 Debtor Agent is taken from the original pain.008 transaction from CPS to the bank.
- 3.119 Creditor Agent is taken from the original pain.008 transaction from CPS to the bank.

### 5.3.2 To CSM (pacs.007)

(This message is not relevant to banks, corporates and service agents.)

The pacs.007 message contains the (transactions of the) original Payment Information (Original Payment Information And Reversal) that was sent to eW CPS in a pain.007 message:

- 1.1 Message Identification is constructed from 3.1 Reversal Payment Information Identification (pain.007), 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 Reversal Payment Information Identification (if this identification was 25 characters or shorter, then the full identification). Any space characters in the Reversal Payment Information Identification are replaced with hyphens ("-").
- 1.2 Creation Date Time is assigned by eW CPS
- 1.7 Number Of Transactions does not include those transactions of the original Payment Information that have been rejected by CPS
- 1.10 Total Reversed Interbank Settlement Amount is the total amount of 3.7 Reversed Interbank Settlement Amount (pacs.007) of all transactions
- 1.11 Interbank Settlement Date is the date of sending the pacs.007 to the CSM if a TARGET day, else the first TARGET day after the sending date
- 1.24 Instructing Agent is assigned by eW CPS and contains (the BIC of) the bank of the corporate customer
- 3.1 Reversal Identification is assigned by eW CPS on behalf of the Creditor Bank
- 3.7 Reversed Interbank Settlement Amount is taken from 3.18 Reversed Instructed Amount (pain.007)
- 3.9 Reversed Instructed Amount is absent, because 3.13 Charges Information is absent
- 3.13 Charges Information is absent
- 3.19 Originator sub-element BICorBEI is filled with the Creditor Agent BIC (3.117 in pacs.007).

## 5.4 (CP) SDD Reversal Reject to eW CPS

### 5.4.1 From bank (pain.002)

The message for rejecting a Corporate Payment SDD Reversal is not a SEPA message (it does not exist in the EPC Implementation Guidelines). Since it is very similar to the message Corporate Payment SDD Collection Reject (pain.002), described in a previous paragraph, it is not repeated here. The Corporate Payment SDD Reversal Reject has the following differences compared to the Corporate Payment SDD Collection 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
2.2	[1..1]	++ Original Message Name Identification		Value: 'pain.007.001.02'.			
3.1	[1..1]	++ Original Payment Information Identification		Reversal Payment Information Identification of the original Payment Information (Original Payment Information And Reversal).			
3.2	[0..1]	++ Original Number Of Transactions		Absent.			
3.3	[0..1]	++ Original Control Sum		Absent.			
3.17	[0..1]	+++ Original Instruction Identification		Present, 3.14 Reversal Identification of the original reversal.			
3.18	[0..1]	+++ Original End To End Identification		Present, 3.16 <u>Original</u> End To End Identification of the original reversal.			

### 5.4.2 From CSM (pacs.002)

(This message is not relevant to banks, corporates and service agents.)

See [8] for the specifications of the SDD Reversal Reject (pacs.002).

## 5.5 CP SDD Reversal Status Report (pain.002)

The Corporate Payment SDD Reversal Status Report (pain.002) 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.007.001.02"			
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.			
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.			

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		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).			
2.09	[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		Reversal Payment Information Identification of the original Payment Information (Original Payment Information And Reversal).			
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. "PART": part of the transactions of the original Payment Information have been accepted or rejected.			
3.5	[0..n]	++ Status Reason Information		One occurrence is present if the whole Payment Information has been rejected. 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
3.6	[0..1]	+++ Originator		Present (if 3.5 is present). The bank or CSM that initiated the reject. Either sub-element BIC (bank/CSM) or sub-element Name (CSM that has no BIC). In case of eW: "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		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.			
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, 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, if any, are always present (no choice for the receiver), unless the whole original Payment Information has been rejected, 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: 3.14 Reversal Identification of the original reversal.			
3.18	[0..1]	+++ Original End To End Identification		Present: 3.16 <u>Original</u> End To End Identification of the original reversal.			

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
3.19	[0..1]	+++ Transaction Status		Present. Contains one of the following codes: "ACCP": accepted for execution. "RJCT": rejected.			
3.20	[0..n]	+++ Status Reason Information		One occurrence is present if the transaction was rejected (Transaction Status = RJCT). Absent in all other cases.			
3.21	[0..1]	++++ Originator		Present (if 3.20 is present). The bank or CSM that initiated the reject. Either sub-element BIC (bank/CSM) or sub-element Name (CSM that has no BIC). In case of eW: "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		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		Present. All the yellow elements below are present, if they were present (mandatory or not) in the original direct debit message.			
3.33	[0..1]	++++ Interbank Settlement Amount		Absent.			
3.34	[0..1]	++++ Amount		(AT-06 Amount of the Collection in euro) Contains the sub-element Instructed Amount.			
3.39	[0..1]	++++ Interbank Settlement Date		Absent.			
3.40	[0..1]	++++ Requested Collection Date		(AT-11 Due date of the Collection)			
3.41	[0..1]	++++ Requested Execution Date		Absent.			
3.42	[0..1]	++++ Creditor Scheme Identification		(AT-02 Identifier of the Creditor)			
3.43	[0..1]	++++ Settlement Information		Absent.			
3.55	[0..1]	++++ Payment Type Information		(AT-20 Identification code of the Scheme) (AT-21 Transaction / Sequence Type) (AT-59 Category purpose of the Collection)			



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		(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 The type of Mandate (paper or electronic)) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the Mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-60 Reference of the mandate validation made by the Debtor Bank (if present in DS-03))			
3.88	[0..1]	++++ Remittance Information		(AT-22 Remittance information)			
3.120	[0..1]	++++ Ultimate Debtor		(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)			
3.121	[0..1]	++++ Debtor		(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)			
3.122	[0..1]	++++ Debtor Account		(AT-07 Account number (IBAN) of the Debtor)			
3.123	[0..1]	++++ Debtor Agent		(AT-13 BIC of the Debtor Bank (if present in DS-03))			
3.124	[0..1]	++++ Debtor Agent Account		Absent.			
3.125	[0..1]	++++ Creditor Agent		(AT-12 BIC of the Creditor Bank (if present in DS-03))			
3.126	[0..1]	++++ Creditor Agent Account		Absent.			
3.127	[0..1]	++++ Creditor		(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)			
3.128	[0..1]	++++ Creditor Account		(AT-04 Account number (IBAN) of the Creditor)			
3.129	[0..1]	++++ Ultimate Creditor		(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)			

## 6 CP SDD Cancellation

### 6.1 CP SDD Cancellation to eW CPS (camt.055)

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

In the CP SDD Cancellation message mixing of CORE and B2B is not allowed. This means that 4.62 Original Transaction Reference, sub-element Payment Type Information / Local Instrument / Code must have one-and-the-same value throughout the message: either CORE or B2B.

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. <i>Usage Rule:</i> '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

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	[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					
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 direct debits 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 <i>across</i> 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

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
4.31	[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.008.001.02".	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 transactions per message!! see element 3.1)	If present, must be ≤ 100.000.	FF01	Reject the PIB
					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 cancelled. Every direct debit to be cancelled 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					

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
4.43	[0..n]	+++ Transaction Information		Mandatory. Identifies the direct debit 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
4.45	[0..1]	++++ Case		Not to be used.			
4.51	[0..1]	++++ Original Instruction Identification		Instruction Identification of the original direct debit transaction.	If present, must be equal to the value in the original direct debit.	FF01	Reject the transaction
4.52	[0..1]	++++ Original End To End Identification		Mandatory. (AT-10 Creditor's reference to the direct debit Collection)	Must be present.	FF01	Reject the transaction
					Must be equal to the value in the original direct debit.	FF01	Reject the transaction
4.53	[0..1]	++++ Original Instructed Amount		Mandatory. (AT-06 Amount of the Collection in euro)	Must be present.	FF01	Reject the transaction
					Must be equal to the value in the original direct debit.	FF01	Reject the transaction
4.54	[0..1]	++++ Original Requested Execution Date		Not to be used.			
4.55	[0..1]	++++ Original Requested Collection Date		Mandatory. (AT-11 Due date of the Collection)	Must be present.	FF01	Reject the transaction
					Must be equal to the value in the original direct debit.	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
4.56	[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 Creditor or Creditor Bank).  Either the BIC of the Creditor Bank or the name of the Creditor.  <i>Usage Rule:</i> '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
4.58	[0..1]	+++++ Reason		Mandatory.	Must be present	FF01	Reject the transaction
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: AGNT, CURR, CUST, CUTA, DUPL, UPAY.	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.			

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]	++++ Original Transaction Reference		All the yellow elements below should be present if they were present (mandatory or not) in the original direct debit 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 direct debit: 4.62 Payment Type Information / Local Instrument / Code 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 direct debit (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		Not to be used, because 4.55 Original Requested Collection Date is already present.			
4.62	[0..1]	+++++ Requested Execution Date					
4.62	[0..1]	+++++ Creditor Scheme Identification		(AT-02 Identifier of the Creditor)			
4.62	[0..1]	+++++ Settlement Information					
4.62	[0..1]	+++++ Payment Type Information		(AT-20 Identification code of the Scheme) (AT-21 Transaction / Sequence Type) (AT-59 Category purpose of the Collection)			
4.62	[0..1]	+++++ Payment Method					

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]	+++++ Mandate Related Information		(AT-01 Unique Mandate reference) (AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 The type of Mandate (paper or electronic)) (AT-18 Identifier of the original Creditor who issued the Mandate) (AT-19 Unique mandate reference as given by the original creditor who issued the Mandate) (AT-24 Reason for Amendment of the Mandate) (AT-25 Signing date of the Mandate) (AT-60 Reference of the mandate validation made by the Debtor Bank (if present in DS-03))			
4.62	[0..1]	+++++ Remittance Information		(AT-22 Remittance information)			
4.62	[0..1]	+++++ Ultimate Debtor		(AT-15 Name of the Debtor Reference Party) (AT-37 Identification code of the Debtor Reference Party)			
4.62	[0..1]	+++++ Debtor		(AT-14 Name of the Debtor) (AT-09 Address of the Debtor) (AT-27 Debtor identification code)			
4.62	[0..1]	+++++ Debtor Account		(AT-07 Account number (IBAN) of the Debtor)			
4.62	[0..1]	+++++ Debtor Agent		(AT-13 BIC of the Debtor Bank)			
4.62	[0..1]	+++++ Debtor Agent Account					
4.62	[0..1]	+++++ Creditor Agent		(AT-12 BIC of the Creditor Bank)			
4.62	[0..1]	+++++ Creditor Agent Account					
4.62	[0..1]	+++++ Creditor		(AT-03 Name of the Creditor) (AT-05 Address of the Creditor)			



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]	+++++ Creditor Account		(AT-04 Account number (IBAN) of the Creditor)			
4.62	[0..1]	+++++ Ultimate Creditor		(AT-38 Name of the Creditor Reference Party) (AT-39 Identification code of the Creditor Reference Party)			

## 6.2 CP SDD Cancellation Reject from eW CPS (pain.002)

The message for rejecting a Corporate Payment SDD Cancellation is not a SEPA message (it does not exist in the EPC Implementation Guidelines). Since it is very similar to the message [Corporate Payment SDD Collection Reject \(pain.002.001.03\)](#), described in a previous paragraph, it is not repeated here. The Corporate Payment SDD Cancellation Reject has the following differences compared to the Corporate Payment SDD Collection 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'.			
2.4	[0..1]	++ Original Number Of Transactions		Present if Number Of Transactions was present in the original message.			
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 <u>Original</u> End To End Identification of the original cancellation.			

## 6.3 (CP) SDD Cancellation from eW CPS

### 6.3.1 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
- 4.62 Debtor Agent is taken from the original pain.008 transaction from CPS to the bank.
- 4.62 Creditor Agent is taken from the original pain.008 transaction from CPS to the bank.

### 6.3.2 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 Creditor Bank

## 6.4 (CP) SDD Cancellation Reject to eW CPS

### 6.4.1 From bank (pain.002)

The message for rejecting a Corporate Payment SDD Cancellation is not a SEPA message (it does not exist in the EPC Implementation Guidelines). Since it is very similar to the message Corporate Payment SDD Collection Reject (pain.002), described in a previous paragraph, it is not repeated here. The Corporate Payment SDD Cancellation Reject has the following differences compared to the Corporate Payment SDD Collection 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		4.44 Cancellation Identification of the original cancellation.			
3.18	[0..1]	+++ Original End To End Identification		4.52 <u>Original</u> End To End Identification of the original cancellation.			

### 6.4.2 From CSM (pacs.002)

(This message is not relevant to banks, corporates and service agents.)  
See [8] for the specifications of the SDD Cancellation Reject (pacs.002).

## 6.5 (CP) SDD Positive Cancellation Report

### 6.5.1 From bank (pain.002)

The message for a Corporate Payment SDD Positive Cancellation Report 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		Unique over time for this message type.			
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		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		Assignment 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 have the value "camt.055.001.01".	FF01	Reject the message
2.3	[0..1]	++ Original Creation Date Time		Absent.			
2.4	[0..1]	++ Original Number Of Transactions		Mandatory. Number Of Transactions of the original message.	Must be present.	FF01	Reject the message
					Must be equal to the value in the original message.	FF01	Reject the message
2.5	[0..1]	++ Original Control Sum		Absent.			
2.6	[0..1]	++ Group Status		Absent.			
2.7	[0..n]	++ Status Reason Information		Absent.			
2.8	[0..1]	+++ Originator		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
2.09	[0..1]	+++ Reason		Absent.			
2.10	{Or	++++ Code		Absent.			
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		Mandatory.	Must be present (one or more occurrences)	FF01	Reject the PIB
3.1	[1..1]	++ Original Payment Information Identification		Payment Cancellation Identification of the original Payment Information (Original Payment Information And Cancellation).	Must be equal to the value in the original Payment Information.	FF01	Reject the PIB
3.2	[0..1]	++ Original Number Of Transactions		Mandatory. Number Of Transactions of the original Payment Information (Original Payment Information And Cancellation).	Must be present.	FF01	Reject the message
					Must be equal to the value in the original Payment Information.	FF01	Reject the PIB
3.3	[0..1]	++ Original Control Sum		Mandatory. Control Sum of the original Payment Information (Original Payment Information And Cancellation).	Must be present.	FF01	Reject the message
					Must be equal to the value in the original Payment Information.	FF01	Reject the PIB
3.4	[0..1]	++ Payment Information Status		Mandatory. Contains one of the following codes: "ACCP": all cancellations of the original Payment Information have been executed. "PART": part of the cancellations of the original Payment Information have been executed.	Must be present	FF01	Reject the PIB
					Must contain the value ACCP or PART.	FF01	Reject the PIB
3.5	[0..n]	++ Status Reason Information		Absent.			
3.6	[0..1]	+++ Originator		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
3.7	[0..1]	+++ Reason		Absent.			
3.8	{Or	++++ Code		Absent.			
3.9	Or}	++++ Proprietary		Absent.			
3.10	[0..n]	+++ Additional Information		Absent.			
3.11	[0..n]	++ Number Of Transactions Per Status		Absent.			
3.12	[1..1]	+++ Detailed Number Of Transactions		Absent.			
3.13	[1..1]	+++ Detailed Status		Absent.			
3.14	[0..1]	+++ Detailed Control Sum		Absent.			
3.15	[0..n]	++ Transaction Information And Status		Each occurrence contains one executed cancellation. At least one occurrence must be present.	At least one occurrence must be present	FF01	Reject the PIB
3.16	[0..1]	+++ Status Identification		Mandatory. Unique identification assigned by the bank sending this Positive Cancellation Report.	Must be present.	FF01	Reject the transaction
3.17	[0..1]	+++ Original Instruction Identification		Mandatory. 4.44 Cancellation Identification of the original cancellation.	Must be present.	FF01	Reject the transaction
					Must be equal to the value in the original transaction.	FF01	Reject the transaction
3.18	[0..1]	+++ Original End To End Identification		Mandatory. 4.52 <u>Original</u> End To End Identification of the original cancellation.	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		Mandatory.	Must be present.	FF01	Reject the transaction
					Must contain the value ACCP.	FF01	Reject the transaction
3.20	[0..n]	+++ Status Reason Information		Absent.			
3.21	[0..1]	++++ Originator		Absent.			
3.22	[0..1]	++++ Reason		Absent.			
3.23	{Or	+++++ Code		Absent.			
3.24	Or}	+++++ Proprietary		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
3.25	[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		All the yellow elements below should be present if they were present (mandatory or not) in the original cancellation 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 direct debit: 3.34 Amount / Instructed Amount 3.40 Requested Collection Date 3.55 Payment Type Information / Local Instrument / Code 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 direct debit (IBAN-only).	FF01	Reject the transaction
3.33	[0..1]	++++ Interbank Settlement Amount					
3.34	[0..1]	++++ Amount		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					
3.42	[0..1]	++++ Creditor Scheme Identification					
3.43	[0..1]	++++ Settlement 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
3.55	[0..1]	++++ Payment Type Information					
3.68	[0..1]	++++ Payment Method					
3.69	[0..1]	++++ Mandate Related Information					
3.88	[0..1]	++++ Remittance Information					
3.120	[0..1]	++++ Ultimate Debtor					
3.121	[0..1]	++++ Debtor					
3.122	[0..1]	++++ Debtor Account					
3.123	[0..1]	++++ Debtor Agent					
3.124	[0..1]	++++ Debtor Agent Account					
3.125	[0..1]	++++ Creditor Agent					
3.126	[0..1]	++++ Creditor Agent Account					
3.127	[0..1]	++++ Creditor					
3.128	[0..1]	++++ Creditor Account					
3.129	[0..1]	++++ Ultimate Creditor					

### 6.5.2 From CSM (pacs.002)

(This message is not relevant to banks, corporates and service agents.)  
See [8] for the specifications of the SDD Positive Cancellation Report (pacs.002).

## 7 Supplementary messages

### 7.1 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.

#### 7.1.1 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.008.001.02 (SDD Collection), 2.3 Batch Booking
- pain.007.001.02 (SDD Reversal), 3.5 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 for pain.008**

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:
	<ul style="list-style-type: none"> <li>• Total amount</li> <li>• Debit/Credit indicator</li> </ul>
1 Entry Details	Per PIB
1 Batch	Per PIB:
	<ul style="list-style-type: none"> <li>• Number of Transactions</li> </ul>
0-n Transaction Details	If present, per Transaction:
	<ul style="list-style-type: none"> <li>• Debtor account (IBAN)</li> <li>• Debtor Bank BIC</li> <li>• Creditor account (IBAN)</li> <li>• Creditor Bank BIC</li> </ul>

### **batch booking for pain.007**

If the Batch Booking flag is "true" or absent:

- 1 Notification for every 3.0 OriginalPaymentInformationAndReversal
- Only Account of the "originator" in Notification level (= no related account)
- Optional all Transaction Details for every Transaction in the OriginalPaymentInformationAndReversal (Bank to choose, parameter setting)

1 Group header	
1-n Notification	Per OriginalPaymentInformationAndReversal:
	<ul style="list-style-type: none"> <li>• Originator account (IBAN)</li> <li>• Originator bank BIC</li> </ul>
1 Entry	Per OriginalPaymentInformationAndReversal:
	<ul style="list-style-type: none"> <li>• Total amount</li> <li>• Debit/Credit indicator</li> <li>• Reversal indicator</li> </ul>
1 Entry Details	Per OriginalPaymentInformationAndReversal
1 Batch	Per OriginalPaymentInformationAndReversal:
	<ul style="list-style-type: none"> <li>• Number of Transactions</li> </ul>
0-n Transaction Details	If present, per Transaction:
	<ul style="list-style-type: none"> <li>• Debtor account (IBAN)</li> <li>• Debtor Bank BIC</li> <li>• Creditor account (IBAN)</li> <li>• Creditor Bank BIC</li> </ul>

**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

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

Index (ISO)	Mult. (ISO)	Message element (ISO)		Comments and additional specifications from eW		presence <sup>1</sup>	pain.001	pain.008	pain.007
	[1..1]	+ Message root	<BkToCstmrDbtCdtNtfctn>			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		-			

<sup>1</sup> Presence:

M = Mandatory

O = Optional

- = not present

Index (ISO)	Mult. (ISO)	Message element (ISO)		Comments and additional specifications from eW		presence <sup>1</sup>	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			
	[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		-			

Index (ISO)	Mult. (ISO)	Message element (ISO)		Comments and additional specifications from eW		presence <sup>1</sup>	pain.001	pain.008	pain.007
	[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	<TtINtries>	Absent		-			
2.29	[0..1]	+++ Total Credit Entries	<TtICdtNtries>	Absent		-			
2.32	[0..1]	+++ Total Debit Entries	<TtIDbtNtries>	Absent		-			
2.35	[0..n]	+++ Total Entries Per Bank Transaction Code	<TtINtriesPerBkTx Cd>	Absent		-			
2.56	[0..n]	++ Entry	<Ntry>			M			
2.57	[0..1]	+++ Entry Reference	<NTryRef>	Unique reference for the Entry		M			
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

Index (ISO)	Mult. (ISO)	Message element (ISO)		Comments and additional specifications from eW		presence <sup>1</sup>	pain.001	pain.008	pain.007
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: <ul style="list-style-type: none"> <li>2.17 Requested Execution Date</li> <li>Execution date update via Payment Management module</li> <li>Changed Execution Date caused by delay in processing (e.g. pending approval)</li> </ul>	Expected booking date, either: <ul style="list-style-type: none"> <li>2.18 Requested Collection Date</li> <li>Execution date update via Payment Management module</li> <li>Changed Execution Date caused by delay in processing (e.g. pending approval)</li> </ul>	Original Requested Collection date : 3.34 Requested Collection Date <ul style="list-style-type: none"> <li></li> </ul>
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
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



Index (ISO)	Mult. (ISO)	Message element (ISO)		Comments and additional specifications from eW		presence <sup>1</sup>	pain.001	pain.008	pain.007
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.
2.119	[0..1]	+++++ Number Of Transactions	<NbOfTx>	Number of individual Transactions from the batch selected for this report. Only present for "Batch Booking"		O			

Index (ISO)	Mult. (ISO)	Message element (ISO)		Comments and additional specifications from eW		presence <sup>1</sup>	pain.001	pain.008	pain.007
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	<TxDtIs>	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		-			
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		-			

Index (ISO)	Mult. (ISO)	Message element (ISO)		Comments and additional specifications from eW		presence <sup>1</sup>	pain.001	pain.008	pain.007
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	<PrprtryAmt>	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 <sup>1</sup>	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	<DlvrAgt>	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 <sup>1</sup>	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	<OrgnIBkTxCd>	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 <sup>1</sup>	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		-			

## 7.2 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).

## 7.3 Rejects and cancellations from the CSM (pacs.002)

Banks that use the eW CSM route and that also receive the CPS Booking Report, these banks will receive rejects and cancellations from the eW CSM (eW CPS receives them from the eW CSM and forwards them to the bank). These are:

- SDD Collection Reject (pacs.002)
- SDD Reversal Reject (pacs.002)
- SDD Positive Cancellation Report (pacs.002)

They are described in the Interface Description of the eW CSM ([8]).

In the SDD Reversal Reject and the SDD Positive Cancellation Report the Debtor IBAN and the Creditor IBAN are added by eW CPS, in order to facilitate the booking process at the bank. (In the SDD Collection Reject both IBANs are already included by the eW CSM, so eW CPS does not need to add them.)

## 7.4 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.

### 7.4.1 SDD 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.			
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.008.001.02"			
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)			



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]	++ 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.			
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.			

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
3.14	[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.			

### 7.4.2 SDD Cancellation PIB Positive Validation Report (pain.002)

Since the SDD Cancellation PIB Positive Validation Report is very similar to the SDD PIB Positive Validation Report, described in the previous paragraph, 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:  "ACCP": all transactions of the original Payment Information And Cancellation have been accepted for execution. "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.			

### 7.4.3 SDD Reversal PIB Positive Validation Report (pain.002)

Since the SDD Reversal PIB Positive Validation Report is very similar to the SDD PIB Positive Validation Report, described in a previous paragraph, 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
2.2	[1..1]	++ Original Message Name Identification		Value: 'pain.007.001.02'.			
3.1	[1..1]	++ Original Payment Information Identification		Reversal Payment Information Identification of the original Payment Information And Reversal.			
3.2	[0..1]	++ Original Number Of Transactions		The number of transactions contained in the original Payment Information And Reversal, determined by eW.			
3.3	[0..1]	++ Original Control Sum		The total of transaction amounts contained in the original Payment Information And Reversal, 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 And Reversal have been accepted for execution. "PART": part of the transactions of the original Payment Information And Reversal 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 Reversal. Absent if the number and total amount of the rejected transactions could not be determined.			

## 8 Reason codes

### 8.1 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)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked Account blocked for direct debit by the Debtor
AC13	InvalidDebtorAccountType	Debtor account is a consumer account (AC13 is only used in SDD B2B, not in SDD Core.)
AG01	TransactionForbidden	Direct debit forbidden on this account for regulatory reasons
AG02	InvalidBankOperationCode	Operation code/transaction code/sequence type incorrect, invalid file format <i>Usage rule:</i> To be used to indicate an incorrect 'operation code / transaction code / sequence type'
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate collection
BE01	InconsistentWithEndCustomer	Debtor's name does not match with the account holder's name.
BE05	UnrecognisedInitiatingParty	Identifier of the Creditor incorrect
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 <i>Usage rule:</i> To be used to indicate an invalid file format
MD01	NoMandate	In SDD Core: No Mandate In SDD B2B: No Mandate or unable to obtain mandate confirmation from the Debtor
MD02	MissingMandatoryInformationInMandate	Mandate data missing or incorrect
MD07	EndCustomerDeceased	Debtor deceased
MS02	NotSpecifiedReasonCustomerGenerated	Refusal by the Debtor
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	MissingDebtorNameOrAddress	Regulatory Reason
RR03	MissingCreditorNameOrAddress	Regulatory Reason
RR04	Regulatory Reason	Regulatory Reason
SL01	DueToSpecificServiceOfferedByDebtorAgent	Specific Service offered by the Debtor Bank

EPC Implementation Guidelines: "Other codes may be used when the Creditor 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
EQ04		The creditor scheme ID is not registered for customer
EQ05		The creditor scheme ID is not registered for account of customer

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).

## 8.2 Reversal Reason in pain.007

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AM05	Duplication	Duplicate entry
MS02	NotSpecifiedReasonCustomerGenerated	Reason not specified

## 8.3 Cancellation Reason in camt.055

ISO Code	ISO Name	Definition
AGNT	IncorrectAgent	Agent in the payment workflow is incorrect.
CURR	IncorrectCurrency	Currency of the payment is incorrect.
CUST	RequestedByCorporate	Cancellation requested by the Debtor.
CUTA	CancelUponUnableToApply	Cancellation requested because an investigation request has been received and no remediation is possible.
DUPL	DuplicatePayment	Payment is a duplicate of another payment.
UPAY	UnduePayment	Payment is not justified.

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

## 9 List of changes

The changes of this version relative to version 9.0 are:

Description of the change	Type	Go Live date
CP SDD Collection to eW CPS (pain.008), element 1.7 Control Sum: made mandatory in SEPA but eW will not check whether it is present or not. But if present then eW will check the value.	change	19-11-2017
CP SDD Collection to eW CPS (pain.008), element 2.4 Number Of Transactions: made mandatory in SEPA but eW will not check whether it is present or not. But if present then eW will check the value.	change	19-11-2017
CP SDD Collection to eW CPS (pain.008), element 2.5 Control Sum: made mandatory in SEPA but eW will not check whether it is present or not. But if present then eW will check the value.	change	19-11-2017
CP SDD Collection to eW CPS (pain.008), element 2.6 and 2.32 Payment Type Information: is no longer mandatory at Payment Information level (2.6), instead it is mandatory either at Payment Information level (2.6) or at transaction level (2.32).	change	19-11-2017
CP SDD Collection to eW CPS (pain.008), element 2.21 Creditor Agent BIC: the text "The BIC is mandatory for non-EU/non-EEA cross-border SEPA transactions" replaced with "The BIC is only mandatory when the Creditor Bank is located in a non-EEA SEPA country or territory". But eW will not check it.	clarification	19-11-2017
CP SDD Collection to eW CPS (pain.008), element 2.70 Debtor Agent BIC: the text "The BIC is mandatory for non-EU/non-EEA cross-border SEPA transactions" replaced with "The BIC is only mandatory when the Debtor Bank is located in a non-EEA SEPA country or territory". But eW will not check it.	clarification	19-11-2017
CP SDD Collection to eW CPS (pain.008), element 2.72 Debtor Postal Address: check added: 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. The reason is that the Debtor Postal Address becomes mandatory for non-EEA SEPA transactions. Currently the non-EEA SEPA countries/territories are, see document EPC409-09: Switzerland, San Marino, Monaco, St. Pierre et Miquelon, Jersey, Guernsey, Isle of Man.	change	19-11-2017
CP SDD Reversal to eW CPS (pain.007), element 1.8 Control Sum: changed from optional to mandatory in SEPA, but eW will not check whether it is present or not. But if present then eW will check the value.	change	19-11-2017
CP SDD Reversal to eW CPS (pain.007), element 1.10 Initiating Party: changed from optional to mandatory in SEPA, but eW will not check it.	change	19-11-2017
The whole document updated from the Equens layout (old) to the equensWorldline layout (new).	-	-