



SEPA Direct Debit

Creditor's interface specification

Document History

Version	Date	System effective date	Changes
1.0	06.12.2010	01.11.2010	Version for rulebook 4.0
1.1	10.06.2011	19.11.2011	Version for rulebook 5.0 Mandate Id has new rules for case insensitive content New reason code BE05 for Rejects and Returns

References

This section lists relevant documents of interest.

Ref.	Document Number	Title	Issued by
1		Payment_ExternalCodeLists_09June09_v5.xls	ISO
2		SEPA Creditor user and information guide.docx	Nets

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1 Introduction

1.1 Pre notes

This document is the final version for SEPA Direct Debit CORE rulebook version 5.0 and SEPA Direct Debit B2B rulebook version 3.0.

Please be aware, that updates and changes to the rulebooks are released annually by the EPC (European Payments Council). Updates to this Interface Specification can be found on www.nets.eu.

1.2 Purpose

The purpose of this document is to describe the file formats used between Nets and SEPA creditors.

This is also intended to be a

1.3 Creditor's User Guide

This interface description document does not provide the reader with detailed information regarding the SEPA schemes, scheme rules, timelines etc. It's recommended that the reader is familiar with the **creditor's user and information guide** before studying this document.

This document only brings an overview to introduce the messages in the SEPA system.

1.4 Abbreviations and definitions

Likewise, please refer to Creditor's User Guide for a list of abbreviations and definitions.

2 Description of the tables in Appendix A

The data elements that are used in Nets' messages are described in the appendixes. They are based on the ISO20022 standards, but they do not allow all fields and options available within the ISO20022 standard.

The general rules of describing data elements are listed in the "Detailed description of data elements" section below.

2.1 Meaning of the colors in the tables

Each PAIN and CAMT is described in record layout tables. The fields of these tables are defined on the basis of the ISO 20022 schema, which acts as the superset, and the SEPA Direct Debit rulebook (including implementation guidelines), which acts as the subset.

Fields in this colour (yellow) are supported by Nets, and can be either mandatory or optional.

This colour (light yellow) represents light parent *tag* fields used by Nets; they can be either mandatory or optional. They do not contain any values, but they contain one or more yellow sub-tags that are used by Nets.

This colour (orange) represents R-transaction fields or amendment fields used by Nets; they can be either mandatory or optional. The fields contain matching fields which have the same value as the original transaction. These fields consist of tags and sub-tags as appropriate with regards to the original transaction. They refer to different groups of pain.008 fields. Data about the debtor (name, address, ID etc.) is e.g. only described in one field, as the whole group of debtor fields contains the same data as pain.008.

Only these coloured fields can be used in Nets' SDD system.

Fields without colour (white fields) are not used, and they are not forwarded to the debtor by Nets' SDD service even though they adhere to ISO20022 standards.

2.2 Nets specific rules

Please note that some fields are mandatory even though these fields are not mandatory in the ISO and EPC implementation guidelines and even if they are not stated as mandatory in the XSD.

2.3 For R-transactions specifically

The R-transaction (camt.055 and pain.007) will contain fields that hold data from the original Direct Debit (orange fields). These fields will refer to different groups of data from pain.008. The mandatory fields are listed in these fields and the optional fields can be found by looking at the referred section.

2.4 Detailed description of data elements

Table heading	Description
XML element	The ISO20022 XML tag name used to identify the field. If the field is nested under other tags, the nesting is shown as a new line under the outer tag name.
Format	<p>The expected format of the field:</p> <p>4a - four alpha characters (capital)</p> <p>4n - four digits</p> <p>4x - four characters</p> <p>4c - four alphanumerical characters (capital letters)</p> <p>4!a - must be four alpha characters (and no less than four) in capital letters</p> <p>[3x] - three optional characters</p> <p>ISODate - YYYY-MM-DD</p> <p>ISODateTime - YYYY-MM-DDThh:mm:ss</p> <p>See Schema - the format has to be seen in the linked schema.</p>
Status	<p>Field status can be</p> <p>1-1 - mandatory for Nets, only one occurrence allowed.</p> <p>1-n - mandatory for Nets, no specified limit to the number of occurrences.</p> <p>0-1 - optional, only one occurrence allowed.</p> <p>0-n - optional, no specified limit to the number of occurrences.</p> <p>{Or, Or} - either field 1 or field 2 must be present, but not both.</p>
Rule book reference	In case the data element exists in the SEPA Direct Debit Rulebook, a cross-reference has been given. Nets have added this reference, in order to clarify the connection between the Rulebook fields in Direct Debit and R-transactions.
Description / validation rules	<p>This column gives a description of the field or details about the validation that will be performed in the field.</p> <p>First, a schema validation is carried out, and then subsequent checks are performed as per the content of the fields.</p> <p>Description / validation rules are present in formats which are sent from the creditor to Nets</p>

3 Appendix A - Nets message description

3.1 PAIN.008.001.02PBS Customer payment collection file

3.1.1 Payment collection (Direct Debit initiation) – group header

	XML element	Format	Status	Rulebook ref.	Description / validation rules
3.1.1.1	GrpHdr	See Schema	1-1	NA	<p>Group Header</p> <p>Contains common information about the payment.</p>
3.1.1.2	GrpHdr MsgId	35x	1-1	NA	<p>Message Identification</p> <p>The creditor's unique file reference is created by creditor as defined in Section "Description of specific XML tags" in the document Creditor's user and information guide to SEPA Direct Debit</p> <p>The uniqueness of the message ID, which is created by creditor, is checked in Nets' SDD system.</p> <p>The identification cannot include leading, trailing or internal spaces</p> <p>Length: 1-35.</p> <p>Content: "[A-Za-z0-9][\? \- _ \(\) \., ']"</p> <p>E.g.: M12345678PAIN008COR2009111200000001</p>

	XML element	Format	Status	Rulebook ref.	Description / validation rules
3.1.1.3	GrpHdr CreDtTm	ISODate &Time	1-1	NA	Creation Date Time The date and time when the file was created by the creditor. E.g.: 2009-11-19T08:30:47
3.1.1.4	GrpHdr Authstn	128x	0-2	NA	Authorisation Not used by Nets.
3.1.1.5	GrpHdr NbOfTx	15n	1-1	NA	Number of Transactions The number of transactions included in the file. <ul style="list-style-type: none"> • Schema validation • Must be the total number of transactions included in the file. Length: 1-15. Content: "[0-9]{1,15} ". E.g.: 2
3.1.1.6	GrpHdr CtrlSum	Decimal	0-1	NA	Control Sum The sum of all transactions listed in this file. Maximum length: 18 digits Maximum number of fractional digits: 17 digits E.g.: 1.50

	XML element	Format	Status	Rulebook ref.	Description / validation rules
3.1.1.7	GrpHdr InitgPty	See Schema	1-1	NA	Initiating Party Indicates the information about the creditor who initiated the payment i.e. his/her address and identification details.
3.1.1.8	GrpHdr InitgPty Nm	70x	0-1	NA	Name Name by which creditor is known as well as the name that is used to identify the creditor who initiated the payment. E.g.: Peter Soerensen Eftf. A/S
3.1.1.9	GrpHdr InitgPty PstAdr	See Schema	0-1	NA	Postal address This field and its underlying fields are not used by Nets.
3.1.1.10	GrpHdr InitgPty Id	See Schema	0-1	NA	Identification Contains one of the subfields which are used to indicate the organisation identification or private identification of the creditor.
3.1.1.11	GrpHdr InitgPty Id OrgId	See Schema	{Or	NA	Organisation Identification Unique and unambiguous way to identify the creditor's organisation. It cannot be used at the same time as Id/PrvtId (below) If schmeNm/Cd is used, one of the values in table 4.1 Organisation identification must be filled out. Note:- This element not to be used to specify creditor scheme identification.

	XML element	Format	Status	Rulebook ref.	Description / validation rules
3.1.1.12	GrpHdr InitgPty Id PrvtId	See Schema	Or}	NA	<p>Private Identification</p> <p>Unique and unambiguous identification of a creditor, e.g. passport.</p> <p>It cannot be used at the same time as Id/OrgId (above)</p> <p>If schmeNm/Cd is used, one of the values in table 4.2 Private identification must be filled out.</p> <p>Note: This element not to be used to specify creditor scheme identification.</p>
3.1.1.13	GrpHdr InitgPty CtryOfRes	2!a	0-1	NA	<p>Country of Residence</p> <p>Not used by Nets.</p>
3.1.1.14	GrpHdr FwdgAgt	See Schema	0-1	NA	<p>Forwarding Agent</p> <p>Not used by Nets.</p>

3.1.2 Payment collection (debit initiation) – payment information

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.1.2.1	PmtInf	See Schema	1-n	NA	<p>Payment Information</p> <p>Contains the set of fields that applies to the creditor’s side of the payment transaction that is included in the direct debit transaction initiation.</p>
3.1.2.2	PmtInf PmtInfId	35x	1-1	NA	<p>Payment information identification</p> <p>Nets Unique identification assigned by the creditor to unambiguously identify the Instruction.</p> <p>Length: 1-35.Content: "([A-Za-z0-9][\? / \- : \(\) \.\ , '])"</p> <p>E.g.: P12345678PAIN008COR2009111200000001</p>
3.1.2.3	PmtInf PmtMtd	String	1-1	NA	<p>Payment Method</p> <p>Specifies the means of payment that must be used to move the amount of money.</p> <p>It must contain the value "DD" – schema validation.</p> <p>'DD' – Direct Debit</p> <p>E.g.: DD</p>

XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.1.2.4	PmtInf BtchBookg	Boolean	0-1	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking.
3.1.2.5	PmtInf NbOfTx	15n	0-1	Number of Transactions Number of individual transactions contained in the message. <ul style="list-style-type: none"> • Schema validation • Must be the total number of transactions included in the file. Length: 1-15. Content: "[0-9]{1,15} " E.g.: 2
3.1.2.6	PmtInf CtrlSum	Decimal	0-1	Control Sum The sum of all transactions listed in this file. Maximum length: 18 digits Maximum number of fractional digits: 17 digits E.g.: 1.50
3.1.2.7	PmtInf PmtTpInf	See Schema	1-1	Payment Type Information Contains the fields that further specify the transaction type.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.1.2.8	PmtInf PmtTpInf InstrPrty	String	0-1	NA	Instruction Priority Not used by Nets.
3.1.2.9	PmtInf PmtTpInf SvcLvl	See Schema	1-1	NA	Service Level Agreement/rules under which the transaction should be processed.
3.1.2.10	PmtInf PmtTpInf SvcLvl cd	See Schema	1-1	AT-20	Code Specifies the pre-agreed service or level of service between the parties. The identification code of the scheme Usage rule: Only 'SEPA' is allowed. E.g.: SEPA
3.1.2.11	PmtInf PmtTpInf LclInstrm	See Schema	1-1	NA	Local Instrument Contains the information that specifies the service level of the payment.

XML Element	Format	Status	Rulebook ref.	Description / validation rules
<p>3.1.2.12</p> <p>PmtInf PmtTpInf LclInstrm cd</p>	<p>See Schema</p>	<p>1-1</p>	<p>AT-20</p>	<p>Code</p> <p>Indicates the transaction type.</p> <p>Allowed values are:</p> <p>B2B – if the transaction is a Business to Business DD.</p> <p>CORE – if the transaction is a Core DD.</p> <p>Usage rule: The mixing of Core Direct Debits and Business-to-Business Direct Debits is not allowed in the same message file.</p> <p>E.g.: B2B</p>
<p>3.1.2.13</p> <p>PmtInf PmtTpInf SeqTp</p>	<p>See Schema</p>	<p>1-1</p>	<p>AT-21</p>	<p>Sequence Type</p> <p>Identifies the Direct Debit sequence. See a complete list of sequence types in section 4.3</p> <p>E.g.: FRST.</p> <p>Note: The valid sequence type must be filled out at the transaction level. The payment information sequence type is insignificant.</p> <p>This means that a file may contain transactions and each of them may have a different sequence type.</p>
<p>3.1.2.14</p> <p>PmtInf PmtTpInf CtgyPurp</p>	<p>See Schema</p>	<p>0-1</p>	<p>AT-59</p>	<p>Category Purpose of all Transactions</p> <p>Not used by Nets.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.1.2.15	PmtInf ReqdColltnDt	ISO Date	1-1	AT-11	<p>Requested Collection Date</p> <p>Date at which the creditor requests the amount of money, to be collected from the debtor.</p> <p>Due date of the collection:</p> <ul style="list-style-type: none"> • Must be a target day • A B2B collection must be received no later than one target day before due date and not earlier than 14 calendar days before due date. • A CORE collection must be received no later than five target days before due date for first payment, two target days before due date for recursive and final payments and not earlier than 14 calendar days before due date. <p>Length: 10.</p> <p>Content: ISO Date (YYYY-MM-DD) e.g. 2008-05-13</p>
3.1.2.16	PmtInf Cdtr	See Schema	1-1	AT-03	<p>Creditor</p> <p>Party to which the amount of money is due.</p>
3.1.2.17	PmtInf Cdtr Nm	70x	1-1	AT-03	<p>Name of the Creditor</p> <p>Name by which a creditor is known as well as the name that is usually used to identify the creditor that initiated the payment.</p> <p>Length: 1-70.</p> <p>Content: Text</p> <p>E.g.: Nets Holding A/S.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.1.2.18	PmtInf Cdtr PstlAdr	See Schema	0-1	AT-05	Postal Address of the creditor Information that locates and identifies the address of the creditor who initiated the payment, as defined by postal services.
3.1.2.19	PmtInf Cdtr PstlAdr AdrTp	See Schema	0-1	AT-05	Address Type of the creditor Not used by Nets.
3.1.2.20	PmtInf Cdtr PstlAdr StrtNm	70x	0-1	AT-05	Street Name of the creditor Not used by Nets.
3.1.2.21	PmtInf Cdtr PstlAdr BldgNb	16x	0-1	AT-05	Building Number of the creditor Not used by Nets.
3.1.2.22	PmtInf Cdtr PstlAdr PstCd	16x	0-1	AT-05	Postal Code of the creditor Not used by Nets.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.1.2.23	PmtInf Cdtr PstlAdr TwnNm	35x	0-1	AT-05	Town Name of the creditor Not used by Nets.
3.1.2.24	PmtInf Cdtr PstlAdr CtrySubDvsn	35x	0-1	AT-05	Country Sub Division of the creditor Not used by Nets.
3.1.2.25	PmtInf Cdtr PstlAdr Ctry	2!a	0-1	AT-05	Country of the Creditor Must be a valid country code according to ISO3166. Mandatory if address line is used, otherwise not used. Length: 2. Content: Valid country code E.g.: DK

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.1.2.26	PmtInf Cdtr PstlAdr AdrLine	70x	0-2	AT-05	<p>Address Line of the creditor</p> <p>Address line can have a maximum of two occurrences:</p> <p>Length: 1-70</p> <p>Content: Text.</p> <p>For allowed content refer to section "Addresses" in the document Creditor's user and information guide to SEPA Direct Debit</p> <p>E.g.: Lautrupbjerg 10, 2750 Ballerup.</p>
3.1.2.27	PmtInf Cdtr Id	See Schema	0-1	NA	<p>Identification of the creditor</p> <p>Not used by Nets.</p>
3.1.2.28	PmtInf Cdtr CtryOfRes	2!a	0-1	NA	<p>Country of Residence</p> <p>Not used by Nets.</p>
3.1.2.29	PmtInf CdtrAcct	See Schema	1-1	AT-04	<p>Creditor Account</p> <p>Unambiguous identification of the creditor's account to which a credit entry has been posted as a result of the payment transaction.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.1.2.30	PmtInf CdtrAcct Id	See Schema	1-1	AT-04	Identification of Creditor Account Unique and unambiguous identification of creditor's account and the financial institution that services creditor.
3.1.2.31	PmtInf CdtrAcct Id IBAN	String	1-1	AT-04	IBAN of Creditor Account Maximum length: 34 Format rule: [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} E.g.: DK1052010009671208
3.1.2.32	PmtInf CdtrAcct Tp	See Schema	0-1	NA	Type of Creditor Account Not used by Nets.
3.1.2.33	PmtInf CdtrAcct Ccy	3x	0-1	NA	Currency of Creditor Account Not used by Nets.
3.1.2.34	PmtInf CdtrAcct Nm	70x	0-1	NA	Name of the creditor Account Not used by Nets.
3.1.2.35	PmtInf CdtrAgt	See Schema	1-1	AT-12	Creditor Agent Financial institution servicing an account for the creditor (creditor bank).

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.1.2.36	PmtInf CdtrAgt FinInstnId	See Schema	1-1	NA	Financial Institution Identification of Creditor Agent Unique and unambiguous identification of a financial institution assigned under an internationally recognised or proprietary identification scheme.
3.1.2.37	PmtInf CdtrAgt FinInstnId BIC	String	1-1	NA	BIC of Creditor Agent Maximum length: 11 Format rule: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} E.g.: AMBKDKKKXXX
3.1.2.38	PmtInf CdtrAgt BrnchId	See Schema	0-1	NA	Branch Identification of Creditor Agent Not used by Nets.
3.1.2.39	PmtInf CdtrAgtAcct	See Schema	0-1	NA	Creditor Agent Account Not used by Nets.
3.1.2.40	PmtInf UltmtCdtr	See Schema	0-1	NA	Ultimate Creditor Not used by Nets.
3.1.2.41	PmtInf ChrgBr	4!a	0-1	NA	Charge Bearer Not used by Nets.
3.1.2.42	PmtInf ChrgsAcct	See Schema	0-1	NA	Charges Account Not used by Nets.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.1.2.43	PmtInf ChrgsAcctAgt	String	0-1	NA	Charges Account Agent Not used by Nets.
3.1.2.44	PmtInf CdrSchmeId	See Schema	0-1	NA	Creditor Scheme Id Not used by Nets

3.1.3 Payment collection (debit initiation) – payment transaction information

The following sets of fields are used to specify the transaction information that is present in the payment collection – direct debit payment collection file.

These sets of fields have to be repeated 1 to N times according to the number of transactions present in the field **GrpHdr/NbOfTx**.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.1 PmtInf DrctDbtTxInf	See Schema	1-n	NA	Direct Debit Transaction Information Contains fields that are used to provide information on the individual transaction(s) included in the message.
3.1.3.2 PmtInf DrctDbtTxInf PmtId	See Schema	1-1	NA	Payment Identification Set of elements used to reference a payment instruction.
3.1.3.3 PmtInf DrctDbtTxInf PmtId InstrId	35x	0-1	NA	Instruction Identification Unique identification assigned by the creditor to unambiguously identify the transaction. Length: 1-35.Content: "([A-Za-z0-9][\? /\- : \(\) \.\ , '])" E.g.: I12345678PAIN008COR2009111200000001
3.1.3.4 PmtInf DrctDbtTxInf PmtId EndToEndId	35x	1-1	AT-10	End To End Identification Unique identification assigned by the creditor to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. The end-to-end identification can be used for reconciliation or to link tasks that relate to the transaction. It can be included in several messages related to the transaction. Length: 1-35.Content: "([A-Za-z0-9][\? /\- : \(\) \.\ , '])" E.g.: E12345678PAIN008COR2009111200000001 E12345678PAIN008B2B2009111200000001

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.5	PmtInf DrctDbtTxInf PmtTpInf	See Schema	0-1	NA Payment Type Information The set of fields further identifies the transaction.
3.1.3.6	PmtInf DrctDbtTxInf PmtTpInf InstrPrty	String	0-1	NA Transaction Priority Not used by Nets.
3.1.3.7	PmtInf DrctDbtTxInf PmtTpInf SvcLvl	See Schema	0-1	AT-20 Transaction service Level Not used by Nets.
3.1.3.8	PmtInf DrctDbtTxInf PmtTpInf LclInstrm	See Schema	0-1	NA Transaction type Not used by Nets.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.9	PmtInf DrctDbtTxInf PmtTpInf LclInstrm Cd	See Schema	0-1	NA Transaction type code Not used by Nets.
3.1.3.10	PmtInf DrctDbtTxInf PmtTpInf SeqTp	See Schema	1-1	AT-21 Transaction Sequence Type Identifies the direct debit sequence, se a complete list of sequence types in section 4.3. Usage rule: If 'Amendment Indicator' is 'TRUE', and 'Original Debtor Agent' is set to 'SMNDA', this message element must indicate 'FRST'. For available values, check the table Sequence type in section 4.3. E.g.: FRST
3.1.3.11	PmtInf DrctDbtTxInf PmtTpInf CtgyPurp	See Schema	0-1	AT-59 Transaction <u>Category Purpose</u> Not used by Nets.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
<p>3.1.3.12</p> <p>PmtInf</p> <p>DrctDbtTxInf</p> <p>InstdAmt</p> <p>Ccy(Attribute)</p>	<p>18d 3!a</p>	<p>1-1</p>	<p>AT-06</p>	<p>Transaction Instructed Amount</p> <p>Money to be moved between the debtor and creditor.</p> <p>Usage rule: Only 'EUR' is allowed in the attribute.</p> <p>Usage rule: Amount must be 0.01 or more, and 999999999.99 or less.</p> <p>Format rule: The fractional part has a maximum of two digits.</p> <p>Length: 1-18. Content: "([0-9])"</p> <p>Attribute: "Ccy"="EUR"</p> <p>NB. Decimal separator is ".", not ",".</p> <p>E.g. if the amount is 14.97 euro: <InstdAmt Ccy="EUR">14.97</InstdAmt></p>
<p>3.1.3.13</p> <p>PmtInf</p> <p>DrctDbtTxInf</p> <p>ChrgBr</p>	<p>String</p>	<p>1-1</p>	<p>NA</p>	<p>Charge Bearer</p> <p>Specifies the party/parties that will bear the charges associated with the processing of the payment transaction.</p> <p>Usage rule: It must be filled with 'SLEV'.</p> <p>E.g.: SLEV</p>

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.14 PmtInf DrctDbtTxInf DrctDbtTx	See Schema	1-1	NA	Direct Debit Transaction Contains the fields which provide information specific to the Direct Debit mandate. Only one occurrence per DrctDbtTxInf.
3.1.3.15 PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf	See Schema	1-1	NA	Mandate Related Information Contains the fields that provide further details about the direct debit mandate signed between the creditor and the debtor.
3.1.3.16 PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf MndtId	35x	1-1	AT-01	Mandate Identification Unique identification, as assigned by the creditor, to unambiguously identify the mandate. <ul style="list-style-type: none"> The unique MandateID Leading and trailing spaces inside the MndtId field are not significant and are removed before the mandate identifier content is stored. This data element is case insensitive. For example: Mandate Identification 123AAa45678, 123aaA45678, 123aaa45678 and 123AAA45678 shall be considered identical also in comparing the Direct Debit and its R-transactions. Length: 1-35. Content: ([A-Za-z0-9][+ \? / \- :\(\)\ \.\ ' s]){1,35} E.g.: MANDATE12345678COR00001000000000025

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
<p>3.1.3.17</p> <p>PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf DtOfSgntr</p>	ISO Date	1-1	AT-25	<p>Date Of Signature</p> <p>Date on which the direct debit mandate was signed by the debtor.</p> <ul style="list-style-type: none"> The date of signature of the mandate <p>Length: 10. Content: ISO Date (YYYY-MM-DD) E.g. 2008-02-23</p>
<p>3.1.3.18</p> <p>PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInd</p>	Boolean	1-1		<p>Amendment Indicator</p> <p>Indicator notifying whether the underlying mandate is amended or not.</p> <p>By default it must contain "false". If the mandate is amended, it must contain "true".</p> <p>NB. This field is optional in the XSD, but for Nets it is mandatory.</p> <p>E.g.: False</p>

	XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.19	PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtIs	See Schema	0-1	AT-24	<p>Amendment Information Details</p> <p>The list of fields contains the mandate elements that have been modified.</p> <p>AT-24: Reason for amending the mandate</p> <p>Usage rule: Mandatory if 'Amendment indicator' is 'true'.</p>
3.1.3.20	PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtIs OrgnlMndtId	35x	0-1	AT-19	<p>Original Mandate Identification</p> <p>Unique identification, as assigned by the creditor, to unambiguously identify the original mandate.</p> <p>Usage rule: Mandatory if changes occur in 'Mandate identification', otherwise it must not be used.</p> <p>For content and format rules, please refer to: PmtInf/DrctDbtTxInf/DrctDbtTx/MndtRltdInf/MndtId.</p> <ul style="list-style-type: none"> This data element is case insensitive
3.1.3.21	PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtIs OrgnlCdtrSchemeId	See Schema	0-1	NA	<p>Original Creditor Scheme Identification</p> <p>Original creditor scheme identification that has been modified.</p> <p>It contains the field values of the creditor scheme identification listed in the old version of the mandate.</p> <p>Usage rule: Mandatory if changes occur in 'Creditor scheme identification', otherwise it must not be used.</p>

	XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.22	PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtls OrgnlCdtrSchemeId Nm	70x	0-1	AT-03	<p>Name of Original Creditor</p> <p>The name by which the original creditor is known as well as the name that is usually used to identify that particular creditor.</p> <p>Usage rule: If present the new creditor name must be specified under creditor (PmtInf/Cdtr/Nm) and creditors old name should be specified in this field.</p> <p>Format: Refer to the creditor's name PmtInf/Cdtr/Nm.</p>
3.1.3.23	PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtls OrgnlCdtrSchemeId Id PrvtId	See Schema	0-1	AT-18	<p>Private Identification of original creditor scheme</p> <p>The creditor's identification specified by the value of tags and sub-tags in the original version of the mandate (AT-02).</p> <p>Usage rule: Mandatory if changes occur in creditor scheme identification.</p> <p>Usage Rule: Private Identification is used to identify either an organisation or a private person.</p> <p>Usage Rule: 'Scheme Name' under 'Other' must specify 'SEPA' under 'Code'.</p> <p>Usage Rule: 'Identification' under 'Other' must be used with an identifier described in the Creditor Scheme Identification format specified in section "Creditor scheme identification format" in in the document Creditor's user and information guide to SEPA Direct Debit</p> <p>Usage Rule: Only one occurrence of 'Other' is allowed.</p> <p>For content and format rules, please refer to the field: PmtInf/DrctDbtTxInf/DrctDbtTx/CdtrSchemeId/Id/PrvtId.</p>

	XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.24	PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtIs OrgnlCdtrSchmeId Id PrvtId Othr SchmeNm	35x	0-1	AT-18	Scheme Name of Original Creditor Scheme

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.25 PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtIs OrgnlCdtrSchmeId Id PrvtId Othr SchmeNm Prtry	35x	0-1	AT-18	<ul style="list-style-type: none"> • Conditional on Amendment Indicator (see above). <ul style="list-style-type: none"> • Used only if OrgnlCdtrSchmeId is used; and • Must be SEPA: (schema validation)
3.1.3.26 PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtIs OrgnlCdtrSchmeId PstlAdr	See Schema	0-1	NA	Postal Address Not used by Nets.

	XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.27	PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtls OrgnlCdrSchmeId CtryOfRes	2!a	0-1	NA	Country of Residence of Original Creditor Not used by Nets.
3.1.3.28	PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtls OrgnlCdrAgt	See Schema	0-1	NA	Original Creditor Agent Not used by Nets.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.29 PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtIs OrgnlCdtrAgtAcct	See Schema	0-1	NA	Original Creditor Agent Account Not used by Nets.
3.1.3.30 PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtIs OrgnlDbtr	See Schema	0-1	NA	Original Debtor Not used by Nets.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
<p><i>3.1.3.31</i></p> <p>PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtls OrgnDbtrAcct</p>	See Schema	0-1	NA	<p>Original Debtor Account</p> <p>Original debtor account that has been changed.</p> <p>Usage rule: It must contain the IBAN field.</p> <p>Format: Refer to the format of the debtor account section PmtInf/DrctDbtTxInf/DbtrAcct/Id to PmtInf/DrctDbtTxInf/DbtrAcct/Id/IBAN.</p>
<p><i>3.1.3.32</i></p> <p>PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtls OrgnDbtrAgt</p>	See Schema	0-1	NA	<p>Original Debtor Agent</p> <p>Used only if the debtor has changed debtor agent (bank). Note that the new debtor agent's BIC should be specified in PmtInf/DrctDbtTxInf/DbtrAgt</p> <p>Usage rule: Use 'Other identification (OrgnDbtrAgt /FinInstnId/Othr/Id)' with code 'SMNDA' to indicate that the same mandate is used with the new debtor agent.</p> <p>Usage rule: To be used with the 'FRST' indicator in the 'Sequence type'.</p>

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.33 PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtIs OrgnlDbtrAgtAcct	See Schema	0-1	NA	Original Debtor Agent Account Not used by Nets.
3.1.3.34 PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtIs OrgnlFnlColltnDt	ISO Date	0-1		Original Final Collection Date Not used by Nets.
3.1.3.35 PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf AmdmntInfDtIs OrgnlFrqcy	4x	0-1	NA	Original Frequency Not used by Nets.

	XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.36	PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf ElctrncSgntr	1025x	0-1	AT-16 AT-17 AT-60	<p>Electronic Signature</p> <p>Additional security provisions, such as a digital signature, as provided by the debtor.</p> <p>Usage rule: 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.</p> <p>Usage Rule: This element is not to be used if the mandate is a paper mandate.</p> <p>Nets does currently not use this field.</p> <p>AT-16: Placeholder for the electronic signature data, if applicable</p> <p>AT-17: Type of mandate (paper, e-Mandate)</p> <p>AT-60: Reference to the validation made by the debtor bank (if present in DS-03).</p>
3.1.3.37	PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf FrstColltnDt	ISO Date	0-1		<p>First Collection Date</p> <p>Not used by Nets.</p>

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
<p>3.1.3.38</p> <p>PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf FnlColltnDt</p>	ISO Date	0-1		<p>Final Collection Date</p> <p>Not used by Nets.</p>
<p>3.1.3.39</p> <p>PmtInf DrctDbtTxInf DrctDbtTx MndtRltdInf Frqcy</p>	4x	0-1	NA	<p>Frequency</p> <p>Not used by Nets.</p>
<p>3.1.3.40</p> <p>PmtInf DrctDbtTxInf DrctDbtTx CdtrSchmeId</p>	See Schema	1-1	NA	<p>Creditor Scheme Identification</p> <p>Credit party that signs the mandate.</p> <p>Usage rule: It is recommended that all transactions within the same 'Payment information' block have the same 'Creditor scheme identification'. Check section "Creditor scheme identification format" in in the document Creditor's user and information guide to SEPA Direct Debit</p>

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.41 PmtInf DrctDbtTxInf DrctDbtTx CdtrSchmeId Nm	70x	0-1	NA	Name of the Creditor Not used by Nets.
3.1.3.42 PmtInf DrctDbtTxInf DrctDbtTx CdtrSchmeId PstlAdr	See Schema	0-1	NA	Postal Address of the Creditor Not used by Nets.
3.1.3.43 PmtInf DrctDbtTxInf DrctDbtTx CdtrSchmeId Id	See Schema	1-1	NA	Identification of the Creditor Unique identification of the creditor.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.44 PmtInf DrctDbtTxInf DrctDbtTx CdtrSchmeId Id OrgId	See Schema	0-1	NA	Organisation Identification of the Creditor Not used by Nets and is not included in the schema either.
3.1.3.45 PmtInf DrctDbtTxInf DrctDbtTx CdtrSchmeId Id PrvtId	See Schema	1-1	AT-02	Private Identification of the Creditor Unique and unambiguous identification of a person, e.g. passport. AT-02: Identifier of the creditor. Usage Rule: Private Identification is used to identify either an organisation or a private person.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.46 PmtInf DrctDbtTxInf DrctDbtTx CdtrSchmeId Id PrvtId Othr Id	35x	1-1	AT-02	The Creditor Scheme Identifier Usage Rule: 'Identification' under 'Othr' must be used with an identifier described in the Creditor Scheme Identification format specified in section "Creditor scheme identification format" in in the document Creditor's user and information guide to SEPA Direct Debit Usage Rule: Only one occurrence of 'Othr' is allowed.
3.1.3.47 DrctDbtTxInf DrctDbtTx CdtrSchmeld Id Pvrtd Othr SchmeNm	See Schema	1-1	AT-02,	Scheme Name of the Creditor

	XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.48	DrctDbtTxInf DrctDbtTx CdtrSchmeId Id Pvrtd Othr SchmeNm Prtry	35x	1-1	AT-02,	Usage Rule: Must be "SEPA": (schema validation)
3.1.3.49	PmtInf DrctDbtTxInf DrctDbtTx CdtrSchmeId CtryOfRes	2!a	0-1	NA	Country of Residence of the Creditor Not used by Nets.
3.1.3.50	PmtInf DrctDbtTxInf DrctDbtTx PreNtfctnId	X35	0-1	NA	Pre Notification Identification Not used by Nets.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.51 PmtInf DrctDbtTxInf DrctDbtTx PreNtfctnDt	ISO Date	0-1	NA	Pre Notification Date Not used by Nets.
3.1.3.52 PmtInf DrctDbtTxInf UltmtCdtr	See Schema	0-1	NA	Ultimate Creditor Contains all the sub fields which specify the details of the ultimate creditor. The data in the field and subfields about the ultimate creditor is only used, if data are part of the mandate data that this collection is representing. Please refer to DS-01 formular.
3.1.3.53 PmtInf DrctDbtTxInf UltmtCdtr Nm	70x	0-1	AT-38	Name of the Ultimate Creditor Name by which the ultimate creditor is known as well as the name that is used to identify that particular creditor. Length: 1-70 Content: String E.g.: COMPANY BEHIND CREDITOR A/S
3.1.3.54 PmtInf DrctDbtTxInf UltmtCdtr PstlAdr	See Schema	0-1	NA	Postal Address of ultimate creditor Not used by Nets.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.55 PmtInf DrctDbtTxInf UltmtCdtr Id	See Schema	0-1	NA	Identification of the Ultimate Creditor Contains the fields which are used to uniquely identify the ultimate creditor.
3.1.3.56 PmtInf DrctDbtTxInf UltmtCdtr Id OrgId	See Schema	{Or	AT-39	Organisation Identification of the Ultimate Creditor Unique and unambiguous way to identify the creditor's organisation. Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed. For allowed values in SchmeNm/Cd, check the table 4.1 Organisation identification.
3.1.3.57 PmtInf DrctDbtTxInf UltmtCdtr Id PrvtId	See Schema	Or}	AT-39	Private Identification of the Ultimate Creditor Unique and unambiguous way to identify the person who is the creditor. Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. For allowed values in SchmeNm/Cd, check the table 8.2 Private identification.
3.1.3.58 PmtInf DrctDbtTxInf UltmtCdtr CtryOfRes	2!a	0-1	NA	Country of Residence of the Ultimate Creditor Not used by Nets.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.59 PmtInf DrctDbtTxInf DbtrAgt	See Schema	1-1	AT-13	Debtor Agent Financial institution servicing an account for the debtor. Usage rule: It must contain the BIC field.
3.1.3.60 PmtInf DrctDbtTxInf DbtrAgt FinInstnId	See Schema	1-1	AT-13	Financial Instituion Identification of Debtor Agent Unique and unambiguous identification of the debtor agent's financial institution, as assigned under an internationally recognised or proprietary identification scheme.
3.1.3.61 PmtInf DrctDbtTxInf DbtrAgt FinInstnId BIC	String	1-1	AT-13	BIC of Debtor Agent Maximum Length: 11 Format rule: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} E.g.: AMBKDKKXXXX
3.1.3.62 PmtInf DrctDbtTxInf DbtrAgtAcct	See Schema	0-1	NA	Debtor Agent Account Not used by Nets.
3.1.3.63 PmtInf DrctDbtTxInf Dbtr	See Schema	1-1	NA	Debtor Party that owes an amount of money to the creditor.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.64 PmtInf DrctDbtTxInf Dbtr Nm	70x	1-1	AT-14	Name of Debtor Name by which debtor is known as well as the name that is used to identify that particular debtor. Length: 1-70. Content: Text E.g.: JAMES MORRISON
3.1.3.65 PmtInf DrctDbtTxInf Dbtr PstlAdr	See Schema	0-1	AT-09	Postal Address of Debtor Information that locates and identifies a specific address of the debtor, as defined by postal services.
3.1.3.66 PmtInf DrctDbtTxInf Dbtr PstlAdr AdrTp	See Schema	0-1	NA	Address Type of Debtor Not used by Nets.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.67 PmtInf DrctDbtTxInf Dbtr PstlAdr StrtNm	70x	0-1	AT-09	Street Name of Debtor Not used by Nets.
3.1.3.68 PmtInf DrctDbtTxInf Dbtr PstlAdr BldgNb	16x	0-1	AT-09	Building Number of Debtor Not used by Nets.
3.1.3.69 PmtInf DrctDbtTxInf Dbtr PstlAdr PstCd	16x	0-1	AT-09	Postal Code of Debtor Not used by Nets.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.70 PmtInf DrctDbtTxInf Dbtr PstlAdr TwnNm	35x	0-1	AT-09	Town Name of Debtor Not used by Nets.
3.1.3.71 PmtInf DrctDbtTxInf Dbtr PstlAdr CtrySubDvsn	35x	0-1	AT-09	Country Sub Division of Debtor Not used by Nets.
3.1.3.72 PmtInf DrctDbtTxInf Dbtr PstlAdr Ctry	2!a	0-1	AT-09	Country of Debtor The country of the debtor address. Must be a valid country code according to ISO3166. Mandatory if address line is used, otherwise it is not used. Length: 2. Content: Valid country code E.g.: SE

	XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.73	PmtInf DrctDbtTxInf Dbtr PstlAdr AdrLine	70x	0-2	AT-09	<p>Address Line of Debtor</p> <p>The address line can have a maximum of two occurrences.</p> <p>Length: 1-70 Content: Text</p> <p>E.g. 27 Main Street, Little Town, 234BD7 Greater Town</p>
3.1.3.74	PmtInf DrctDbtTxInf Dbtr Id	See Schema	0-1	NA	<p>Identification of Debtor</p> <p>Unique and unambiguous identification of the debtor.</p> <p>This field and subfields are used, if it is included in the mandate.</p>
3.1.3.75	PmtInf DrctDbtTxInf Dbtr Id OrgId	See Schema	{Or	AT-27	<p>Organisation Identification of Debtor</p> <p>Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</p> <p>For allowed values, check the table Organisation identification.</p>

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
<p>3.1.3.76</p> <p>PmtInf DrctDbtTxInf Dbtr Id PrvtId</p>	See Schema	Or}	AT-27	<p>Private Identification of Debtor</p> <p>Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</p> <p>For allowed values, check the table Private identification.</p>
<p>3.1.3.77</p> <p>PmtInf DrctDbtTxInf Dbtr CtryOfRes</p>	2!a	0-1	NA	<p>Country of Residence of Debtor</p> <p>Not used by Nets.</p>
<p>3.1.3.78</p> <p>PmtInf DrctDbtTxInf DbtrAcct</p>	See Schema	1-1	AT-07	<p>Debtor Account</p> <p>Unambiguous identification of the debtor's account.</p> <p>Usage rule: It must contain the IBAN field.</p>
<p>3.1.3.79</p> <p>PmtInf DrctDbtTxInf DbtrAcct Id</p>	See Schema	1-1	AT-07	<p>Identification of Debtor Account</p> <p>Unambiguous identification of the debtor account.</p>

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.80 PmtInf DrctDbtTxInf DbtrAcct Id IBAN	String	1-1	AT-07	IBAN of Debtor Account Maximum Length: 34 Format rule: [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} E.g. DK1052010009671208
3.1.3.81 PmtInf DrctDbtTxInf UltmtDbtr	See Schema	0-1	NA	Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. Usage rule: Mandatory, if provided by the debtor in the mandate. The data about the ultimate debtor in this field and its subfields is only used if the data is part of the mandate that this transaction is representing. Please refer to the DS-01 form in the rulebook.
3.1.3.82 PmtInf DrctDbtTxInf UltmtDbtr Nm	70x	0-1	AT-15	Name of Ultimate Debtor Name by which ultimate debtor is known as well as the name that is used to identify that particular debtor. Length: 1-70 Content: Text E.g.: Christian Soerensen

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.83	PmtInf DrctDbtTxInf UltmtDbtr PstlAdr	See Schema	0-1	NA Postal Address of Ultimate Debtor Not used by Nets.
3.1.3.84	PmtInf DrctDbtTxInf UltmtDbtr Id	See Schema	0-1	NA Identification of Ultimate Debtor Unique identification of the ultimate debtor.
3.1.3.85	PmtInf DrctDbtTxInf UltmtDbtr Id OrgId	See Schema	{Or	AT-37 Organisation Identification of ultimate debtor Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed. For allowed values, check the table Organisation identification.
3.1.3.86	PmtInf DrctDbtTxInf UltmtDbtr Id PrvtId	See Schema	Or}	AT-37 Private Identification of ultimate debtor Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. For allowed values, check the table Private identification.

	XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.87	PmtInf DrctDbtTxInf UltmtDbtr CtryOfRes	2!a	0-1	NA	Country of Residence of Ultimate Debtor Not used by Nets.
3.1.3.88	PmtInf DrctDbtTxInf InstrForCdtrAgt	140x	0-1	NA	Instruction for Creditor Agent Not used by Nets.
3.1.3.89	PmtInf DrctDbtTxInf Purp	See Schema	0-1	AT-58	Purpose Purpose is used by the end-customers, i.e. creditors, (ultimate) debtors, and (ultimate) creditors to provide information concerning the nature of the payment.
3.1.3.90	PmtInf DrctDbtTxInf Purp Cd	See Schema	0-1	NA	Code Underlying reason for the payment transaction. See a complete list of purpose codes in section 4.9
3.1.3.91	PmtInf DrctDbtTxInf Purp Prtry	See Schema	0-1	NA	Proprietary Not used by Nets.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.92 PmtInf DrctDbtTxInf RgltryRptg	4!a	0-10	NA	Regulatory Reporting Not used by Nets.
3.1.3.93 PmtInf DrctDbtTxInf Tax	See Schema	0-1	NA	Tax Not used by Nets.
3.1.3.94 PmtInf DrctDbtTxInf RltdRmtInf	See Schema	0-10	NA	Related Remittance Information Not used by Nets.
3.1.3.95 PmtInf DrctDbtTxInf RmtInf	See Schema	0-1	AT-22	Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts receivable system. Usage rule: Either 'Structured' or 'Unstructured' may be present.

	XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.96	PmtInf DrctDbtTxInf RmtInf Ustrd	140x	0-1	NA	Unstructured Remittance Information Usage rule: It cannot be used at the same time as Structured Remittance Information (see below). This is schema validated, Format rule: Only one occurrence of 'Unstructured' is allowed. Length: 1-140. Content: Text E.g.: Rent for apartment May 2014
3.1.3.97	PmtInf DrctDbtTxInf RmtInf Strd	140x See Schema	0-1	NA	Structured Remittance Information Usage rule: 'Structured' can be used, provided that the tags and the data within the 'Structured' element do not exceed 140 characters. Usage rule: It cannot be used at the same time as unstructured remittance (see above). Format rule: Only one occurrence of 'Structured' is allowed. Length: 1-140 Content: Text structured in tags.
3.1.3.98	PmtInf DrctDbtTxInf RmtInf Strd RfrdDocInf	See Schema	0-1	NA	Referred Document Information Set of tags used to identify the documents referred to in the remittance information.

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
<p>3.1.3.99</p>	<p>PmtInf DrctDbtTxInf RmtInf Strd RfrdDocAmt</p>	<p>See Schema</p>	<p>0-n</p>	<p>NA</p> <p>Referred Document Amount Set of tags used to provide details about the amounts of the referred document.</p>
<p>3.1.3.100</p>	<p>PmtInf DrctDbtTxInf RmtInf Strd CdtrRefInf</p>	<p>See Schema</p>	<p>0-1</p>	<p>NA</p> <p>Creditor Reference Information Reference information provided by the creditor to allow the identification of the underlying documents.</p> <p>Usage rule: When present, the creditor bank is not obliged to validate the reference information.</p> <p>Usage rule: When used, both 'Creditor reference type' and 'Creditor reference' must be present.</p>
<p>3.1.3.101</p>	<p>PmtInf DrctDbtTxInf RmtInf Strd CdtrRefInf Tp</p>	<p>See Schema</p>	<p>0-1</p>	<p>NA</p> <p>Creditor Reference Type Specifies the type of creditor reference.</p>

XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.102 PmtInf DrctDbtTxInf RmtInf Strd CdtrRefInf Tp CdOrPrtry	See Schema	0-1	NA	
3.1.3.103 PmtInf DrctDbtTxInf RmtInf Strd CdtrRefInf Tp CdOrPrtry Cd	4x	0-1	NA	Code Creditor reference type in code format. Usage rule: It must be filled with 'SCOR'. Mandatory if the creditor reference type is filled out. . E.g.: SCOR

	XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.104	PmtInf DrctDbtTxInf RmtInf Strd CdtrRefInf Tp CdOrPrtry Prtry	35x	0-1	NA	Proprietary Not used by Nets.
3.1.3.105	PmtInf DrctDbtTxInf RmtInf Strd CdtrRefInf Tp Issr	35x	0-1	NA	Issuer Entity that assigns the credit reference type.

	XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.106	PmtInf DrctDbtTxInf RmtInf Strd CdtrRefInf Ref	35x	0-1	NA	<p>Creditor Reference</p> <p>Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</p> <p>Usage rule: If a creditor reference contains a check digit, the receiving bank is not required to validate it.</p> <p>Usage rule: If the receiving bank validates the check digit and if the validation fails, the bank may continue its processing and send the transaction to the next party in the chain.</p>
3.1.3.107	PmtInf DrctDbtTxInf RmtInf Strd Invcr	See Schema	0-1	NA	<p>Invoicer</p> <p>Identification of the organisation that issued the invoice. Is used when the invoicer is different from the creditor or ultimate creditor.</p>
3.1.3.108	PmtInf DrctDbtTxInf RmtInf Strd Invcee	See Schema	0-1	NA	<p>Invoicee</p> <p>Identification of the party to whom an invoice is issued. Is used when the invoicee is different from the debtor or ultimate debtor.</p>

	XML Element	Format	Status	RuleBook ref.	Validation RulesDescription / validation rules
3.1.3.109	PmtInf DrctDbtTxInf RmtInf Strd AddtlRmtInf	140x	0-1	NA	Additional Remittance Information Additional information, in free text form, is added to complement the structured remittance information.

3.2 PAIN.007.001.02PBS Customer payment reversal file

3.2.1 Payment reversal (reversal initiation) – group header

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.2.1.1	GrpHdr	See Schema	1-1	NA	<p>Group Header</p> <p>Contains common information about the payment reversal.</p>
3.2.1.2	GrpHdr MsgId	35x	1-1	NA	<p>Message Identification</p> <p>Creditor's unique file reference created by creditor as defined in Section "Description of specific XML tags" in the document Creditor's user and information guide to SEPA Direct Debit.</p> <p>The uniqueness of the message ID created by creditor is checked in Nets' SDD system.</p> <p>The identification cannot include leading, trailing or internal spaces.</p> <p>Format: Refer to Pain 008 section GrpHdr/MsgId.</p> <p>E.g.: M12345678PAIN007COR20091112000000001</p>
3.2.1.3	GrpHdr CreDtTm	ISODate &Time	1-1	NA	<p>Creation date time</p> <p>The date and time when the file was created by the creditor.</p> <p>Format: Refer to the Pain 008 section GrpHdr/CreDtTm.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.2.1.4	GrpHdr Authstn	128x	0-2	NA	Authorisation Not used by Nets.
3.2.1.5	GrpHdr BtchBookg	Boolean	0-1	NA	Batch Booking Not used by Nets.
3.2.1.6	GrpHdr NbOfTxS	15n	1-1	NA	Number Of Transactions The number of transactions included in this file. <ul style="list-style-type: none"> • Schema validation • Must be the total number of transactions included in this file. Format: Refer to Pain 008 section GrpHdr/NbOfTxS .
3.2.1.7	GrpHdr CtrlSum	Decimal	0-1	NA	Control Sum The sum of all transaction amounts in this file. Maximum length: 18 digits. Maximum number of fractional digits: 17 digits E.g.: 1.50
3.2.1.8	GrpHdr GrpRvsl	4x	1-1	NA	Group Reversal Usage rule: It must be filled with 'false'. E.g.: false

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.2.1.9	GrpHdr InitgPty	See Schema	0-1	NA	Initiating Party Information (address and identification details) about the creditor who initiates the payment reversal.
3.2.1.10	GrpHdr InitgPty Nm	70x	0-1	NA	Name Name by which the creditor is known as well as the name that is used to identify the creditor who initiates the payment. E.g.: Peter Soerensen Eftf. A/S.
3.2.1.11	GrpHdr InitgPty PstlAdr	See Schema	0-1	NA	Postal Address This field and its underlying fields are not used by Nets.
3.2.1.12	GrpHdr InitgPty Id	See Schema	0-1	NA	Identification Contains one of the subfields that are used to indicate the organisational or private identification of the creditor.
3.2.1.13	GrpHdr InitgPty Id OrgId	See Schema	{Or	NA	Organisation Identification Unique and unambiguous way to identify the creditor's organisation. It cannot be used at the same time as Id/PrvtId (below) If SchmeNm/Cd is used, one of the values in the table 4.1 Organisation identification must be used. Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.2.1.14	GrpHdr InitgPty Id PrvtId	See Schema	Or}	NA	<p>Private Identification</p> <p>Unique and unambiguous identification of a creditor, e.g. passport.</p> <p>It cannot be used at the same time as Id/OrgId (above)</p> <p>If SchmeNm/Cd is used, one of the values in the table 8.2 Private identification must be used.</p> <p>Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</p>
3.2.1.15	GrpHdr InitgPty CtryOfRes	2!a	0-1	NA	<p>Country of Residence</p> <p>The country of residence of the creditor or the party who initiates the payment reversal on behalf of creditor.</p> <p>Format: Refer to Pain 008 section PmtInf/Cdtr/PstlAdr/Ctry.</p>
3.2.1.16	GrpHdr FwdgAgt	See Schema	0-1	NA	<p>Forwarding Agent</p> <p>Not used by Nets.</p>
3.2.1.17	GrpHdr DbtrAgt	See Schema	0-1	NA	<p>Debtor Agent</p> <p>Not used by Nets.</p>
3.2.1.18	GrpHdr CdtrAgt	See Schema	0-1	AT-12	<p>Creditor Agent</p> <p>Financial institution servicing an account of the creditor.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.2.1.19	GrpHdr CdtrAgt FinInstnId	See Schema	0-1	NA	Financial Institution Identification of Creditor Agent Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.
3.2.1.20	GrpHdr CdtrAgt FinInstnId BIC	String	0-1	AT-12	BIC of Creditor Agent Creditors agent equals creditors bank Maximum length:11 Format rule: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} E.g.: AMBKDKKKXXX

3.2.2 Payment reversal (reversal initiation) – original group information

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.2.2.1	OrgnlGrpInf	See Schema	1-1	NA	Original Group Information Information related to the original group of transactions to which the message refers.
3.2.2.2	OrgnlGrpInf OrgnlMsgId	35x	1-1	NA	Original Message Identification Unique and unambiguous identification of the original message as assigned by the original instructing party. Format: Refer to Pain 008 section GrpHdr/MsgId .
3.2.2.3	OrgnlGrpInf OrgnlMsgNmId	35x	1-1	NA	Original Message Name Identification Specifies the original message name identifier to which the message refers. <ul style="list-style-type: none"> SDD Service must always be equal to pain.008*. Length: 1-35. Content: "pain\..008[A-Za-z0-9\.\-]{0, 27}" or "PAIN\..008 [A-Za-z0-\.\-]{0,27}" E.g.: pain.008.001.02
3.2.2.4	OrgnlGrpInf OrgnlCreDtTm	ISO Date Time	0-1	NA	Original Creation Date Time Not used by Nets.
3.2.2.5	OrgnlGrpInf RvslRsnInf	See Schema	0-1	NA	Reversal Reason Information Not used by Nets.

3.2.2.6	OrgnlGrpInf RvslRsnInf RvslOrgtr	See Schema	0-1	NA	Reversal Originator Not used by Nets.
3.2.2.7	OrgnlGrpInf RvslRsnInf RvslRsn	See Schema	0-1	NA	Reversal Reason Not used by Nets.
3.2.2.8	OrgnlGrpInf RvslRsnInf RvslRsn Cd	String	{Or	AT-31	Reversal Reason Code Not used by Nets.
3.2.2.9	OrgnlGrpInf RvslRsnInf RvslRsn Prtry	String	Or}	NA	Reversal Reason Proprietary Not used by Nets.
3.2.2.10	OrgnlGrpInf RvslRsnInf AddtlInf	105x	0-1	NA	Additional Information Not used by Nets.

3.2.3 Payment reversal (reversal initiation) – transaction information

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.1	OrgnlPmtInfAndRvsl	See Schema	0-n	NA	Original Payment Information and Reversal Information concerning the original payment information, to which the reversal message refers.
3.2.3.2	OrgnlPmtInfAndRvsl RvslPmtInfId	35x	0-1	NA	Reversal Payment Information Identification Unique identification for the reversal instruction.
3.2.3.3	OrgnlPmtInfAndRvsl OrgnlPmtInfId	35x	0-1	NA	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
3.2.3.4	OrgnlPmtInfAndRvsl OrgnlNbOfTxs	15n	0-1	NA	Original Number of Transactions Number of individual transactions contained in the original payment information group. Format: - [0-9]{1,15}
3.2.3.5	OrgnlPmtInfAndRvsl OrgnlCtrlSum	Decimal	0-1	NA	Original Control Sum Total of all individual amounts included in the original payment information group, irrespective of currencies. Format: - fractionDigits: 17 totalDigits: 18
3.2.3.6	OrgnlPmtInfAndRvsl BtchBookg	Boolean	0-1	NA	Batch Booking Not used by Nets.

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.7	OrgnlPmtInfAndRvsl PmtInfRvsl	Boolean	0-1	NA	Payment Information Reversal Indicates whether or not the reversal applies to the complete original payment information group or to individual transactions within that group.
3.2.3.8	OrgnlPmtInfAndRvsl RvslRsnInf	See Schema	0-1	NA	Reversal Reason Information Set of elements used to provide detailed information on the reversal reason.
3.2.3.9	OrgnlPmtInfAndRvsl RvslRsnInf Orgtr	See Schema	0-1	NA	Originator Party that issues the reversal.
3.2.3.10	OrgnlPmtInfAndRvsl RvslRsnInf Rsn	See Schema	0-1	NA	Reason Specifies the reason for the reversal. Usage Rule: 'Reversal Reason' must be present either in 'Original Group Information' or 'Transaction Information'
3.2.3.11	OrgnlPmtInfAndRvsl RvslRsnInf Rsn Cd	4x	0-1	AT-31	Code Reason for the reversal, as published in an external reason code list.

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.12	OrgnlPmtInfAndRvsl RvslRsnInf Prtry	35x	0-1	NA	Proprietary Reason for the reversal, in a proprietary form.
3.2.3.13	OrgnlPmtInfAndRvsl RvslRsnInf AddtlInf	105x	0-n	NA	Additional Information Further details on the reversal reason.
3.2.3.14	TxInf	See Schema	1-n	NA	Transaction Information Set of fields used to provide information about the original transactions to which the reversal message refers.
3.2.3.15	TxInf RvslId	35x	1-1	NA	Reversal Identification Unique identification for the reversal transaction. Length: 1-35. Content: "([A-Za-z0-9][\? /\ - :\(\)\ \. , '])" E.g.: R12345678PAIN007COR2009111200000001

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.19	TxInf RvsdInstdAmt	18d 3!a	0-1	AT-06	<p>Reversed Instructed Amount</p> <p>Amount of money to be moved between debtor and creditor in the reversed transaction. The amount is excl. the deduction of charges.</p> <p>The amount of the reversal must be the same as the amount of the collection in euro (AT-06).</p> <p>Must be the same amount as the original amount of the Direct Debit.</p> <p>Format: Refer to Pain 008 section PmtInf/DrctDbtTxInf/InstdAmt/Ccy.</p>
3.2.3.20	TxInf ChrgBr	4!a	0-1	NA	<p>Charge Bearer</p> <p>Specifies if the creditor and/or debtor will bear the charges associated with the processing of the transaction.</p> <p>It must be filled with "SLEV".</p> <p>Format: Refer to Pain 008 section PmtInf/DrctDbtTxInf/ChrgBr.</p>
3.2.3.21	TxInf RvslRsnInf	See Schema	1-1	NA	<p>Reversal Reason Information</p> <p>Set of tags used to provide detailed information about the reversal reason.</p>
3.2.3.22	TxInf RvslRsnInf Orgtr	See Schema	1-1	NA	<p>Reversal Originator</p> <p>Party that initiates the reversal.</p>

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.23	TxnInf RvslRsnInf Orgtr Nm	70x	0-1	NA	<p>Reversal Originator Name</p> <p>The name of the party that initiates the reversal (customer).</p> <p>If the single transaction is reversed, this parent (RvslRsnInf) must be used.</p> <p>Cannot be used at the same time as TxnInf/RvslRsnInf/RvslOrgtr/Id/OrgId/BICOrBEI (see below)</p> <p>E.g.: Peter Soerensen</p>
3.2.3.24	TxnInf RvslRsnInf Orgtr Id	See Schema	0-1	NA	<p>Identification of Reversal originator</p> <p>Unique identification of the reversal originator.</p>
3.2.3.25	TxnInf RvslRsnInf Orgtr Id OrgId	See Schema	0-1	NA	<p>Organisation Identification of Reversal originator</p> <p>Unique identification of the reversal originator organisation.</p> <p>For allowed values, check the table Organisation identification.</p>

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.26	TxnInf RvslRsnInf Orgtr Id OrgId BICOrBEI	4!a2!a2!c[3!c]	0-1	NA	<p>BIC of Reversal Originator</p> <p>The party from whom the reversal originated (bank).</p> <p>If the single transaction is reversed, then this parent (RvslRsnInf) must be used.</p> <p>Cannot be used at the same time as TxnInf/RvslRsnInf/RvslOrgtr/Nm (see above).</p> <p>BIC content: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}</p> <p>E.g.: DIRPFRAC</p>
3.2.3.27	TxnInf RvslRsnInf Orgtr PstlAdr	See Schema	0-1	NA	<p>Reversal Originator Postal Address</p> <p>Not used by Nets.</p>
3.2.3.28	TxnInf RvslRsnInf Orgtr CtryOfRes	2!a	0-1	NA	<p>Reversal Originator Country of Residence</p> <p>Not used by Nets.</p>

XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.29	TxInf RvslRsnInf Rsn	See Schema	1-1	NA Reversal Reason Specifies the reason for the_reversal. Usage rule: 'Reversal reason' must be present in either 'Original group information' or 'Transaction information'.
3.2.3.30	TxInf RvslRsnInf Rsn Cd	String	1-1	AT-31 Reversal Reason Code The code specifies the reason for the reversal. Reason for the reversal, as published in an external reason code list (4.7). It must be filled with "AM05" - duplication entry. Or MS02- reason not specified
3.2.3.31	TxInf RvslRsnInf Rsn Prtry	String	0-1	NA Reversal Reason Proprietary The code specifies the reason for the reversal. Reason for the reversal in a proprietary form. Not used by Nets.
3.2.3.32	TxInf RvslRsnInf AddtlRvslRsnInf	105x	0-1	NA Additional Reversal Reason information Not used by Nets.

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.33	TxInf OrgnlTxRef	See Schema	1-1	NA	<p>Original Transaction Reference</p> <p>Contains the fields used to identify the original transaction that is being referred to.</p> <p>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.</p>
3.2.3.34	TxInf OrgnlTxRef IntrBkSttlmAmt	18d 3!a	0-1	NA	<p>InterBank Settlement Amount</p> <p>Not used by Nets.</p>
3.2.3.35	TxInf OrgnlTxRef Amt	See Schema	0-1	NA	<p>Amount</p> <p>Not used by Nets.</p>
3.2.3.36	TxInf OrgnlTxRef IntrBkSttlmDt	ISODate	0-1	NA	<p>InterBank Settlement Date</p> <p>Not used by Nets.</p>
3.2.3.37	TxInf OrgnlTxRef ReqdExctnDt	ISODate	0-1	NA	<p>Requested Execution Date</p> <p>Not used by Nets.</p>

XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.38	TxInf OrgnlTxRef ReqdColltnDt	ISODate	0-1	Requested Collection Date Date and time at which the creditor requests that the amount of money is to be collected from the debtor. Format: Refer to Pain 008 Section PmtInf/ReqdColltnDt .
3.2.3.39	TxInf OrgnlTxRef CdtrSchmeId	See Schema	1-1	Creditor Scheme Identification Credit party that signs the mandate. This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction. Refer to PAIN.008 section PmtInf/DrctDbtTxInf/DrctDbtTx/CdtrSchmeId to PmtInf/DrctDbtTxInf/DrctDbtTx/CdtrSchmeId/CtryOfRes .
3.2.3.40	TxInf OrgnlTxRef SttlmInf	See Schema	0-1	Settlement Information Not used by Nets.

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.41	TxInf OrgnlTxRef PmtTpInf	See Schema	1-1	AT-20 AT-21 AT-59	<p>Payment Type Information</p> <p>Contains the fields used to further specify the type of transaction.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/PmtTpInf to PmtInf/PmtTpInf/CtgyPurp.</p> <p>Among these are:</p> <p>AT-20 Identification code of the scheme: The original service level code - must be "SEPA".</p> <p>AT-21 Transaction type Values allowed are CORE or B2B, depending on the relevant transaction. Also, for sequence type the accepted values are: FRST, OOFF, RCUR, and FNAL.</p> <p>AT-59 Category purpose of the collection</p>
3.2.3.42	TxInf OrgnlTxRef PmtMtd	See Schema	0-1	NA	<p>Payment Method</p> <p>Not used by Nets.</p>

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.43	TxInf OrgnlTxRef MndtRltdInf	See Schema	1-1	AT-01 AT-16 AT-17 AT-18 AT-19 AT-24 AT-25 AT-60	<p>Mandate Related Information</p> <p>Contains the fields used to provide further details of the mandate signed between the creditor and the debtor.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/DrctDbtTx/MndtRltdInf to PmtInf/DrctDbtTxInf/DrctDbtTx/MndtRltdInf/Frqcy.</p> <p>Among these are:</p> <p>AT-01: Unique mandate reference:</p> <ul style="list-style-type: none"> The unique MandateID This data element is case insensitive <p>AT-16: Placeholder for electronic signature data, if applicable.</p>

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.44	TxInf OrgnlTxRef MndtRltdInf	See Schema	1-1		<p>Continuing from previous page.</p> <p>AT-17: Type of mandate (paper, e-Mandate).</p> <p>AT-18: Identifier of the original creditor who issued the mandate</p> <p>AT-19: Unique mandate reference as given by the original creditor who issued the mandate.</p> <p>AT-24: Reason for amending the mandate.</p> <p>AT-25 Signing date of the mandate:</p> <p>AT-60: Reference of the validation made by the debtor bank.</p> <p>Mandatory fields:</p> <p>TxInf/OrgnlTxRef/MndtRltdInf</p> <p>TxInf/OrgnlTxRef/MndtRltdInf/MndtId (AT-01)</p> <p>TxInf/OrgnlTxRef/MndtRltdInf/DtOfSgntr (AT-25)</p> <p>TxInf/OrgnlTxRef/MndtRltdInf/AmdmntInd</p>

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.45	TxInf OrgnlTxRef RmtInf	See Schema	0-1	AT-22	<p>Remittance Information</p> <p>Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts receivable system.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/RmtInf to PmtInf/DrctDbtTxInf/RmtInf/Strd/AddtlRmtInf.</p>
3.2.3.46	TxInf OrgnlTxRef UltmtDbtr	See Schema	0-1	AT-15 AT-37	<p>Ultimate Debtor</p> <p>Ultimate party that owes an amount of money to the (ultimate) creditor.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/UltmtDbtr to PmtInf/DrctDbtTxInf/UltmtDbtr/CtryOfRes.</p> <p>Among these are:</p> <p>AT-15: Name of the debtor reference party.</p> <p>AT-37: Identification code of the debtor reference party.</p>

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.47	TxInf OrgnlTxRef Dbtr	See Schema	1-1	AT-14 AT-09 AT-27	<p>Debtor</p> <p>Party that owes an amount of money to the (ultimate) creditor.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/Dbtr to PmtInf/DrctDbtTxInf/Dbtr/CtryOfRes.</p> <p>AT-14: The name of the debtor AT-09: The address of the debtor AT-27: Debtor identification code</p>

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.48	TxInf OrgnlTxRef DbtrAcct	2!a2!n30x	1-1	AT-07	<p>Debtor Account</p> <p>Unambiguous identification of the debtor's account.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/ DrctDbtTxInf/DbtrAcct/Id to PmtInf/DrctDbtTxInf/DbtrAcct/Id/IBAN.</p> <p>AT-07: Account Number (IBAN) of the debtor.</p>
3.2.3.49	TxInf OrgnlTxRef DbtrAgt	4!a2!a2!c[3!c]	1-1	AT-13	<p>Debtor Agent</p> <p>Financial institution that services an account for the debtor.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/ DbtrAgt/FinInstnId to PmtInf/DrctDbtTxInf/DbtrAgt/FinInstnId/BIC.</p> <p>AT-13: BIC code of the debtor bank</p>

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.50	TxInf OrgnlTxRef DbtrAgtAcct	See Schema	0-1	NA	Debtor Agent Account Not used by Nets.
3.2.3.51	TxInf OrgnlTxRef CdtrAgt	4!a2!a2!c[3!c]	0-1	AT-12	Creditor Agent Creditor agent equals creditors bank Financial institution that services an account for the creditor. This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction. Refer to PAIN.008 section PmtInf/CdtrAgt to PmtInf/CdtrAgt/BrnchId . AT-12: BIC code of the creditor bank.
3.2.3.52	TxInf OrgnlTxRef CdtrAgtAcct	See Schema	0-1	NA	Creditor Agent Account Not used by Nets.

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.53	TxInf OrgnlTxRef Cdtr	See Schema	1-1	AT-03 AT-05	<p>Creditor</p> <p>Party to which an amount of money is due.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/Cdtr/Nm to PmtInf/Cdtr/CtryOfRes.</p> <p>AT-03: The name of the creditor AT-05: The address of the creditor.</p>
3.2.3.54	TxInf OrgnlTxRef CdtrAcct	2!a2!n30x	1-1	AT-04	<p>Creditor Account</p> <p>Unambiguous identification of the account of the creditor.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/CdtrAcct to PmtInf/CdtrAcct/Nm.</p> <p>AT-04: Account number (IBAN) of the creditor.</p>

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.2.3.55	TxInf OrgnlTxRef UltmtCdtr	See Schema	0-1	AT-15 AT-37	<p>Ultimate Creditor</p> <p>Ultimate party to which an amount of money is due.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/UltmtCdtr to PmtInf/DrctDbtTxInf/UltmtCdtr/CtryOfRes.</p> <p>AT-15: Name of the debtor reference party.</p> <p>AT-37: Identification code of the debtor reference party.</p>

3.3 CAMT.055.001.01PBS Customer payment cancellation file

3.3.1 Payment cancellation (cancellation request) – Assignment, Case & Control Data

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.3.1.1	Assgnmt	See Schema	1-1	NA	Assignment Identifies the assignment of an investigation case from an assigner to an assignee.
3.3.1.2	Assgnmt Id	35x	1-1	NA	Assignment identification Uniquely identifies the case assignment. Creditor's unique file reference created by creditor as defined in Section "Description of specific XML tags" in the document Creditor's user and information guide to SEPA Direct Debit. 3.3.2 Format: Refer to Pain 008 section GrpHdr/MsgId . E.g.: M12345678CAMT055COR2009121100000001
3.3.2.1	Assgnmt Assgnr	See Schema	1-1	NA	Assigner Party who assigns the case. Usage: - This is also the sender of the message.
3.3.2.2	Assgnmt Assgnr Pty	See Schema	1-1	NA	Party Identification of a person or organisation.

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.3.2.3	Assgnmt Assgnr Pty Nm	70x	0-1	NA	Party Name Name of the party who initiates the cancellation.
3.3.2.4	Assgnmt Assgnr Pty PstlAdr	See Schema	0-1	NA	Party Postal Address Not used by Nets.
3.3.2.5	Assgnmt Assgnr Pty Id	See Schema	0-1	NA	Identification of Initiating Party Unique Identification of an initiating party.
3.3.2.6	Assgnmt Assgnr Pty Id OrgId	See Schema	0-1	NA	Organisation Identification of Initiating Party Unique identification of an initiating party organisation. It cannot be used at the same time as Assgnmt/Assgnr/Pty/Id/PrvtId (below). Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.3.2.7	Assgnmt Assgnr Pty Id OrgId BICOrBEI	11x	0-1	NA	<p>BIC or BEI of Initiating Party</p> <p>BIC or BEI of an initiating party. Used if the initiating party is a bank</p> <p>Maximum length: 11</p> <p>Format rule: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}</p> <p>E.g.: AMBKDKKKXXX</p>
3.3.2.8	Assgnmt Assgnr Pty Id OrgId Othr	See Schema	0-1	NA	<p>Other Identification of Initiating Party.</p> <p>If SchmeNm/Cd is used, one of the values in the table 8.1. Organisation identification must be used.</p>

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.3.2.9	Assgnmt Assgnr Pty Id PrvtId	See Schema	0-1	NA	<p>Private Identification of the Initiating Party</p> <p>Unique and unambiguous identification of an initiating party e.g. passport.</p> <p>It cannot be used at the same time as Assgnmt/Assgnr/Pty/Id/OrgId (above).</p> <p>Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</p> <p>Used if the initiating party is a private person.</p> <p>If SchmeNm/Cd is used, one of the values in the table Private identification must used.</p>
3.3.2.10	Assgnmt Assgnr Pty CtryOfRes	2!a	0-1	NA	<p>Country of Residence</p> <p>Not used by Nets.</p>
3.3.2.11	Assgnmt Assgnr Pty CtctDtls	See Schema	0-1	NA	<p>Contact Details</p> <p>Not used by Nets</p>

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.3.2.12	Assgnmt Assgnr Agt	See Schema	0-1	NA	Agent Not used by Nets.
3.3.2.13	Assgnmt Assgne	See Schema	1-1	NA	Assignee Party to which the case is assigned. Always Nets
3.3.2.14	Assgnmt Assgne Pty	See Schema	0-1	NA	Party Identification of a person or an organisation.
3.3.2.15	Assgnmt Assgne Pty Nm	70x	0-1	NA	Party Name Name of the assignee party. <i>Must always be "Nets" (not validated)</i>
3.3.2.16	Assgnmt Assgne Agt	See Schema	0-1	NA	Agent Identification of a financial institution.

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.3.2.17	Assgnmt Assgne Agt FinInstnId	See Schema	0-1	NA	Financial Institution of Agent Unique identification of a financial institution.
3.3.2.18	Assgnmt Assgne Agt FinInstnId BIC	11x	0-1	NA	BIC BIC of a financial institution. Format: - [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Must be : PBSEDK21
3.3.2.19	Assgnmt CreDtTm	ISO Date Time	1-1	NA	Created Date Time Created date time of the Cancellation.
3.3.2.20	Case	See Schema	0-1	NA	Case Not used by Nets.
3.3.2.21	CtrlData	See Schema	1-1	NA	Control Data Provides details on the number of transactions and the control sum of the message.
3.3.2.22	CtrlData NbOfTxS	15n	1-1	NA	Number Of Transactions Number of individual transactions contained in the message. Format: [0-9]{1,15}

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.3.2.23	CtrlData CtrlSum	Decimal	0-1	NA	Control Sum Total of all individual amounts included in the message, irrespective of currencies. Format: fractionDigits: 17 totalDigits: 18

3.3.3 Payment cancellation (cancellation request) – original group information and cancel

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
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	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.3.3.1	Undrlyg OrgnlGrpInfAndCxl	See Schema	1-1	NA	Original Group Information Information related to the original group of transactions, to which the message refers.
3.3.3.2	Undrlyg OrgnlGrpInfAndCxl GrpCxlId	35x	0-1	NA	Group Cancellation Identification Not used by Nets.
3.3.3.3	Undrlyg OrgnlGrpInfAndCxl Case	See Schema	0-1	NA	Case Not used by Nets.
3.3.3.4	Undrlyg OrgnlGrpInfAndCxl OrgnlMsgId	35x	1-1	NA	Original Message Identification The MessageId of the original file. Format: Refer to Pain 008 section GrpHdr/MsgId .

	XML Element	Format	Status	Rulebook Ref.	Description / validation rules
3.3.3.5	Undrlyg OrgnlGrpInfAndCxl OrgnlMsgNmId	35x	1-1	NA	<p>Original Message Name Identification</p> <p>The type of XML message to be cancelled.</p> <ul style="list-style-type: none"> SDD Service must always be equal to pain.008* (use of wildcard in validation). <p>Length: 1-35</p> <p>Content: "pain\,008[A-Za-z0-9\.\-]{0,27}" or "PAIN\,008[A-Za-z0-9\.\-]{0,27}"</p> <p>E.g.: pain.008.001.02</p>
3.3.3.6	Undrlyg OrgnlGrpInfAndCxl OrgnlCreDtTm	ISO Date Time	0-1	NA	<p>Original Created Date Time</p> <p>Not used by Nets.</p>
3.3.3.7	Undrlyg OrgnlGrpInfAndCxl CxlRsnInf	See Schema	0-n	NA	<p>Cancellation Reason Information</p> <p>Not used by Nets.</p>

3.3.4 Payment cancellation (cancellation request) –original payment information and cancel

XML Element	Format	Status	Rulebook ref.	Description / validation rules
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	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.1	Undrlyg OrgnlPmtInfAndCxl	See Schema	0-n	NA	Original Payment Information and Cancel Set of elements used to provide information about the original payment information and cancellation information.
3.3.4.2	Undrlyg OrgnlPmtInfAndCxl PmtCxlId	35x	1-1	NA	Payment Cancellation Identification Unique identification to identify the cancellation request. Format: Refer to Pain 008 section GrpHdr/MsgId .
3.3.4.3	Undrlyg OrgnlPmtInfAndCxl Case	See Schema	0-1	NA	Case Not used by Nets.
3.3.4.4	Undrlyg OrgnlPmtInfAndCxl OrgnlPmtInfId	35x	1-1	NA	Original Payment Information Identification Unique identifier of the original payment information block, as assigned by the original sending party.
3.3.4.5	Undrlyg OrgnlPmtInfAndCxl OrgnlGrpInf	See Schema	0-1	NA	Original Group Information Information concerning the original group of transactions, to which the message refers.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.6	Undrlyg OrgnlPmtInfAndCxl OrgnlGrpInf OrgnlMsgNmId	35x	0-1	NA	<p>Original Message Name Identification</p> <p>The type of XML message to be cancelled.</p> <ul style="list-style-type: none"> SDD Service must always be equal to pain.008* (use of wildcard in validation). <p>Length: 1-35</p> <p>Content: "pain\..008[A-Za-z0-9\.\.]{0,27}" or "PAIN\..008[A-Za-z0-9\.\.]{0,27}"</p> <p>E.g.: pain.008.001.02</p>
3.3.4.7	Undrlyg OrgnlPmtInfAndCxl NbOfTx	15n	0-1	NA	<p>Number Of Transactions</p> <p>Number of individual transactions contained in the message. Format: [0-9]{1,15}</p>
3.3.4.8	Undrlyg OrgnlPmtInfAndCxl CtrlSum	Decimal	0-1	NA	<p>Control Sum</p> <p>Total of all individual amounts included in the message, irrespective of currencies.</p> <p>Format: fractionDigits: 17 totalDigits: 18</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.9	Undrlyg OrgnlPmtInfAndCxl PmtInfCxl	Boolean	0-1	NA	Payment Information Cancellation Indicates whether or not the cancellation applies to a whole group of transactions or to individual transactions within the original group. If True: Indicates that the cancellation applies to the complete group. If False: Indicates that the cancellation applies to individual items within the group.
3.3.4.10	Undrlyg OrgnlPmtInfAndCxl CxlRsnInf	See Schema	0-n	NA	Cancellation Reason Information Detailed information on the cancellation reason.
3.3.4.11	Undrlyg OrgnlPmtInfAndCxl CxlRsnInf Orgtr	See Schema	0-1	NA	Cancellation Originator Party who issues the Cancellation request.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.12	Undrlyg OrgnlPmtInfAndCxl CxlRsnInf Orgtr Nm	70x	0-1	NA	Name of Cancellation Originator Name of the Party who initiates the cancellation request.
3.3.4.13	Undrlyg OrgnlPmtInfAndCxl CxlRsnInf Orgtr Id	See Schema	0-1	NA	Identification of Cancellation Originator Unique identification of Cancellation originator.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.14	Undrlyg OrgnlPmtInfAndCxl CxlRsnInf Orgtr Id OrgId	See Schema	0-1	NA	Organisation Identification of Cancellation Originator Unique identification of the organisation who initiates the cancellation.
3.3.4.15	Undrlyg OrgnlPmtInfAndCxl CxlRsnInf Orgtr Id OrgId BICOrBEI	11x	0-1	NA	BIC of Cancellation Originator BIC of the organisation who initiates the cancellation. Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} E.g.: DIRPFRAC

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.16	Undrlyg OrgnlPmtInfAndCxl CxIRsnInf Rsn	See Schema	0-1	NA	Reason For Cancellation Specifies the reason for cancellation.
3.3.4.17	Undrlyg OrgnlPmtInfAndCxl CxIRsnInf Rsn Cd	4x	0-1	NA	Cancellation Reason code Reason for the cancellation request in a coded form. Ex:- DUPL
3.3.4.18	Undrlyg OrgnlPmtInfAndCxl CxIRsnInf Rsn Prtry	35x	0-1	NA	Cancellation Reason Proprietary Reason for the cancellation request in a proprietary form.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.19	Undrlyg OrgnlPmtInfAndCxl TxInf	See Schema	1-n	NA	Transaction Information Set of elements used to provide information about the original transactions to which the cancelled message refers.
3.3.4.20	Undrlyg OrgnlPmtInfAndCxl TxInf CxlId	35x	1-1	NA	Cancellation Identification The cancellation ID of the transaction which is created by the creditor. Length: 1-35. Content: "([A-Za-z0-9][\? / \- :\(\)\ \.\ , '])" E.g. CXL12345678PAIN6COR2009111200000001 NB. This field is optional in the XSD, but for Nets it is mandatory.
3.3.4.21	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlInstrId	35x	0-1	NA	Original Instruction Identification Not used by Nets.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.22	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlEndToEndId	35x	1-1	AT-10	Original End to End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. Format: Refer to Pain 008 section PmtInf/DrctDbtTxInf/PmtId/EndToEndId.
3.3.4.23	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlInstdAmt	18d 3!a	1-1	AT-06	Original Instructed Amount The amount money that is moved between debtor and creditor as specified in the original transaction. The stated amount is excl. the deduction of charges and it is expressed in the currency ordered by the original initiating party. Format: Refer to the Pain 008 section PmtInf/DrctDbtTxInf/InstdAmt/Ccy. NB. This field is optional in the XSD, but for Nets it is mandatory.
3.3.4.24	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlReqdExctnDt	ISO Date Time	0-1	NA	Original Requested Execution Date Requested execution date of the original message.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.25	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlReqdColltnDt	ISO Date Time	0-1	NA	Original Requested Collection Date Requested collection date of the original message.
3.3.4.26	Undrlyg OrgnlPmtInfAndCxl TxInf CxlRsnInf	See Schema	1-1	NA	Cancellation Reason Information Contains information about the reason for cancelling the payment. NB. This field is optional in the XSD, but for Nets it is mandatory.
3.3.4.27	Undrlyg OrgnlPmtInfAndCxl TxnInf CxlRsnInf Orgtr	See Schema	0-1	NA	Cancellation Originator Party who issues the Cancellation request.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.28	Undrlyg OrgnlPmtInfAndCxl TxnInf CxlRsnInf Orgtr Nm	70x	0-1	NA	Name of Cancellation Originator Name of the Party who initiates the cancellation request. Can not be used at the same time as Originator/Id(see below)
3.3.4.29	Undrlyg OrgnlPmtInfAndCxl TxnInf CxlRsnInf Orgtr Id	See Schema	0-1	NA	Identification of Cancellation Originator Unique identification of Cancellation originator. Can not be used at the same time as Originator/Nm(see above)

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.30	Undrlyg OrgnlPmtInfAndCxl TxnInf CxlRsnInf Orgtr Id OrgId	See Schema	0-1	NA	Organisation Identification of Cancellation Originator Unique identification of the organisation who initiates the cancellation.
3.3.4.31	Undrlyg OrgnlPmtInfAndCxl TxnInf CxlRsnInf Orgtr Id OrgId BICOrBEI	11x	0-1	NA	BIC of Cancellation Originator BIC of the organisation who initiates the cancellation. Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} E.g.: DIRPFRAC

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.32	Undrlyg OrgnlPmtInfAndCxl TxnInf CxlRsnInf Rsn	See Schema	1-1	NA	Reason For Cancellation Specifies the reason for cancellation.
3.3.4.33	Undrlyg OrgnlPmtInfAndCxl TxnInf CxlRsnInf Rsn Cd	4x	{Or	NA	Cancellation Reason code Reason for the cancellation request in a coded form. Can not be used at the same time as Rsn/Prtry(see below) Ex:- DUPL

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.34	Undrlyg OrgnlPmtInfAndCxl TxnInf CxlRsnInf Rsn Prtry	35x	Or}	NA	Cancellation Reason Proprietary Reason for the cancellation request in a proprietary form. Can not be used at the same time as Rsn/Cd(see above)
3.3.4.35	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef	See Schema	1-1	NA	Original Transaction Reference Contains the fields used to identify the original transaction that is being referred to. Usage rule: The message elements under 'Original transaction reference' must be populated by the same value as the message elements of the original instruction, as defined within the following elements NB. This field and its subfields are optional in the XSD, but for Nets it is mandatory.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.36	Undrlyg OrgnPmtInfAndCxl TxInf OrgnTxRef IntrBkSttlmAmt	18d 3!a	0-1	NA	InterBank Settlement Amount Not used by Nets.
3.3.4.37	Undrlyg OrgnPmtInfAndCxl TxInf OrgnTxRef Amt	See Schema	0-1	NA	Amount of Original DD Not used by Nets.
3.3.4.38	Undrlyg OrgnPmtInfAndCxl TxInf OrgnTxRef IntrBkSttlmDt	ISODate	0-1	NA	InterBank Settlement Date of Original DD Not used by Nets.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.39	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef ReqdExctnDt	ISODate	0-1	NA	Requested Execution Date of Original DD Not used by Nets.
3.3.4.40	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef ReqdColltnDt	ISODate	0-1	AT-11	Requested Collection Date of Original DD Date and time at which creditor requests the amount of money to be collected from debtor. Format: Refer to Pain 008 Section PmtInf/ReqdColltnDt .

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.41	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef CdtrSchmeId	See Schema	1-1	AT-02	<p>Creditor Scheme Identification</p> <p>Credit party that signs the mandate.</p> <p>Usage rule: It is recommended that all transactions within the same 'Payment information' block have the same 'Creditor scheme identification'. Check section "Creditor scheme identification format" in in the document Creditor's user and information guide to SEPA Direct Debit</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/DrctDbtTx/CdtrSchmeId to PmtInf/DrctDbtTxInf/DrctDbtTx/CdtrSchmeId/CtryOfRes.</p>
3.3.4.42	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef SttlmInf	See Schema	0-1	NA	<p>Settlement information</p> <p>Not used by Nets.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.43	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef PmtTpInf	See Schema	1-1	AT-20 AT-21 AT-59	<p>Payment Type Information</p> <p>Set of tags used to further specify the original transaction type.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/PmtTpInf to PmtInf/PmtTpInf/CtgyPurp.Mandatory fields:</p> <p>TxInfAndSts/OrgnlTxRef/PmtTpInf</p> <p>TxInfAndSts/OrgnlTxRef/PmtTpInf/SvcLvl</p> <p>TxInfAndSts/OrgnlTxRef/PmtTpInf/SvcLvl/cd (AT-20 – will be “SEPA”)</p> <p>TxInfAndSts/OrgnlTxRef/PmtTpInf/LclInstrm</p> <p>TxInfAndSts/OrgnlTxRef/PmtTpInf/LclInstrm/cd (AT-20 – will be CORE or B2B)</p> <p>TxInfAndSts/OrgnlTxRef/PmtTpInf/ SeqTp (AT-21)</p> <p>Among these are:</p> <p>AT-20: Identification code of the scheme:</p> <p style="padding-left: 40px;">The original service level code - must be “SEPA”.</p> <p style="padding-left: 40px;">Values allowed are CORE or B2B, depending on the relevant transaction.</p> <p>AT-21: Transaction type</p> <p style="padding-left: 40px;">.</p> <p style="padding-left: 40px;">Also, for sequence type the accepted values are: FRST, OOFF, RCUR, and FNAL.</p> <p>AT-59: Category purpose of the collection.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.44	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef PmtMtd	See Schema	0-1	NA	Payment Method Not used by Nets.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.45	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef MndtRltdInf	See Schema	1-1	AT-01 AT-16 AT-17 AT-18 AT-19 AT-24 AT-25 AT-60	Mandate related information Set of tags used to provide further details of the mandate signed by creditor and debtor. This field must contain the matching fields which contain exactly the same values as the fields contained in the original transaction. Refer to PAIN.008 section PmtInf/DrctDbtTxInf/DrctDbtTx/MndtRltdInf to PmtInf/DrctDbtTxInf/DrctDbtTx/MndtRltdInf/Frqcy . Among these are: AT-01: Unique mandate reference: <ul style="list-style-type: none"> • The unique MandateID • This data element is case insensitive AT-16: Placeholder for electronic signature data, if applicable. AT-17: Type of mandate (paper, 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 amending the mandate.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.46	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef MndtRltdInf	See Schema	1-1		<p>Continuing from previous page.</p> <p>AT-25 Signing date of the mandate.</p> <p>AT-60: Reference of the validation made by the debtor bank.</p> <p>Mandatory fields:</p> <p>Undrlyg/OrgnlPmtInfAndCxl/TxInf/OrgnlTxRef/MndtRltdInf</p> <p>Undrlyg/OrgnlPmtInfAndCxl/TxInf/OrgnlTxRef/MndtRltdInf/MndtId (AT-01)</p> <p>Undrlyg/OrgnlPmtInfAndCxl/TxInf/OrgnlTxRef/MndtRltdInf/DtOfSgntr (AT-25)</p> <p>Undrlyg/OrgnlPmtInfAndCxl/TxInf/OrgnlTxRef/MndtRltdInf/AmdmntInd</p>
3.3.4.47	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef RmtInf	See Schema	0-1	AT-22	<p>Remittance Information</p> <p>Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts receivable system.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/RmtInf to PmtInf/DrctDbtTxInf/RmtInf/Strd/AddtlRmtInf.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.48	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef UltmtDbtr	See Schema	0-1	AT-15 AT-37	<p>Ultimate Debtor</p> <p>Ultimate party that owes an amount of money to the (ultimate) creditor.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/UltmtDbtr to PmtInf/DrctDbtTxInf/UltmtDbtr/CtryOfRes.</p> <p>Among these are:</p> <p>AT-15: Name of the debtor reference party.</p> <p>AT-37: Identification code of the debtor reference party.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.49	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef Dbtr	See Schema	1-1	AT-14 AT-09 AT-27	<p>Debtor</p> <p>Party that owes an amount of money to the (ultimate) creditor.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/Dbtr to PmtInf/DrctDbtTxInf/Dbtr/CtryOfRes.</p> <p>AT-14: The name of the debtor</p> <p>AT-09: The address of the debtor</p> <ul style="list-style-type: none"> • Address line can have a maximum of two occurrences: <ul style="list-style-type: none"> ○ Country of the debtor's address. ○ Must be a valid country code. <p>AT-27: Debtor identification code.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.50	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef DbtrAcct	2!a2!n30x	1-1	AT-07	<p>Debtor Account</p> <p>Unambiguous identification of the debtor's account.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/ DrctDbtTxInf/DbtrAcct/Id to PmtInf/DrctDbtTxInf/DbtrAcct/Id/IBAN.</p> <p>AT-07: Account number (IBAN) of the debtor.</p> <ul style="list-style-type: none"> • First two characters must be a valid country code.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.51	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef DbtrAgt	4!a2!a2!c[3!c]	1-1	AT-13	<p>Debtor Agent</p> <p>Financial institution servicing an account for the debtor.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/ DrctDbtTxInf/ DbtrAgt/FinInstnId to PmtInf/DrctDbtTxInf/DbtrAgt/FinInstnId/BIC.</p> <p>AT-13: BIC code of the debtor bank.</p>
3.3.4.52	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef DbtrAgtAcct	See Schema	0-1	NA	<p>Debtor Agent Account</p> <p>Not used by Nets.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.53	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef CdtrAgt	4!a2!a2!c[3!c]	0-1	AT-12	Creditor Agent Financial institution servicing an account for the creditor. This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction. Refer to PAIN.008 section PmtInf/CdtrAgt to PmtInf/CdtrAgt/BrnchId . AT-12: BIC code of the creditor bank.
3.3.4.54	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef CdtrAgtAcct	See Schema	0-1	NA	Creditor Agent Account Not used by Nets.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.55	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef Cdtr	See Schema	1-1	AT-03 AT-05	<p>Creditor</p> <p>Party to which an amount of money is due.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/Cdtr/Nm to PmtInf/Cdtr/CtryOfRes.</p> <p>AT-03: The name of the creditor.</p> <p>AT-05: The address of the creditor:</p> <ul style="list-style-type: none"> • The address line can have a maximum of two occurrences.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.3.4.56	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef CdtrAcct	2!a2!n30x	1-1	AT-04	Creditor account Unambiguous identification of the creditor's account. This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction. Refer to PAIN.008 section PmtInf/CdtrAcct to PmtInf/CdtrAcct/Nm . AT-04: Account number (IBAN) of the creditor.
3.3.4.57	Undrlyg OrgnlPmtInfAndCxl TxInf OrgnlTxRef UltmtCdtr	See Schema	0-1	AT-15 AT-37	Ultimate Creditor Ultimate party to which an amount of money is due. This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction. Refer to PAIN.008 section PmtInf/DrctDbtTxInf/UltmtCdtr to PmtInf/DrctDbtTxInf/UltmtCdtr/CtryOfRes . AT-15: Name of the debtor reference party. AT-37: Identification code of the debtor reference party.

3.4 PAIN.002.001.03 Customer counterparty reject file (Status file)

3.4.1 Reject payment (rejection request) – group header

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.4.1.1	GrpHdr	See Schema	1-1	NA	Group Header Contains common information about the rejected payment.
3.4.1.2	GrpHdr MsgId	35x	1-1	NA	Message Identification Unique file reference created by the Sending party (debtor bank). The identification cannot include leading, trailing or internal spaces. Length: 1-35. Content: "([A-Za-z0-9][\? / \- : \(\) \., '])"
3.4.1.3	GrpHdr CreDtTm	ISO Date time	1-1	NA	Created Date Time The date and time when this file was created by Nets. Format: Refer to Pain 008 section GrpHdr/CreDtTm .
3.4.1.4	GrpHdr InitgPty	See Schema	0-1	NA	Initiating Party Not used by Nets.
3.4.1.5	GrpHdr FwdgAgt	See Schema	0-1	NA	Forwarding Agent Not used by Nets.
3.4.1.6	GrpHdr DbtrAgt	See Schema	0-1	NA	Debtor Agent Not used by Nets.

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.4.1.7	GrpHdr CdtrAgt	See Schema	0-1	NA	Creditor Agent Not used by Nets.

3.4.2 Reject payment (rejection request) – original group information

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.2.1	OrgnlGrpInfAndSts	See Schema	1-1	NA	Original Group Information and Status Original group information concerning the group of transactions, to which the status report message refers to.
3.4.2.2	OrgnlGrpInfAndSts OrgnlMsgId	35x	1-1	NA	Original Message Identification Unique identification assigned by Nets to identify the message. E.g.: 0000000000000001
3.4.2.3	OrgnlGrpInfAndSts OrgnlMsgNmId	35x	1-1	NA	Original Message Name Identification Specifies the original message name identifier to which the message refers. E.g.: pain.008.001.02
3.4.2.4	OrgnlGrpInfAndSts OrgnlCreDtTm	ISO Date Time	0-1	NA	Original Created Date Time Not used by Nets.
3.4.2.5	OrgnlGrpInfAndSts OrgnlNbOfTxS	15!n	0-1	NA	Original Number of Transactions Not used by Nets.
3.4.2.6	OrgnlGrpInfAndSts OrgnlCtrlSum	Decimal	0-1	NA	Original Control Sum Not used by Nets.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.2.7	OrgnlGrpInfAndSts GrpSts	See Schema	0-1	NA	Group Status Specifies the status of a group of transactions. Usage rule: It will always be filled with the code 'PART'. E.g.: PART
3.4.2.8	OrgnlGrpInfAndSts StsRsnInf	See Schema	0-n	NA	Status Reason Information Set of elements used to provide detailed information on the status reason. Usage Rule: 'Status Reason Information' may be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.
3.4.2.9	OrgnlGrpInfAndSts StsRsnInf Orgtr	See Schema	0-1	R2	Status Originator Party that issues the status. 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.
3.4.2.10	OrgnlGrpInfAndSts StsRsnInf Rsn	See Schema	0-1	R3	Status Reason Specifies the reason for the status report. R3: Reason code for non-acceptance of the Collection

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.2.11	OrgnlGrpInfAndSts StsRsnInf Rsn Cd	4x	{Or	NA	Status Reason Code Reason for the status, as published in an external reason code list.
3.4.2.12	OrgnlGrpInfAndSts StsRsnInf Rsn Prtry	35x	Or}	NA	Status Reason Proprietary Reason for the status reason as a proprietary code.
3.4.2.13	OrgnlGrpInfAndSts StsRsnInf AddtlInf	105x	0-n	NA	Additional Information Not used by Nets.
3.4.2.14	OrgnlGrpInfAndSts NbOfTxPerSts	See Schema	0-n	NA	Number of Transactions Per Status Not used by Nets.

3.4.3 Reject payment (rejection request) – transaction information

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.1	OrgnlPmtInfAndSt s	See Schema	0-n	NA	Original Payment Information and Status Information concerning the original payment information, to which the status report message refers.
3.4.3.2	OrgnlPmtInfAndSt s OrgnlPmtInfId	35x	1-1	NA	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
3.4.3.3	OrgnlPmtInfAndSt s OrgnlNbOfTxS	15n	0-1	NA	Original Number of Transactions Number of individual transactions contained in the original payment information group. Format:- [0-9]{1,15}
3.4.3.4	OrgnlPmtInfAndSt s OrgnlCtrlSum	Decimal	0-1	NA	Original Control Sum Total of all individual amounts included in the original payment information group, irrespective of currencies.
3.4.3.5	OrgnlPmtInfAndSt s PmtInfSts	4x	0-1	NA	Payment Information Status Will always be "PART"

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.6	OrgnlPmtInfAndSts StsRsnInf	See Schema	0-n	NA	<p>Status Reason Information</p> <p>Set of elements used to provide detailed information on the status reason.</p> <p>Usage Rule: 'Status Reason Information' may be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.</p> <p>Not Used by Nets</p>
3.4.3.7	OrgnlPmtInfAndSts StsRsnInf Orgtr	See Schema	0-1	R2	<p>Status Originator</p> <p>Party that issues the status.</p> <p>R2: Identification of the type of party that initiated the reject</p> <p>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.</p> <p>Not used by Nest</p>
3.4.3.8	OrgnlPmtInfAndSts StsRsnInf Rsn	See Schema	0-1	R3	<p>Status Reason</p> <p>Specifies the reason for the status report.</p> <p>R3: Reason code for non-acceptance of the Collection</p> <p>Not used by Nets</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.9	OrgnlPmtInfAndSts StsRsnInf Rsn Cd	4x	{Or	NA	Status Reason Code Reason for the status, as published in an external reason code list. Not used by Nets
3.4.3.10	OrgnlPmtInfAndSts StsRsnInf Rsn Prtry	35x	Or}	NA	Status Reason Proprietary Reason for the status, as a proprietary code. Not Used by Nets
3.4.3.11	OrgnlPmtInfAndSts AddtlInf	105x	0-n	NA	Additional Information Not used by Nets
3.4.3.12	OrgnlPmtInfAndSts NbOfTxPerSts	See Schema	0-n	NA	Number of Transaction Per Status Not used by Nets.
3.4.3.13	OrgnlPmtInfAndSts TxInfAndSts	See Schema	1-n	NA	Transaction Information and Status Information concerning the original transactions to which the counter party reject message refers.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.14	OrgnlPmtInfAndSts TxInfAndSts StsId	35x	1-1	R5	<p>Status Identification of the reject</p> <p>Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the counterparty reject message.</p> <p>R5: Specific reference of the bank that initiated the reject.</p> <p>E.g.: 1196.1</p>
3.4.3.15	OrgnlPmtInfAndSts TxInfAndSts OrgnlInstrId	35x	0-1	NA	<p>Original Instruction Identification</p> <p>Not used by Nets.</p>
3.4.3.16	OrgnlPmtInfAndSts TxInfAndSts OrgnlEndToEndId	35x	1-1	AT-10	<p>Original End to End Identification</p> <p>Unique identification, as assigned by the creditor as the original initiating party, to unambiguously identify the original transaction.</p> <p>Format: Refer to Pain 008 section PmtInf/DrctDbtTxInf/PmtId/EndToEndId.</p>
3.4.3.17	OrgnlPmtInfAndSts TxInfAndSts TxSts	See Schema	1-1	NA	<p>Transaction Status</p> <p>Specifies the status of the transaction.</p> <p>Usage rule: 'Transaction status' will always be filled with the code 'RJCT'.</p> <p>E.g.: RJCT</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.18	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf	See Schema	1-1	NA	Status Reason Information of the Reject Set of fields used to provide detailed information about the status reason of the reject.
3.4.3.19	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr	See Schema	1-1	R2	Status Originator of the Reject Party that issued the reject. R2: Identification of the type of party that initiated the reject Either the Nm tag or the OrgId tag is filled, depending on whether the debtor or the debtor's bank is the originator of the reject.
3.4.3.20	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr Nm	70x	0-1	R2	Status Originator Name of the Reject Name of the party that issued the reject, if this is the debtor. It cannot be used at the same time if TxInfAndSts/StsRsnInf/Orgtr/Id/OrgId is used. E.g.: Peter Soerensen

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.21	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr Id	See Schema	0-1	R2	Status Originator Identification of the Reject Unique identification of the party that issued the reject, if this is the debtor's bank.
3.4.3.22	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr Id OrgId	See Schema	0-1	R2	Status Originator Organisation Identification of the Reject Unique identification of the organisation of the party that issued the reject, if this is the debtor's bank.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.23	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr Id OrgId BICOrBEI	String	0-1	R2	BIC of the Status Originator of the Reject Maximum length: 11 Format rule: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Bic of the Debtor bank It cannot be used at the same time as TxInfAndSts/StsRsnInf/Orgtr/Nm E.g.: AMBKDKKKXXX
3.4.3.24	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr Id PrvtId	See Schema	0-1	R2	Private Identification of Status Originator of the Reject Not used by Nets.
3.4.3.25	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Rsn	See Schema	1-1	R3	Status Reason of the Reject Specifies the reason for the status report. R3: Reason code for non-acceptance of the collection.

XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.26 OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Rsn Cd	See Schema	{Or	NA	Status Reason Code of the Reject Specifies the reason for the rejection by the debtor bank or the refusal by the debtor. It cannot be used at the same time as StsRsn/Prtry For allowed values, check the table Transaction level error codes E.g.: AC01
3.4.3.27 OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Rsn Prtry	35x	Or}	NA	Status Reason Proprietary of the Reject Specifies the reason for the status in a proprietary form. It cannot be used at the same time as StsRsn/Cd Currently not used by Nets
3.4.3.28 OrgnlPmtInfAndSts TxInfAndSts StsRsnInf AddtlInf	105x	0-1	NA	Additional Information of the Reject Not used by Nets.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.29	OrgnlPmtInfAndSts TxInfAndSts ChrgsInf	See Schema	0-1	NA	Charges Information Not used by Nets.
3.4.3.30	OrgnlPmtInfAndSts TxInfAndSts AcptncDtTm	ISO Date Time	0-1	NA	Acceptance Date Time Not used by Nets.
3.4.3.31	OrgnlPmtInfAndSts TxInfAndSts AcctSvcrRef	35x	0-1	NA	Account Servicer Reference Not used by Nets.
3.4.3.32	OrgnlPmtInfAndSts TxInfAndSts ClrSysRef	35x	0-1	NA	Clearing System Reference Not used by Nets.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.33	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef	See Schema	1-1	NA	<p>Original Transaction Reference</p> <p>Set of key fields used to identify the original transaction that is being referred to.</p> <p>Usage rule: The message elements under 'Original transaction reference' will be populated with the same value as the message elements of the original instruction, as defined within the following elements.</p>
3.4.3.34	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef Amt	See Schema	1-1	AT-06	<p>Amount</p> <p>The amount of money that is to be transferred between debtor and creditor as specified in the original transaction. The stated amount is excl. the deduction of charges and it is expressed in the currency ordered by the original initiating party.</p> <p>Format: Refer to pain.008 section PmtInf/DrctDbtTxInf/InstdAmt</p> <p>Mandatory fields:</p> <p>TxInfAndSts/OrgnlTxRef/Amt</p> <p>TxInfAndSts/OrgnlTxRef/Amt/InstdAmt/@Ccy</p>
3.4.3.35	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef ReqdColltnDt	ISODate	1-1	AT-11	<p>Requested Collection Date</p> <p>Date and time when the creditor requests that the amount of money is to be collected from the debtor in the original transaction.</p> <p>Format: Refer to Pain 008 Section PmtInf/ReqdColltnDt.</p>

XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.36	OrgnPmtInfAndSt s TxInfAndSts OrgnITxRef ReqdExctnDt	ISODate	0-1	NA Requested Execution Date Not used by Nets.

XML Element	Format	Status	Rulebook ref.	Description / validation rules
<p>3.4.3.37</p> <p>OrgnPmtInfAndSts</p> <p>TxInfAndSts</p> <p>OrgnITxRef</p> <p>CdtrSchmeId</p>	<p>See Schema</p>	<p>1-1</p>	<p>AT-02</p>	<p>Creditor Scheme Identification</p> <p>The credit party that signs the mandate.</p> <p>Usage rule: It is recommended that all transactions within the same 'Payment information' block have the same 'Creditor scheme identification'. Check section "Creditor scheme identification format" in in the document Creditor's user and information guide to SEPA Direct Debit</p> <p>This field will contain the matching fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/DrctDbtTx/CdtrSchmeId to PmtInf/DrctDbtTxInf/DrctDbtTx/CdtrSchmeId/CtryOfRes</p> <p>Mandatory fields:</p> <p>TxInfAndSts/OrgnITxRef/CdtrSchmeId</p> <p>TxInfAndSts/OrgnITxRef/CdtrSchmeId/Id</p> <p>TxInfAndSts/OrgnITxRef/CdtrSchmeId/Id/PrvtId (AT-02)</p> <p>AT-02: The identifier of the creditor.</p>

XML Element	Format	Status	Rulebook ref.	Description / validation rules
<p>3.4.3.38</p> <p>OrgnPmtInfAndSts</p> <p>TxInfAndSts</p> <p>OrgnITxRef</p> <p>PmtTpInf</p>	<p>See Schema</p>	<p>0-1</p>	<p>AT-20</p> <p>AT-21</p> <p>AT-59</p>	<p>Payment Type Information</p> <p>Set of tags used to further specify the original transaction type.</p> <p>This field will contain the matching fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/PmtTpInf to PmtInf/PmtTpInf/CtgyPurp.</p> <p>Mandatory fields:</p> <p>TxInfAndSts/OrgnITxRef/PmtTpInf</p> <p>TxInfAndSts/OrgnITxRef/PmtTpInf/SvcLvl</p> <p>TxInfAndSts/OrgnITxRef/PmtTpInf/SvcLvl/cd (AT-20 – will be “SEPA”)</p> <p>TxInfAndSts/OrgnITxRef/PmtTpInf/LclInstrm</p> <p>TxInfAndSts/OrgnITxRef/PmtTpInf/LclInstrm/cd (AT-20 – will be CORE or B2B)</p> <p>TxInfAndSts/OrgnITxRef/PmtTpInf/ SeqTp (AT-21)</p> <p>AT-20: Identification code of the scheme:</p> <p style="padding-left: 40px;">The original service level code - will be “SEPA”.</p> <p style="padding-left: 40px;">Values allowed are CORE or B2B, depending on the relevant transaction.</p> <p>AT-21 Transaction type</p> <p style="padding-left: 40px;">Also, for sequence type the accepted values are: FRST, OOFF, RCUR, and FNAL.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.39	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef PmtMtd	See Schema	0-1	NA	Payment Method Not used by Nets.

XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.40	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef MndtRltdInf	See Schema	1-1	<p>Mandate Related Information</p> <p>AT-01</p> <p>AT-16</p> <p>AT-17</p> <p>AT-18</p> <p>AT-19</p> <p>AT-24</p> <p>AT-25</p> <p>AT-60</p> <p>Set of tags used to provide further details of the mandate signed by creditor and debtor.</p> <p>This field will contain the matching fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/DrctDbtTx/MndtRltdInf to PmtInf/DrctDbtTxInf/DrctDbtTx/MndtRltdInf/Frqcy.</p> <p>AT-01: Unique mandate reference:</p> <ul style="list-style-type: none"> The unique MandateID This data element is case insensitive <p>AT-16: Placeholder for the electronic signature data, if applicable.</p> <p>AT-17: Type of mandate (paper, e-Mandate).</p> <p>AT-18: Identifier of the original creditor who issued the mandate</p> <p>AT-19: Unique mandate reference as given by the original creditor who issued the mandate.</p> <p>AT-24: Reason for amending the mandate.</p>

XML Element	Format	Status	Rulebook ref.	Description / validation rules
<p>3.4.3.41</p> <p>OrgnPmtInfAndSts</p> <p>TxInfAndSts</p> <p>OrgnTxRef</p> <p>MndtRltdInf</p>	<p>See Schema</p>	<p>1-1</p>		<p>Continuing from previous page.</p> <p>AT-25 Signing date of the mandate.</p> <p>AT-60: Reference of the validation made by the debtor bank.</p> <p>Mandatory fields:</p> <p>OrgnPmtInfAndSts/TxInfAndSts/OrgnTxRef/MndtRltdInf</p> <p>OrgnPmtInfAndSts/TxInfAndSts/OrgnTxRef/MndtRltdInf/MndtId (AT-01)</p> <p>OrgnPmtInfAndSts/TxInfAndSts/OrgnTxRef/MndtRltdInf/DtOfSgntr (AT-25)</p> <p>OrgnPmtInfAndSts/TxInfAndSts/OrgnTxRef/MndtRltdInf/AmdmntInd</p>
<p>3.4.3.42</p> <p>OrgnPmtInfAndSts</p> <p>TxInfAndSts</p> <p>OrgnTxRef</p> <p>RmtInf</p>	<p>See Schema</p>	<p>0-1</p>	<p>AT-22</p>	<p>Remittance Information</p> <p>Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts receivable system.</p> <p>This field will contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/RmtInf to PmtInf/DrctDbtTxInf/RmtInf/Strd/AddtlRmtInf.</p>

XML Element	Format	Status	Rulebook ref.	Description / validation rules
<p>3.4.3.43</p> <p>OrgnPmtInfAndSts</p> <p>TxInfAndSts</p> <p>OrgnITxRef</p> <p>UltmtDbtr</p>	<p>See Schema</p>	<p>0-1</p>	<p>AT-15</p> <p>AT-37</p>	<p>Ultimate Debtor</p> <p>Ultimate party that owes an amount of money to the (ultimate) creditor.</p> <p>This field will contain the matching fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/UltmtDbtr to PmtInf/DrctDbtTxInf/UltmtDbtr/CtryOfRes.</p> <p>AT-15: Name of the debtor reference party.</p> <p>AT-37: Identification code of the debtor reference party.</p>

XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.44 OrgnPmtInfAndSts TxInfAndSts OrgnITxRef Dbtr	See Schema	1-1	AT-14 AT-09 AT-27	<p>Debtor</p> <p>Party that owes an amount of money to the (ultimate) creditor.</p> <p>This field will contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/Dbtr to PmtInf/DrctDbtTxInf/Dbtr/CtryOfRes.</p> <p>Mandatory fields:</p> <p>TxInfAndSts/OrgnITxRef/Dbtr</p> <p>TxInfAndSts/OrgnITxRef/Dbtr/Nm (AT-14)</p> <p>AT-14: The name of the debtor</p> <p>AT-09: The address of the debtor</p> <p>AT-27: Debtor identification code</p>

XML Element	Format	Status	Rulebook ref.	Description / validation rules
<p>3.4.3.45</p> <p>OrgnPmtInfAndSts</p> <p>TxInfAndSts</p> <p>OrgnITxRef</p> <p>DbtrAcct</p>	2!a2!n30x	1-1	AT-07	<p>Debtor Account</p> <p>Unambiguous identification of the debtor's account.</p> <p>This field will contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/ DrctDbtTxInf/DbtrAcct/Id to PmtInf/DrctDbtTxInf/DbtrAcct/Id/IBAN.</p> <p>Mandatory fields:</p> <p>TxInfAndSts/OrgnITxRef/DbtrAcct</p> <p>TxInfAndSts/OrgnITxRef/DbtrAcct/Id</p> <p>TxInfAndSts/OrgnITxRef/DbtrAcct/Id/IBAN (AT-07)</p> <p>AT-07: Account number (IBAN) of the debtor.</p>

XML Element	Format	Status	Rulebook ref.	Description / validation rules
<p>3.4.3.46</p> <p>OrgnPmtInfAndSts</p> <p>TxInfAndSts</p> <p>OrgnITxRef</p> <p>DbtrAgt</p>	<p>4!a2!a2!c[3!c]</p>	<p>1-1</p>	<p>AT-13</p>	<p>Debtor Agent</p> <p>Financial institution servicing an account for the debtor.</p> <p>This field will contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/ DrctDbtTxInf/ DbtrAgt/FinInstnId to PmtInf/DrctDbtTxInf/DbtrAgt/FinInstnId/BIC.</p> <p>Mandatory fields:</p> <p>TxInfAndSts/OrgnITxRef/DbtrAgt</p> <p>TxInfAndSts/OrgnITxRef/DbtrAgtc/FinInstnId</p> <p>TxInfAndSts/OrgnITxRef/DbtrAgt/FinInstnId/BIC (AT-13)</p> <p>AT-13: BIC code of the debtor bank</p>

XML Element	Format	Status	Rulebook ref.	Description / validation rules
<p>3.4.3.47</p> <p>OrgnPmtInfAndSts</p> <p>TxInfAndSts</p> <p>OrgnITxRef</p> <p>DbtrAgtAcct</p>	<p>See Schema</p>	<p>0-1</p>	<p>NA</p>	<p>Debtor Agent Account</p> <p>Not used by Nets.</p>
<p>3.4.3.48</p> <p>OrgnPmtInfAndSts</p> <p>TxInfAndSts</p> <p>OrgnITxRef</p> <p>CdtrAgt</p>	<p>4!a2!a2!c[3!c]</p>	<p>1-1</p>	<p>AT-12</p>	<p>Creditor Agent</p> <p>Financial institution servicing an account for the creditor.</p> <p>This field will contain the matching fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/CdtrAgt to PmtInf/CdtrAgt/BrnchId.</p> <p>Mandatory fields:</p> <p>TxInfAndSts/OrgnITxRef/CdtrAgt</p> <p>TxInfAndSts/OrgnITxRef/CdtrAgt/FinInstnId</p> <p>TxInfAndSts/OrgnITxRef/CdtrAgt/FinInstnId/BIC (AT-12)</p> <p>AT-12: BIC code of the creditor bank.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.49	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef CdtrAgtAcct	See Schema	0-1	NA	Creditor Agent Account Not used by Nets.
3.4.3.50	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef Cdtr	See Schema	1-1	AT-03 AT-05	Creditor Party to which an amount of money is due. This field will contain the matching fields which contain exactly the same values as the fields contained in original transaction. Refer to PAIN.008 section PmtInf/Cdtr/Nm to PmtInf/Cdtr/CtryOfRes . Mandatory fields: TxInfAndSts/OrgnITxRef/Cdtr TxInfAndSts/OrgnITxRef/Cdtr/Nm (AT-03) AT-03: The name of the creditor. AT-05: The address of the creditor.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.4.3.51	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef CdtrAcct	2!a2!n30x	1-1	AT-04	<p>Creditor Account</p> <p>Unambiguous identification of the account of the creditor.</p> <p>This field will contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/CdtrAcct to PmtInf/CdtrAcct/Nm.</p> <p>Mandatory fields:</p> <p>TxInfAndSts/OrgnITxRef/CdtrAcct</p> <p>TxInfAndSts/OrgnITxRef/CdtrAcct/Id</p> <p>TxInfAndSts/OrgnITxRef/CdtrAcct/Id/IBAN (AT-04)</p> <p>AT-04: Account number (IBAN) of the creditor.</p>

XML Element	Format	Status	Rulebook ref.	Description / validation rules
<p>3.4.3.52</p> <p>OrgnPmtInfAndSts</p> <p>TxInfAndSts</p> <p>OrgnITxRef</p> <p>UltmtCdtr</p>	<p>See Schema</p>	<p>0-1</p>	<p>AT-38</p> <p>AT-39</p>	<p>Ultimate Creditor</p> <p>Ultimate party to which an amount of money is due.</p> <p>This field will contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/UltmtCdtr to PmtInf/DrctDbtTxInf/UltmtCdtr/CtryOfRes.</p> <p>AT-38: The name of the creditor reference party.</p> <p>AT-39: The identification code of the creditor reference party.</p>

3.5 PAIN.002.001.03 Customer bookkeeping file

3.5.1 Bookkeeping file – group header

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.5.1.1	GrpHdr	See Schema	1-1	NA	Group Header Contains common information about the bookkeeping file.
3.5.1.2	GrpHdr MsgId	35x	1-1	NA	Message Identification Unique file reference created by Nets. The identification cannot include leading, trailing or internal spaces. Length: 1-35. Content: "[A-Za-z0-9][\? / - : \\(\\) \\. ']"
3.5.1.3	GrpHdr CreDtTm	ISO Date time	1-1	NA	Created Date Time The date and time when this file was created by Nets. Format: Refer to Pain 008 section GrpHdr/CreDtTm .
3.5.1.4	GrpHdr InitgPty	See Schema	0-1	NA	Initiating Party Not used by Nets.
3.5.1.5	GrpHdr FwdgAgt	See Schema	0-1	NA	Forwarding Agent Not used by Nets.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.5.1.6	GrpHdr DbtrAgt	See Schema	0-1	NA	Debtor Agent Not used by Nets.
3.5.1.7	GrpHdr CdtrAgt	See Schema	0-1	NA	Creditor Agent Not used by Nets

3.5.2 Bookkeeping file – original group information and status

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.2.1	OrgnlGrpInfAndSts	See Schema	1-1	NA	Original Group Information and Status NB. The content of original group information and status are not relevant to the fields in the bookkeeping file, so the fields are filled with nonref.
3.5.2.2	OrgnlGrpInfAndSts OrgnlMsgId	35x	1-1	NA	Original Message Identification There is no reference to the original bulk, as the book keeping bulks are not related to any bulks received from and sent to Creditors earlier, so the value "NONREF" will be present Will always be NONREF
3.5.2.3	OrgnlGrpInfAndSts OrgnlMsgNmId	35x	1-1	NA	Original Message Name Identification There is no reference to the original bulk, as the book keeping bulks are not related to any bulks received from and sent to Creditors earlier, so the value "NONREF" will be present Will always be NONREF
3.5.2.4	OrgnlGrpInfAndSts OrgnlCreDtTm	ISO Date Time	0-1	NA	Original Created Date Time Not used by Nets.
3.5.2.5	OrgnlGrpInfAndSts OrgnlNbOfTxs	15!n	0-1	NA	Original Number of Transactions Not used by Nets.
3.5.2.6	OrgnlGrpInfAndSts OrgnlCtrlSum	Decimal	0-1	NA	Original Control Sum Not used by Nets.

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.2.7	OrgnlGrpInfAndSts GrpSts	See Schema	1-1	N.A	Group Status Will always be PART
3.5.2.8	OrgnlGrpInfAndSts StsRsnInf	See Schema	0-n	NA	Status Reason Information Set of fields used to provide detailed information on the status reason. In the bookkeeping file this information is only used to specify the originator of the bookkeeping file.
3.5.2.9	OrgnlGrpInfAndSts StsRsnInf Orgtr	See Schema	0-1	R2	Status Originator Nets is the status originator of the bookkeeping file.
3.5.2.10	OrgnlGrpInfAndSts StsRsnInf Orgtr Id	See Schema	0-1	R2	Status Originator ID Nets is the status originator of the bookkeeping file.
3.5.2.11	OrgnlGrpInfAndSts StsRsnInf Orgtr Id OrgId BICOrBEI	See Schema	0-1	R2	Status Originator Identification BIC BIC of the party that issues the status (Nets). Maximum length: 11 Format rule: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Will always be: PBSEDK21

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.2.12	OrgnlGrpInfAndSts StsRsnInf Rsn	See Schema	0-1	R3	Status Reason Not used by Nets.
3.5.2.13	OrgnlGrpInfAndSts StsRsnInf Rsn Cd	See Schema	{Or	NA	Status Reason Code Not used by Nets.
3.5.2.14	OrgnlGrpInfAndSts StsRsnInf Rsn Prtry	35x	Or}	NA	Status Reason Proprietary Not used by Nets.
3.5.2.15	OrgnlGrpInfAndSts StsRsnInf AddtlInf	105x	0-1	NA	Additional Information Not used by Nets.
3.5.2.16	OrgnlGrpInfAndSts NbOfTxPerSts	See Schema	0-1	NA	Number of Transactions Per Status Not used by Nets.

3.5.3 Bookkeeping file – transaction information and status

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.1	OrgnlPmtInfAndSts	See Schema	0-n	NA	Original Payment Information and Status Information concerning the original payment information, to which the bookkeeping message refers.
3.5.3.2	OrgnlPmtInfAndSts OrgnlPmtInfId	35x	1-1	NA	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. This field will contain one of the following options: Content of PmtInf/PmtInfId pain.008 for a settled Direct Debit Content of the OrgnlGrpInf/OrgnlMsgId from pain.007 if a Settled Reversal originated from a creditor file. Contain "NONREF" if there is no information present to fill the field.
3.5.3.3	OrgnlPmtInfAndSts OrgnlNbOfTx	15n	0-1	NA	Original Number of Transactions Number of individual transactions contained in the "OrgnlPmtInfAndSts" tag Format:- [0-9]{1,15}
3.5.3.4	OrgnlPmtInfAndSts OrgnlCtrlSum	Decimal	0-1	NA	Original Control Sum Total of all individual amounts included in the "OrgnlPmtInfAndSts" tag.

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.5	OrgnlPmtInfAndSts PmtInfSts	4x	0-1	NA	Payment Information Status Specifies the status of the payment information group. Will always be: PART
3.5.3.6	OrgnlPmtInfAndSts StsRsnInf	See Schema	0-n	NA	Status Reason Information Not used by Nets.
3.5.3.7	OrgnlPmtInfAndSts StsRsnInf Orgtr	See Schema	0-1	R2	Status Originator Not used by Nets.
3.5.3.8	OrgnlPmtInfAndSts StsRsnInf Rsn	See Schema	0-1	R3	Status Reason Not used by Nets.
3.5.3.9	OrgnlPmtInfAndSts StsRsnInf Rsn Cd	4x	{Or	NA	Status Reason Code Not used by Nets.

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.10	OrgnlPmtInfAndSts StsRsnInf Rsn Prtry	35x	Or}	NA	Status Reason Proprietary Not used by Nets.
3.5.3.11	OrgnlPmtInfAndSts AddtlInf	105x	0-n	NA	Additional Information Not used by Nets.
3.5.3.12	OrgnlPmtInfAndSts NbOfTxPerSts	See Schema	0-n	NA	Number of Transaction Per Status Not used by Nets.
3.5.3.13	OrgnlPmtInfAndSts TxInfAndSts	See Schema	1-n	NA	Transaction Information and Status Information concerning the original transactions, to which the bookkeeping file message refers.
3.5.3.14	OrgnlPmtInfAndSts TxInfAndSts StsId	35x	1-1	NA	Status Identification Unique identification assigned by Nets, to unambiguously identify each transaction in the bookkeeping file. E.g.: BK001555G1KRVW6R.1.1
3.5.3.15	OrgnlPmtInfAndSts TxInfAndSts OrgnlInstrId	35x	1-1	NA	Original Instruction Identification Unique identification assigned by creditor, to unambiguously identify the original instruction. May also contain "NONREF".

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.16	OrgnlPmtInfAndSts TxInfAndSts OrgnlEndToEndId	35x	1-1	AT-10	<p>Original End to End Identification</p> <p>Unique identification assigned by the creditor, to unambiguously identify the original transaction.</p> <p>Format: Refer to the Pain 008 section PmtInf/DrctDbtTxInf/PmtId/EndToEndId.</p>
3.5.3.17	OrgnlPmtInfAndSts TxInfAndSts TxSts	See Schema	1-1	R1	<p>Transaction Status</p> <p>Specifies the status of the transaction.</p> <p>Usage rule: 'Transaction status' will be present with the code 'ACSC' or 'RJCT'.</p> <p>If a transaction – direct debit or creditor's own reversal – is not settled, the status will be RJCT.</p> <p>If a transaction – direct debit, reversal or refund - is settled, the status will be ACSC.</p> <p>E.g.: ACSC</p>
3.5.3.18	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf	See Schema	1-1	NA	<p>Status Reason Information</p> <p>Set of fields used to provide detailed information on the status reason. In the bookkeeping file the information is only used to specify the originator of the transaction (creditor) and the reason for any R-transactions.</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.19	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr	See Schema	1-1	NA	<p>Status Originator</p> <p>If the transaction is a settlement transaction then the BICOrBEI will be PBSEDK21.</p> <p>If the transaction is a post-settlement R-transaction the BICOrBEI will be the BIC of the originators bank, creditor bank or debtor bank.</p>
3.5.3.20	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr Id	See Schema	1-1	NA	<p>Status Originator Identification</p>
3.5.3.21	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr Id OrgId	See Schema	1-1	R2	<p>Organisation Identification identification of status originator</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.22	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr Id OrgId BICOrBEI	String	1-1	R2	<p>BIC of the Status Originator</p> <p>If the transaction is a settlement transaction then the BICOrBEI will be PBSEDK21.</p> <p>If the transaction is a post-settlement R-transaction the BICOrBEI will be the BIC of the originators bank, creditor bank or debtor bank.</p> <p>Maximum length: 11</p> <p>Format rule: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}</p> <p>E.g. PBSEDK21</p>
3.5.3.23	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr Id PrvtId	See Schema	0-1	R2	<p>Private Identification of Status Originator</p> <p>Not used by Nets.</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.24	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Rsn	See Schema	0-1	R3 AT-31	<p>Status Reason</p> <p>Specifies the reason for the post settlement R-transaction.</p> <p>This field is used, if the transaction is a post-settlement R-transaction.</p> <p>R3 reason code for non-acceptance of the collection. (Return/Refund)</p> <p>AT-31 Reversal Reason Code (Reversal)</p>
3.5.3.25	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Rsn Cd	See Schema	{Or}	NA	<p>Status Reason Code</p> <p>Specifies the reason for the status.</p> <p>It cannot be used at the same time as StsRsn/Prtry.</p> <p>For allowed values, check the table Transaction level error codes, columns "Type" (ISO) and "Pain 002 (BKF)".</p> <p>E.g.: AM01</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.26	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Rsn Prtry	35x	Or}	NA	<p>Status Reason Proprietary</p> <p>Specifies the reason for the status in a proprietary form.</p> <p>It cannot be used at the same time as StsRsn/Cd.</p> <p>For allowed values, check the table Transaction level error codes, columns "Type" (PRTRY) and "Pain 002 (BKF)".</p> <p>E.g.: RR01</p> <p>Currently not used by PBS</p>
3.5.3.27	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf AddtlInf	105x	0-1	NA	<p>Additional Information</p> <p>Specifies the additional information on the status reason.</p> <p>This field states the type of transaction in the bookkeeping field.</p> <p>For allowed values, check the table Transaction level status codes for bookkeeping file.</p> <p>E.g.: 3001</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.28	OrgnlPmtInfAndSts TxInfAndSts ChrgsInf	See Schema	0-1	NA	Charges Information Not used by Nets.
3.5.3.29	OrgnlPmtInfAndSts TxInfAndSts AccptncDtTm	See Schema	0-1	NA	Acceptance Date Time Not used by Nets.
3.5.3.30	OrgnlPmtInfAndSts TxInfAndSts AcctSvcrRef	35x	0-1	NA	Account Servicer Reference Not used by Nets.
3.5.3.31	OrgnlPmtInfAndSts TxInfAndSts ClrSysRef	35x	0-1	NA	Clearing System Reference Not used by Nets.
3.5.3.32	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef	See Schema	1-1	NA	Original Transaction Reference Set of key fields used to identify the original transaction that is being referred to. Usage rule: The message elements under 'Original transaction reference' will be populated with the same value as the message elements of the original instruction, as defined within the following elements.

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.33	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef IntrBkSttlmAmt Ccy(Attribute)	18d 3!a	1-1	AT-06	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. Format: Refer to the Pain 008 section PmtInf/DrctDbtTxInf/InstdAmt/Ccy.
3.5.3.34	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef Amt	See Schema	0-1	AT-06	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency ordered by the initiating party.
3.5.3.35	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef Amt InstdAmt Ccy(Attribute)	18d 3!a	0-1	AT-06	Instructed Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency ordered by the initiating party. Format: Refer to Pain 008 section PmtInf/DrctDbtTxInf/InstdAmt/Ccy.

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.36	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef IntrBkSttlmDt	ISODate	1-1	NA	<p>InterBank Settlement Date</p> <p>Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <ul style="list-style-type: none"> • Must be a target date and within the allowed range. <p>E.g.: 2009-12-09 (YYYY-MM-DD).</p>
3.5.3.37	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef ReqdColltnDt	ISODate	1-1	AT-11	<p>Requested Collection Date</p> <p>Date and time at which the creditor requests that the amount of money is to be collected from the debtor.</p> <p>Format: Refer to Pain 008 Section PmtInf/ReqdColltnDt.</p>
3.5.3.38	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef ReqdExctnDt	ISODate	0-1	NA	<p>Requested Execution Date</p> <p>Not used by Nets.</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.39	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef CdtrSchmeId	See Schema	1-1	AT-02	<p>Creditor Scheme Identification</p> <p>Credit party that signs the mandate.</p> <p>This field will contain some fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/DrctDbtTx/CdtrSchmeId to PmtInf/DrctDbtTxInf/DrctDbtTx/CdtrSchmeId/CtryOfRes.</p> <p>Mandatory fields:</p> <p>TxInfAndSts/OrgnlTxRef/CdtrSchmeId</p> <p>TxInfAndSts/OrgnlTxRef/CdtrSchmeId/Id/PrvtId/Othr (AT-02)</p> <p>TxInfAndSts/OrgnlTxRef/CdtrSchmeId/Id/PrvtId/Othr/Id</p> <p>Original Creditor scheme id</p> <p>TxInfAndSts/OrgnlTxRef/CdtrSchmeId/Id/PrvtId/Othr/SchmeNm/ Prtry will always be SEPA</p> <p>AT-02: The identifier of the creditor.</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.40	OrgnlPmtInfAndSts	See Schema	1-1	AT-20	<p>Payment Type Information</p> <p>Set of tags used to further specify the original transaction type.</p> <p>This field will contain matching fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/PmtTpInf to PmtInf/PmtTpInf/CtgyPurp.</p> <p>Mandatory fields:</p> <p>TxInfAndSts/OrgnlTxRef/PmtTpInf</p> <p>TxInfAndSts/OrgnlTxRef/PmtTpInf/SvcLvl/cd (AT-20 – will be “SEPA”)</p> <p>TxInfAndSts/OrgnlTxRef/PmtTpInf/LclInstrm/cd (AT-20 – will be CORE or B2B)</p> <p>TxInfAndSts/OrgnlTxRef/PmtTpInf/ SeqTp (AT-21)</p> <p>AT-20: Identification code of the scheme:</p> <p style="padding-left: 40px;">The original service level code will be “SEPA”. Values allowed are CORE or B2B, depending on the relevant transaction.</p> <p>AT-21: Transaction type.</p> <p style="padding-left: 40px;">Accepted sequence type values are: FRST, OOFF, RCUR, and FNAL.</p> <p>AT-59: Category purpose of the collection.</p>
	TxInfAndSts			AT-21	
	OrgnlTxRef			AT-59	
	PmtTpInf				

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.41	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef PmtMtd	See Schema	0-1	NA	Payment Method Not used by Nets.

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.42	OrgnlPmtInfAndSts	See Schema	1-1	AT-01	Mandate Related Information
	TxInfAndSts			AT-16	Set of tags used to provide further details about the mandate signed by the creditor and the debtor.
	OrgnlTxRef			AT-17	This field will contain matching fields, which contain exactly the same values as the fields contained in original transaction.
	MndtRltdInf			AT-18	Refer to PAIN.008 section PmtInf/DrctDbtTxInf/DrctDbtTx/MndtRltdInf to PmtInf/DrctDbtTxInf/DrctDbtTx/MndtRltdInf/Frqcy.
				AT-19	Refer to PAIN.008 section
			AT-24	PmtInf/DrctDbtTxInf/DrctDbtTx/MndtRltdInf to PmtInf/DrctDbtTxInf/DrctDbtTx/MndtRltdInf/Frqcy.	
			AT-25	AT-01: Unique mandate reference:	
			AT-60	<ul style="list-style-type: none"> The unique MandateID This data element is case insensitive 	
					AT-16: Placeholder for the electronic signature data, if applicable.
					AT-17: Type of mandate (paper, 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 amending the mandate.

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.43	OrgnPmtInfAndSts TxInfAndSts OrgnTxRef MndtRltdInf	See Schema	1-1		<p>Continuing from previous page.</p> <p>AT-25: Signing date of the mandate.</p> <p>AT-60: Reference of the validation made by the debtor bank.</p> <p>Mandatory fields:</p> <p>OrgnPmtInfAndSts/TxInfAndSts/OrgnTxRef/MndtRltdInf</p> <p>OrgnPmtInfAndSts/TxInfAndSts/OrgnTxRef/MndtRltdInf/MndtId (AT-01)</p> <p>OrgnPmtInfAndSts/TxInfAndSts/OrgnTxRef/MndtRltdInf/DtOfSgntr (AT-25)</p> <p>OrgnPmtInfAndSts/TxInfAndSts/OrgnTxRef/MndtRltdInf/AmdmntInd</p>
3.5.3.44	OrgnPmtInfAndSts TxInfAndSts OrgnTxRef RmtInf	See Schema	0-1	AT-22	<p>Remittance Information</p> <p>Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts receivable system.</p> <p>This field will contain some fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/RmtInf to PmtInf/DrctDbtTxInf/RmtInf/Strd/AddtlRmtInf.</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.45	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef UltmtDbtr Nm	See Schema	0-1	AT-15	<p>Ultimate Debtor Name</p> <p>Ultimate party that owes an amount of money to the (ultimate) creditor.</p> <p>AT-15: Name of the debtor reference party</p> <p>This field will contain exactly the same values as the fields contained in the original transaction.</p> <p>Please note that all tags with information about Ultimate Debtor from the pain.008 will not be present in the bookkeeping file.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/UltmtDbtr/Nm.</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.46	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef Dbtr	See Schema	1-1	AT-14 AT-09 AT-27	<p>Debtor</p> <p>Party that owes an amount of money to the (ultimate) creditor.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/Dbtr to PmtInf/DrctDbtTxInf/Dbtr/CtryOfRes.</p> <p>Mandatory fields:</p> <p>TxInfAndSts/OrgnlTxRef/Dbtr</p> <p>TxInfAndSts/OrgnlTxRef/Dbtr/Nm (AT-14)</p> <p>AT-14: The name of the debtor</p> <p>AT-09: The address of the debtor</p> <p>AT-27: Debtor identification code</p> <p>This field will contain some fields which contain exactly the same values as the fields contained in original transaction.</p>
3.5.3.47	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef DbtrAcct Id IBAN	2!a2!n30x	1-1	AT-07	<p>Debtor Account</p> <p>Unambiguous identification of the account of the debtor.</p> <p>This field will contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/ DrctDbtTxInf/DbtrAcct/Id/IBAN.</p> <p>AT-07: Account number (IBAN) of the debtor.</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.48	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef DbtrAgt FinInstnId BIC	4!a2!a2!c[3!c]	1-1	AT-13	<p>Debtor Agent</p> <p>Financial institution servicing an account for the debtor.</p> <p>This field will contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/DbtrAgt/FinInstnId/BIC.</p> <p>AT-13: BIC code of the debtor bank</p>
3.5.3.49	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef DbtrAgtAcct	See Schema	0-1	NA	<p>Debtor Agent Account</p> <p>Not used by Nets.</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.50	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef CdtrAgt FinInstnId BIC	4!a2!a2!c[3!c]	1-1	AT-12	<p>Creditor Agent</p> <p>Financial institution servicing an account for the creditor.</p> <p>This field will contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/CdtrAgt/ FinInstnId/BIC.</p> <p>AT-12: BIC code of the creditor bank.</p>
3.5.3.51	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef CdtrAgtAcct	See Schema	0-1	NA	<p>Creditor Agent Account</p> <p>Not used by Nets.</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.52	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef Cdtr	See Schema	1-1	AT-03 AT-05	<p>Creditor</p> <p>Party to which an amount of money is due.</p> <p>This field will contain some fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/Cdtr/Nm to PmtInf/Cdtr/CtryOfRes.</p> <p>Mandatory fields:</p> <p>TxInfAndSts/OrgnlTxRef/Cdtr TxInfAndSts/OrgnlTxRef/Cdtr/Nm (AT-03)</p> <p>AT-03: The name of the creditor. AT-05: The address of the creditor.</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.5.3.53	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef CdtrAcct Id IBAN	2!a2!n30x	1-1	AT-04	<p>Creditor Account</p> <p>Unambiguous identification of the creditor's account.</p> <p>This field will contain some fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/CdtrAcct/Id/IBAN.</p> <p>AT-04: Account number (IBAN) of the creditor.</p>
3.5.3.54	OrgnlPmtInfAndSts TxInfAndSts OrgnlTxRef UltmtCdtr	See Schema	0-0	AT-38 AT-39	<p>Ultimate Creditor</p> <p>Not used by Nets, even if the original transaction contains tags with information about Ultimate Creditor</p>

3.6 PAIN.002.001.03 Customer input acknowledgement file

3.6.1 Customer input acknowledgement file – group header

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.6.1.1	GrpHdr	See Schema	1-1	NA	Group Header Contains common information about the acknowledgement file.
3.6.1.2	GrpHdr MsgId	35x	1-1	NA	Message Identification Unique file reference created by Nets. The identification cannot include leading, trailing or internal spaces. Length: 1-35. Content: "([A-Za-z0-9][\? /\ - :\(\)\ \. , '])" E.g.: 3525
3.6.1.3	GrpHdr CreDtTm	ISO Date time	1-1	NA	Created Date Time The date and time when the file was created by the Nets. Format: Refer to Pain 008 section GrpHdr/CreDtTm .
3.6.1.4	GrpHdr InitgPty	See Schema	0-1	NA	Initiating Party Not used by Nets.
3.6.1.5	GrpHdr FwdgAgt	See Schema	0-1	NA	Forwarding Agent Not used by Nets.

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.6.1.6	GrpHdr DbtrAgt	See Schema	0-1	NA	Debtor Agent Not used by Nets.
3.6.1.7	GrpHdr CdtrAgt	See Schema	0-1	NA	Creditor Agent Not used by Nets

3.6.2 Customer input acknowledgement file – Group information and status

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.6.2.1	OrgnlGrpInfAndSt s	See Schema	1-1	NA	Original Group Information and Status Original group information concerning the group of transactions, to which the status report message refers.
3.6.2.2	OrgnlGrpInfAndSt s OrgnlMsgId	35x	1-1	NA	Original Message Identification Unique identification assigned by the originating party to identify the original message. Format: Refer to Pain 008 section GrpHdr/MsgId NB. This tag is empty if the validated file did not pass the Nets XSD validation.
3.6.2.3	OrgnlGrpInfAndSt s OrgnlMsgNmId	35x	1-1	NA	Original Message Name Identification Specifies the original message name identifier to which the message refers. Contains the type of pain that was used in the original message. E.g.: pain.008.001.02 NB. This tag is empty if the validated file did not pass the Nets XSD validation.
3.6.2.4	OrgnlGrpInfAndSt s OrgnlCreDtTm	ISO Date Time	0-1	NA	Original Created Date Time Not used by Nets.

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.6.2.5	OrgnlGrpInfAndSts OrgnlNbOfTx	15!n	0-1	NA	<p>Original Number of Transactions</p> <p>Number of individual transactions contained in the original message.</p> <p>Contains the number that the original message stated, not the actually counted number of transactions.</p> <p>Format: Refer to Pain 008 section GrpHdr/NbOfTx.</p> <p>NB. This tag is empty if the validated file did not pass the Nets XSD validation.</p>
3.6.2.6	OrgnlGrpInfAndSts OrgnlCtrlSum	18!d	0-1	NA	<p>Original Control Sum</p> <p>Total of all individual amounts included in the original message, irrespective of currencies.</p> <p>Contains the amount that the original message stated, not the actual counted amount.</p> <p>If the validated file did no pass the Nets XSD validation, the amount will be 0.00.</p> <p>Format: Refer to Pain 008 section GrpHdr/CtrlSum.</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.6.2.7	OrgnlGrpInfAndSts GrpSts	See Schema	0-1	R1	<p>Group Status</p> <p>Specifies the status of the validated message.</p> <p>For allowed values, check the table Detailed status code used in input acknowledgement file</p> <p>E.g.: RJCT</p>
3.6.2.8	OrgnlGrpInfAndSts StsRsnInf	See Schema	1-1	NA	<p>Status Reason Information</p> <p>Set of fields used to provide the detailed information on the status reason.</p> <p>This field and the sub-tags contain information about the originator of the acknowledgement file, Nets, and the overall reason code for the original message.</p>
3.6.2.9	OrgnlGrpInfAndSts StsRsnInf Orgtr	See Schema	1-1	NA	<p>Status Originator</p> <p>Party that issues the acknowledgement file. This is always Nets.</p> <p>Usage rule: Limited to BIC to identify Nets</p>
3.6.2.10	OrgnlGrpInfAndSts StsRsnInf Rsn	See Schema	0-1	NA	<p>Status Reason</p> <p>The acknowledgement file is stated in the original message.</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.6.2.11	OrgnlGrpInfAndSt s StsRsnInf Rsn Cd	See Schema	{Or	NA	Status Reason Code Specifies the status of the original message. It cannot be used at the same time as StsRsn/Prtry. Not used by Nets.
3.6.2.12	OrgnlGrpInfAndSt s StsRsnInf Rsn Prtry	35x	Or}	NA	Status Reason Proprietary Specifies the reason for the status in a proprietary form. It cannot be used at the same time as StsRsn/Cd. For allowed values, check the table File level codes E.g.: A01
3.6.2.13	OrgnlGrpInfAndSt s StsRsnInf AddtlInf	105x	0-1	NA	Additional Information Not used by Nets.

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.6.2.14	OrgnlGrpInfAndSts NbOfTxPerSts	See Schema	0-2	NA	<p>Number of Transactions Per Status</p> <p>Detailed information on the number of transactions for each identical transaction status.</p> <p>There will be two occurrences of this tag including sub-tags: One with the numbers and summed amounts for the accepted transactions, and one with the numbers and amounts of rejected transactions.</p> <p>It will be present if OrgnlGrpInfAndSts/GrpSts is "PART"</p>
3.6.2.15	OrgnlGrpInfAndSts NbOfTxPerSts DtldNbOfTx	15!n	0-1	NA	<p>Detailed Number of Transactions</p> <p>Number of individual transactions contained in the message, detailed per status.</p> <p>It will be present if OrgnlGrpInfAndSts/GrpSts is "PART".</p> <p>Format: Refer to Pain 008 section GrpHdr/NbOfTx.</p>

	XML Element	Format	Status	Rule Book Ref.	Description / validation rules
3.6.2.16	OrgnlGrpInfAndSts NbOfTxPerSts DtldSts	String	0-1	NA	<p>Detailed Status</p> <p>Common transaction status for all individual transactions reported.</p> <p>It will be present if OrgnlGrpInfAndSts/GrpSts is "PART".</p> <p>The allowed values are "ACCP" and "RJCT".</p> <p>E.g.: ACCP</p>
3.6.2.17	OrgnlGrpInfAndSts NbOfTxPerSts DtldCtrlSum	18!d	0-1	NA	<p>Detailed Control Sum</p> <p>Total of all individual amounts included in the message, irrespective of currencies. The message will be detailed per status.</p> <p>It will be present if OrgnlGrpInfAndSts/GrpSts is "PART".</p> <p>Format: Refer to Pain 008 section GrpHdr/CtrlSum.</p>

3.6.3 Customer input acknowledgement file – transaction information and status

If "OrgnlGrpInfAndSts/GrpSts" is not equal to "ACCP" or "RJCT", a status for each of the transactions in the original group information that was rejected by the system is given.

If the fields in the table are marked as mandatory, it means that they are mandatory under the TxInfAndSts tag, not under pain.002 as such.

If the text in this section refers to "the original transaction", it leads back to the transaction file (pain.008, pain.007 or camt.055) to which the acknowledgement file is the response. For example, if the file is a response to a camt.055 transaction file, the content of the fields may differ from the content of the original direct debit, provided that the camt.055 transaction file sent by the creditor contained different data.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.1	OrgnlPmtInfAndS ts	See Schema	0-n	NA	Original Payment Information and Status Information concerning the original payment information, to which the status report message refers.
3.6.3.2	OrgnlPmtInfAndS ts OrgnlPmtInfId	35x	1-1	NA	Original Payment Information Identification Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
3.6.3.3	OrgnlPmtInfAndS ts OrgnlNbOfTx	15n	0-1	NA	Original Number of Transactions Number of individual transactions contained in the original payment information group. Format:- [0-9]{1,15}
3.6.3.4	OrgnlPmtInfAndS ts OrgnlCtrlSum	Decimal	0-1	NA	Original Control Sum Total of all individual amounts included in the original payment information group, irrespective of currencies.
3.6.3.5	OrgnlPmtInfAndS ts PmtInfSts	4x	0-1	NA	Payment Information Status Specifies the status of the payment information group.
3.6.3.6	OrgnlPmtInfAndS ts StsRsnInf	See Schema	0-n	NA	Status Reason Information Set of elements used to provide detailed information on the status reason. Usage Rule: 'Status Reason Information' may be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.7	OrgnlPmtInfAndSts StsRsnInf Orgtr	See Schema	0-1	R2	<p>Status Originator</p> <p>Party that issues the status.</p> <p>(R2 Identification of the type of party that initiated the reject)</p> <p>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.</p>
3.6.3.8	OrgnlPmtInfAndSts StsRsnInf Rsn	See Schema	0-1	R3	<p>Status Reason</p> <p>Specifies the reason for the status report.</p> <p>(R3 Reason code for non-acceptance of the Collection)</p>
3.6.3.9	OrgnlPmtInfAndSts StsRsnInf Rsn Cd	4x	1-1	NA	<p>Status Reason Code</p> <p>Reason for the status, as published in an external reason code list.</p>
3.6.3.10	OrgnlPmtInfAndSts StsRsnInf Rsn Prtry	35x	1-1	NA	<p>Status Reason Proprietary</p> <p>Reason for the status, as a proprietary code.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.11	OrgnPmtInfAndSts AddtlInf	105x	0-n	NA	Additional Information
3.6.3.12	OrgnPmtInfAndSts NbOfTxPerSts	See Schema	0-n	NA	Number of Transaction Per Status Not used by Nets.
3.6.3.13	OrgnPmtInfAndSts TxInfAndSts	See Schema	0-N	NA	Transaction Information and Status Information concerning the original transactions, to which the status report message refers.
3.6.3.14	OrgnPmtInfAndSts TxInfAndSts StsId	35x	1-1	NA	Status Identification Unique identification, to unambiguously identify the reported status. Each rejected transaction in the acknowledgement file has a unique Nets identification. E.g.: 3521.1
3.6.3.15	OrgnPmtInfAndSts TxInfAndSts OrgnlInstrId	35x	0-1	NA	Original Instruction Identification Unique identification, as assigned by the creditor party for the debtor party, to unambiguously identify the original instruction. This field is only present, if the OrgnlInstrId in camt.055 or pain.007 was used.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.16	OrgnlPmtInfAndSts TxInfAndSts OrgnlEndToEndId	35x	1-1	AT-10	<p>Original End to End Identification</p> <p>Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</p> <p>Format: Refer to Pain 008 section PmtInf/DrctDbtTxInf/PmtId/EndToEndId.</p>
3.6.3.17	OrgnlPmtInfAndSts TxInfAndSts TxSts	See Schema	1-1	NA	<p>Transaction Status</p> <p>Specifies the status of the transaction.</p> <p>Usage rule: 'Transaction status' will be present with the code 'RJCT'.</p> <p>E.g.: RJCT</p>
3.6.3.18	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf	See Schema	1-1	NA	<p>Status Reason Information</p> <p>Set of fields used to provide detailed information on the status reason.</p>
3.6.3.19	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr	See Schema	0-1	R2	<p>Status Originator</p> <p>Party that issues the status. As validator of the original message, Nets will issue the status.</p> <p>R2 identification of the type of party that initiated the reject.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.20	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr Id	See Schema	0-1	R2	Status Originator Identification Unique identification of the party that issues the status.
3.6.3.21	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr Id OrgId	See Schema	1-1	R2	Organisation Identification of Status Originator Unique identification of the organisation of the party that issues the status.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.22	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr Id OrgId BICOrBEI	String	1-1	R2	<p>BIC of the Status Originator</p> <p>This is the BIC of Nets.</p> <p>Maximum length: 11</p> <p>Format rule: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}</p> <p>E.g.: PBSEDK21</p>
3.6.3.23	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Orgtr Id PrvtId	See Schema	0-1	R2	<p>Private Identification of Status Originator</p> <p>Not used by Nets.</p>
3.6.3.24	OrgnlPmtInfAndSts TxInfAndSts StsRsnInf Rsn	See Schema	0-1	R3	<p>Status Reason</p> <p>Specifies the reason for the rejection of the transaction.</p> <p>R3 reason code for non-acceptance of the collection.</p>

XML Element	Format	Status	Rulebook ref.	Description / validation rules
<p>3.6.3.25</p> <p>OrgnPmtInfAndSts</p> <p>TxInfAndSts</p> <p>StsRsnInf</p> <p>Rsn</p> <p>Cd</p>	<p>See Schema</p>	<p>{Or</p>	<p>NA</p>	<p>Status Reason Code</p> <p>Specifies the reason for the status.</p> <p>It cannot be used at the same time as StsRsn/Prtry.</p> <p>For allowed values, check the column for pain.002 receipts in the table Transaction level error codes.</p> <p>E.g.: XT33</p>
<p>3.6.3.26</p> <p>OrgnPmtInfAndSts</p> <p>TxInfAndSts</p> <p>StsRsnInf</p> <p>Rsn</p> <p>Prtry</p>	<p>35x</p>	<p>Or}</p>	<p>NA</p>	<p>Status Reason Proprietary</p> <p>Specifies the reason for the status in a proprietary form.</p> <p>It cannot be used at the same time as StsRsn/Cd.</p> <p>For allowed values for pain.002 receipts, check the table Transaction level error codes.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.27	OrgnPmtInfAndSts TxInfAndSts StsRsnInf AddtlInf	105x	0-1	NA	Additional Information Not used by Nets.
3.6.3.28	OrgnPmtInfAndSts TxInfAndSts ChrgsInf	See Schema	0-1	NA	Charges Information Not used by Nets.
3.6.3.29	OrgnPmtInfAndSts TxInfAndSts AcptncDtTm	ISO Date Time	0-1	NA	Acceptance date time Not used by Nets.
3.6.3.30	OrgnPmtInfAndSts TxInfAndSts AcctSvcrRef	35x	0-1	NA	Account Servicer Reference Not used by Nets.
3.6.3.31	OrgnPmtInfAndSts TxInfAndSts ClrSysRef	35x	0-1	NA	Clearing System Reference Not used by Nets.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.32	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef	See Schema	1-1	NA	<p>Original Transaction Reference</p> <p>Set of key fields used to identify the original transaction that is being referred to.</p> <p>Usage rule: The message elements under 'Original transaction reference' will be populated with the same value as the message elements of the original instruction, as defined within the following elements.</p>
3.6.3.33	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef IntrBkSttlmAmt Ccy(Attribute)	18d 3!a	0-1	AT-06	<p>Interbank Settlement Amount</p> <p>Not used by Nets.</p>
3.6.3.34	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef Amt	See Schema	0-1	AT-06	<p>Amount</p> <p>Amount of money to be moved between debtor and creditor, before the deduction of charges, expressed in the currency ordered by the initiating party.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.35	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef Amt InstdAmt Ccy(Attribute)	18d 3!a	0-1	AT-06	<p>Instructed Amount</p> <p>Amount of money to be moved between debtor and creditor, before the deduction of charges, expressed in the currency ordered by the initiating party.</p> <p>Format: Refer to Pain 008 section PmtInf/DrctDbtTxInf/InstdAmt.</p>
3.6.3.36	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef IntrBkSttlmDt	ISODate	0-1	NA	<p>InterBank Settlement Date</p> <p>Not used by Nets.</p>
3.6.3.37	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef ReqdColltnDt	ISODate	1-1	AT-11	<p>Requested Collection Date</p> <p>Date and time at which the creditor requests that the amount of money is collected from the debtor.</p> <p>Format: Refer to Pain 008 Section PmtInf/ReqdColltnDt.</p>

XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.38 OrgnPmtInfAndSts TxInfAndSts OrgnITxRef ReqdExctnDt	ISODate	0-1	NA	Requested Execution Date Not used by Nets.
3.6.3.39 OrgnPmtInfAndSts TxInfAndSts OrgnITxRef CdtrSchmeId	See Schema	1-1	AT-02	Creditor Scheme Identification Credit party that signs the mandate. Usage rule: It is recommended that all transactions within the same 'Payment information' block have the same 'Creditor scheme identification'. Check section 0. This field will contain some fields which contain exactly the same values as the fields contained in the original transaction. Refer to PAIN.008 section PmtInf/DrctDbtTxInf/DrctDbtTx/CdtrSchmeId to PmtInf/DrctDbtTxInf/DrctDbtTx/CdtrSchmeId/CtryOfRes.

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.40	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef PmtTpInf	See Schema	1-1	AT-20 AT-21 AT-59	<p>Payment Type Information</p> <p>Set of fields used to further specify the type of the original transaction.</p> <p>AT-20: Identification code of the scheme: The original service level code: "SEPA".</p> <p>AT-21: Transaction type Values allowed are CORE or B2B, depending on the relevant transaction. Also, for sequence type the accepted values are: FRST, OOFF, RCUR, and FNAL.</p> <p>AT-59: (White field) Category purpose of the collection: This field will contain some fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/PmtTpInf to PmtInf/PmtTpInf/CtgyPurp.</p>
3.6.3.41	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef PmtMtd	See Schema	0-1	NA	<p>Payment Method</p> <p>Not used by Nets.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.42	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef MndtRltdInf	See Schema	1-1	AT-01 AT-16 AT-17 AT-18 AT-19 AT-24 AT-25 AT-60	<p>Mandate Related Information Set of tags used to provide further details of the mandate signed between the creditor and the debtor.</p> <p>This field will contain some fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/DrctDbtTx/MndtRltdInf to PmtInf/DrctDbtTxInf/DrctDbtTx/MndtRltdInf/Frqcy.</p> <p>AT-01: Unique mandate reference:</p> <ul style="list-style-type: none"> • The unique MandateID • This data element is case insensitive <p>AT-16: Placeholder for the electronic signature data, if applicable.</p> <p>AT-17: Type of mandate (paper, e-Mandate).</p> <p>AT-18: Identifier of the original creditor who issued the mandate</p> <p>AT-19: Unique mandate reference as given by the original creditor who issued the mandate.</p> <p>AT-24: Reason for amending the mandate</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.43	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef MndtRltdInf	See Schema	1-1	AT-01 AT-16 AT-17 AT-18 AT-19 AT-24 AT-25 AT-60	<p>Continuing from previous page.</p> <p>AT-25: Signing date of the mandate</p> <p>AT-60: Reference of the validation made by the debtor bank.</p> <p>Mandatory fields:</p> <p>OrgnPmtInfAndSts/TxInfAndSts/OrgnITxRef/MndtRltdInf</p> <p>OrgnPmtInfAndSts/TxInfAndSts/OrgnITxRef/MndtRltdInf/MndtId (AT-01)</p> <p>OrgnPmtInf7AndSts/TxInfAndSts/OrgnITxRef/MndtRltdInf/DtOfSgntr (AT-25)</p> <p>OrgnPmtInfAndSts/TxInfAndSts/OrgnITxRef/MndtRltdInf/AmdmntInd</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.44	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef RmtInf	See Schema	0-1	AT-22	<p>Remittance Information</p> <p>Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts receivable system.</p> <p>This field will contain some fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/RmtInf to PmtInf/DrctDbtTxInf/RmtInf/Strd/AddtlRmtInf.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.45	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef UltmtDbtr	See Schema	0-1	AT-15 AT-37	<p>Ultimate Debtor</p> <p>Ultimate party that owes an amount of money to the (ultimate) creditor.</p> <p>AT-15: Name of the debtor reference party.</p> <p>AT-37: Identification code of the debtor reference party.</p> <p>This field will contain some fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/UltmtDbtr to PmtInf/DrctDbtTxInf/UltmtDbtr/CtryOfRes.</p> <p>Postal Address fields will not be send by Nets in the customer input acknowledgement file</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.46	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef Dbtr	See Schema	1-1	AT-14 AT-09 AT-27	<p>Debtor</p> <p>Party that owes an amount of money to the (ultimate) creditor.</p> <p>AT-14: The name of the debtor AT-09: The address of the debtor AT-27: Debtor identification code</p> <p>This field will contain some fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/Dbtr to PmtInf/DrctDbtTxInf/Dbtr/CtryOfRes.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.47	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef DbtrAcct	2!a2!n30x	1-1	AT-07	<p>Debtor Account</p> <p>Unambiguous identification of the debtor's account.</p> <p>AT-07: Account number (IBAN) of the debtor.</p> <p>This field will contain some fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/ DrctDbtTxInf/DbtrAcct/Id to PmtInf/DrctDbtTxInf/DbtrAcct/Id/IBAN.</p>
3.6.3.48	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef DbtrAgt	4!a2!a2!c[3!c]	1-1	AT-13	<p>Debtor Agent</p> <p>Financial institution servicing an account for the debtor.</p> <p>AT-13: BIC code of the debtor bank</p> <p>This field will contain some fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/ DrctDbtTxInf/ DbtrAgt/FinInstnId to PmtInf/DrctDbtTxInf/DbtrAgt/FinInstnId/BIC.</p>

XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.49	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef DbtrAgtAcct	See Schema	0-1	NA Debtor Agent Account Not used by Nets.
3.6.3.50	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef CdtrAgt	4!a2!a2!c[3!c]	1-1	AT-12 Creditor Agent Financial institution servicing an account for the creditor. AT-12: BIC code of the creditor bank. This field will contain some fields which contain exactly the same values as the fields contained in the original transaction. Refer to PAIN.008 section PmtInf/CdtrAgt to PmtInf/CdtrAgt/BrnchId.
3.6.3.51	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef CdtrAgtAcct	See Schema	0-1	NA Creditor Agent Account Not used by Nets.

XML Element	Format	Status	Rulebook ref.	Description / validation rules
<p>3.6.3.52</p> <p>OrgnPmtInfAndSts</p> <p>TxInfAndSts</p> <p>OrgnITxRef</p> <p>Cdtr</p>	<p>See Schema</p>	<p>1-1</p>	<p>AT-03</p> <p>AT-05</p>	<p>Creditor</p> <p>Party to which an amount of money is due.</p> <p>AT-03: The name of the creditor.</p> <p>AT-05: The address of the creditor.</p> <p>This field will contain some fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/Cdtr/Nm to PmtInf/Cdtr/CtryOfRes.</p>
<p>3.6.3.53</p> <p>OrgnPmtInfAndSts</p> <p>TxInfAndSts</p> <p>OrgnITxRef</p> <p>CdtrAcct</p>	<p>2!a2!n30x</p>	<p>1-1</p>	<p>AT-04</p>	<p>Creditor Account</p> <p>Unambiguous identification of the account of the creditor.</p> <p>AT-04: Account number (IBAN) of the creditor.</p> <p>This field will contain some fields which contain exactly the same values as the fields contained in the original transaction.</p> <p>Refer to PAIN.008 section PmtInf/CdtrAcct to PmtInf/CdtrAcct/Nm.</p>

	XML Element	Format	Status	Rulebook ref.	Description / validation rules
3.6.3.54	OrgnPmtInfAndSts TxInfAndSts OrgnITxRef UltmtCdtr	See Schema	0-1	AT-15 AT-37	<p>Ultimate Creditor</p> <p>Ultimate party to which an amount of money is due.</p> <p>This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction.</p> <p>Refer to PAIN.008 section PmtInf/DrctDbtTxInf/UltmtCdtr to PmtInf/DrctDbtTxInf/UltmtCdtr/CtryOfRes.</p> <p>AT-15: Name of the debtor reference party.</p> <p>AT-37: Identification code of the debtor reference party.</p> <p>Postal Address fields will not be send by Nets in the customer input acknowledgement file</p>

4 Appendix B – Message item types



4.1 Organisation identification codes used in Creditor Debit collection (pain.008), cancellation (camt.055) and reversal (pain.007) request.

Eg: XML element in the pain.008: PmtInf/DrctDbtTxInf/UltmtCdtr/Id/OrgId/SchmeNm/Cd

CODE	NAME	Definition
BANK	Bank Party Identification	Unique and unambiguous assignment made by a specific bank to identify a relationship as defined between the bank and its client.
CUST	CustomerNumber	Number assigned by an issuer to identify a customer.
DUNS	Data Universal Numbering System.	A unique identification number provided by Dun & Bradstreet to identify an organisation.
EMPL	EmployerIdentificationNumber	Number assigned by a registration authority to an employer.
GS1G	GS1GLNIdentifier	Global Location Number. A non-significant reference number used to identify legal entities, functional entities, or physical entities according to GS1 numbering scheme rules. The number is used to retrieve detailed information that is linked to it.
TXID	TaxIdentificationNumber	Number assigned by a tax authority to identify an organisation.

4.2 Private identification codes used in Creditor Debit collection (pain.008), cancellation (camt.055) and reversal (pain.007) request.

Eg: XML element in pain.008: PmtInf/DrctDbtTxInf/UltmtCdtr/Id/PrvtId/SchmeNm/Cd

CODE	NAME	Definition
ARNU	AlienRegistrationNumbe	Number assigned by a social security agency to identify a non-resident person.
CCPT	PassportNumber	'Number assigned by an authority to identify the passport number of a person
CUST	CustomerIdentificationNumber	Number assigned by an issuer to identify a customer.
DRLC	DriversLicenseNumber	Number assigned by an authority to identify a driver's license.
EMPL	EmployeeIdentificationNumber	Number assigned by a registration authority to an employee.
NIDN	NationalIdentityNumber	Number assigned by an authority to identify the national identity number of a person.

SOSE	SocialSecurityNumber	Number assigned by an authority to identify the social security number of a person.
TXID	TaxIdentificationNumber	Number assigned by a tax authority to identify a person.

4.3 Sequence type

Code	Name	Description
FNAL	Final	Final collection of a series of direct debit instructions.
FRST	First	First collection of a series of direct debit instructions.
OOFF	One Off	Direct debit instruction where the debtor's authorisation is used to initiate a single direct debit transaction.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.

4.4 Creditor Reference Type used in Structure Remittance Information

Code	Name	Description	Type
RADM	Remittance advice message	Document is a remittance advice sent separately from the current transaction.	ISO
RPIN	Related payment instruction	Document is a linked payment instruction to which the current payment instruction is related, e.g. in a cover scenario.	ISO
FXDR	Foreign exchange deal reference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.	ISO
DISP	Dispatch advice	Document is a dispatch advice.	ISO
PUOR	Purchase order	Document is a purchase order.	ISO
SCOR	Structured communication reference	Document is a structured communication reference provided by the creditor to identify the referred transaction.	ISO

In the SEPA Direct Debit context only SCOR is allowed.

4.5 Reversal reason codes



Code	Name	Description	Type
AM05	Duplication	Duplication	ISO
MS02	Not specified reason customer generated	Reason has not been specified by creditor	ISO

4.6 Cancellation reason code (used in Camt.055.001.01PBS)

Code	Name	Description	Type
AGNT	Incorrect agent	Agent in the payment workflow is incorrect.	ISO
CURR	Incorrect currency	Currency of the payment is incorrect.	ISO
CUST	Requested by customer	Cancellation requested by the debtor.	ISO
DUPL	Duplicate payment	Payment is a duplicate of another payment.	ISO
SUSP	Suspicious payment	Payment is a suspicious payment.	ISO
UPAY	Undue payment	Payment is not justified.	ISO
TECH	Technical problems in SDD	Technical problems resulting in erroneous SDDs	PRTRY
FRAD	Fraudulent Direct Debit	Fraudulent Originated Direct Debit	PRTRY

4.7 Status reason code used in customer counter party reject file

Code	Name	Description	Type
AC01	Incorrect account number	Format of the account number specified is incorrect.	ISO
AC04	Closed account number	Account number specified has been closed on the receiver's books.	ISO
AC06	Blocked account	Account specified is blocked, prohibiting of transactions against it.	ISO
AG01	Transaction forbidden	Transaction forbidden on this type of account (formerly NoAgreement)	ISO
AG02	Invalid bank operation code	Bank operation code specified in the message is not valid for receiver	ISO
AM04	Insufficient funds	Amount of funds available to cover specified message amount is insufficient.	ISO
AM05	Duplication	Duplication	ISO
MD01	No mandate	No mandate	ISO

MD02	Missing mandatory information in mandate	Mandate related information data required by the scheme is missing.	ISO
MD03	Invalid file format for other reason than grouping indicator	File format incomplete or invalid.	ISO
MD07	End customer deceased	End customer is deceased.	ISO
MS02	Not specified reason customer generated	Reason has not been specified by end customer	ISO
MS03	Not specified reason agent generated	Reason has not been specified by agent.	ISO
RC01	Bank identifier incorrect	Bank identifier code specified in the message has an incorrect format (formerly IncorrectFormatForRoutingCode).	ISO
RR01	Missing Debtor Account or Identification	Missing Debtor Account or Identification – code used by Debtor banks to indicate a reject for the Regulatory reason	PRTRY
RR02	Missing Debtor Name or Address	Missing Debtor Name or Address - Code used by banks to indicate a Return for Regulatory Reason	PRTRY
RR03	Missing Creditor Name or Address	Missing Creditor Name or Address - Code used by banks to indicate a Return for Regulatory Reason	PRTRY
RR04		Regulatory Reason	PRTRY
SL01		Specific service offered by the debtor bank, for example, the debtor bank may check the details of the direct debit against its database of recurrent direct debits and find an inconsistency.	ISO
BE05	Unrecognized Initiating Party	Unrecognized Initiating Party – Identifier of the Creditor Incorrect	ISO

4.8 Detailed status code used in input acknowledgement file

Code	Name	Description
ACCP	Accepted customer profile	Preceding check of technical validation was successful. Customer profile check was also successful. This includes the assessment of the static risks.
RJCT	Rejected	Payment collection file or individual transaction included in the payment collection file has been rejected.
PART	Partially accepted	A number of transactions have been accepted, whereas other transactions have not yet achieved 'accepted' status.

4.9 Purpose codes used in the Creditor sending payment collections.

e.g: XML element in the pain.008: PmtInf/DrctDbtTxInf/Purp/Cd

Classification	Code	Name	Definition
Card Settlement	CDCD	Cash disbursement	ATM Cash Withdrawal in an unattended or Cash Advance in an attended environment (POI or bank counter)
Card Settlement	CDCB	CardPayment with Cashback	Purchase of Goods and Services with additional Cash disbursement at the POI (Cashback)
Card Settlement	CDQC	Quasi Cash:	Purchase of Goods which are equivalent to cash like coupons in casinos.
Card Settlement	CDOC	Original Credit	A service which allows the card acceptor to effect a credit to a cardholder' account. Unlike a Merchant Refund, an Original Credit is not preceded by a card payment. This service is used for example for crediting winnings from gaming.
Cash Mgmt	ACCT	AccountManagement	Transaction moves funds between 2 accounts of same account holder at the same bank.
Cash Mgmt	CASH	CashManagementTransfer	Transaction is a general cash management instruction.
Cash Mgmt	COLL	CollectionPayment	Transaction is a collection of funds initiated via a credit transfer or direct debit.

Cash Mgmt	CSDB	CashDisbursement	Transaction is related to cash disbursement.
Cash Mgmt	DEPT	Deposit	Transaction is related to a payment of deposit.
Cash Mgmt	INTC	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
Cash Mgmt	LIMA	LiquidityManagement	Bank initiated account transfer to support zero target balance management, pooling or sweeping.
Cash Mgmt	NETT	Netting	Transaction is related to a netting operation.
Commercial	AGRT	AgriculturalTransfer	Transaction is related to the agricultural domain.
Commercial	AREN	Accounts Receivables Entry	Transaction is related to a payment associated with an Account Receivable Entry
Commercial	BEXP	BusinessExpenses	Transaction is related to a payment of business expenses.
Commercial	BOCE	Back Office Conversion Entry	Transaction is related to a payment associated with a Back Office Conversion Entry
Commercial	COMC	CommercialPayment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit)
Commercial	CPYR	Copyright	Transaction is payment of copyright.

Commercial	GDDS	PurchaseSaleOfGoods	Transaction is related to purchase and sale of goods.
Commercial	GDSV	PurchaseSaleOfGoodsAndServices	Transaction is related to purchase and sale of goods and services.
Commercial	GSCB	PurchaseSaleOfGoodsAndServicesWithCashBack	Transaction is related to purchase and sale of goods and services with cash back.
Commercial	LICF	LicenseFee	Transaction is payment of a license fee.
Commercial	POPE	Point of Purchase Entry	Transaction is related to a payment associated with a Point of Purchase Entry.
Commercial	ROYA	Royalties	Transaction is the payment of royalties.
Commercial	SCVE	PurchaseSaleOfServices	Transaction is related to purchase and sale of services.
Commercial	SUBS	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
Commercial	SUPP	SupplierPayment	Transaction is related to a payment to a supplier.

Commercial	TRAD	TradeServices	Transaction is related to a trade services operation.
Consumer	CHAR	CharityPayment	Transaction is a payment for charity reasons.
Consumer	COMT	ConsumerThirdPartyConsolidatedPayment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counseling or bill payment companies.
Finance	CLPR	CarLoanPrincipalRepayment	Transaction is a payment of car loan principal payment.
Finance	DBTC	DebitCollectionPayment	Collection of funds initiated via a debit transfer.
Finance	GOVI	GovernmentInsurance	Transaction is related to a payment of government insurance.
Finance	HLRP	HousingLoanRepayment	Transaction is related to a payment of housing loan.
Finance	INPC	InsurancePremiumCar	Transaction is a payment of car insurance premium.
Finance	INSU	InsurancePremium	Transaction is payment of an insurance premium.

Finance	INTE	Interest	Transaction is payment of interest.
Finance	LBRI	LaborInsurance	Transaction is a payment of labor insurance.
Finance	LIFI	LifeInsurance	Transaction is a payment of life insurance.
Finance	LOAN	Loan	Transaction is related to transfer of loan to borrower.
Finance	LOAR	LoanRepayment	Transaction is related to repayment of loan to lender.
Finance	PPTI	PropertyInsurance	Transaction is a payment of property insurance.
Finance	RINP	RecurringInstallmentPayment	Transaction is related to a payment of a recurring installment made at regular intervals.
Finance	TRFD	TrustFund	Transaction is related to a payment of a trust fund.

General	ADVA	AdvancePayment	Transaction is an advance payment.
General	CBFF	CapitalBuilding	Transaction is related to capital building fringe fortune, ie capital building for retirement.
General	CCRD	CreditCardPayment	Transaction is related to a payment of credit card account.
General	CDBL	CreditCardBill	Transaction is related to a payment of credit card bill.
General	CFEE	CancellationFee	Transaction is related to a payment of cancellation fee.
General	COST	Costs	Transaction is related to payment of costs.
General	DCRD	Debit Card Payment	Transaction is related to a debit card payment.
General	GOVT	GovernmentPayment	Transaction is a payment to or from a government department.

General	ICCP	IrrevocableCreditCardPayment	Transaction is reimbursement of credit card payment.
General	IDCP	IrrevocableDebitCardPayment	Transaction is reimbursement of debit card payment.
General	IHRP	InstalmentHirePurchaseAgreement	Transaction is payment for an installment/hire-purchase agreement.
General	INSM	Installment	Transaction is related to a payment of an installment.
General	MSVC	MultipleServiceTypes	Transaction is related to a payment for multiple service types.
General	NOWS	NotOtherwiseSpecified	Transaction is related to a payment for type of services not specified elsewhere.
General	OFEE	OpeningFee	Transaction is related to a payment of opening fee.
General	OTHR	Other	Other payment purpose.

General	PADD	Preauthorized debit	Transaction is related to a pre-authorized debit origination
General	PTSP	PaymentTerms	Transaction is related to payment terms specifications
General	RCKE	Re-presented Check Entry	Transaction is related to a payment associated with a re-presented check entry
General	RCPT	ReceiptPayment	Transaction is related to a payment of receipt.
General	REFU	Refund	Transaction is the payment of a refund.
General	RENT	Rent	Transaction is the payment of rent.
General	STDY	Study	Transaction is related to a payment of study/tuition costs.
General	TELI	Telephone-Initiated Transaction	Transaction is related to a payment initiated via telephone.
General	WEBI	Internet-Initiated Transaction	Transaction is related to a payment initiated via internet.

Investment	ANNI	Annuity	Transaction settles annuity related to credit, insurance, investments, other.n
Investment	CMDT	CommodityTransfer	Transaction is payment of commodities.
Investment	DERI	Derivatives	Transaction is related to a derivatives transaction
Investment	DIVD	Dividend	Transaction is payment of dividends.
Investment	FREX	ForeignExchange	Transaction is related to a foreign exchange operation.
Investment	HEDG	Hedging	Transaction is related to a hedging operation.
Investment	PRME	PreciousMetal	Transaction is related to a precious metal operation.

Investment	SAVG	Savings	Transfer to savings/retirement account.
Investment	SECU	Securities	Transaction is the payment of securities.
Investment	TREA	TreasuryPayment	Transaction is related to treasury operations.
Medical	ANTS	AnesthesiaServices	Transaction is a payment for anesthesia services.
Medical	CVCF	ConvalescentCareFacility	Transaction is a payment for convalescence care facility services.
Medical	DMEQ	DurableMedicaleEquipment	Transaction is a payment is for use of durable medical equipment.
Medical	DNTS	DentalServices	Transaction is a payment for dental services.

Medical	HLTC	HomeHealthCare	Transaction is a payment for home health care services.
Medical	HLTI	HealthInsurance	Transaction is a payment of health insurance.
Medical	HSPC	HospitalCare	Transaction is a payment for hospital care services.
Medical	ICRF	IntermediateCareFacility	Transaction is a payment for intermediate care facility services.
Medical	LTCF	LongTermCareFacility	Transaction is a payment for long-term care facility services.
Medical	MDCS	MedicalServices	Transaction is a payment for medical care services.
Medical	VIEW	VisionCare	Transaction is a payment for vision care services.

Salary & Benefits	ALMY	AlimonyPayment	Transaction is the payment of alimony.
Salary & Benefits	BECH	ChildBenefit	Transaction is related to a payment made to assist parent/guardian to maintain child.
Salary & Benefits	BENE	UnemploymentDisabilityBenefit	Transaction is related to a payment to a person who is unemployed/disabled.
Salary & Benefits	BONU	BonusPayment.	Transaction is related to payment of a bonus.
Salary & Benefits	COMM	Commission	Transaction is payment of commission.
Salary & Benefits	CSLP	CompanySocialLoanPaymentToBank	Transaction is a payment by a company to a bank for financing social loans to employees.
Salary & Benefits	GVEA	Austrian Government Employees Category A	Transaction is payment to category A Austrian government employees.
Salary & Benefits	GVEB	Austrian Government Employees Category B	Transaction is payment to category B Austrian government employees.
Salary & Benefits	GVEC	Austrian Government Employees Category C	Transaction is payment to category C Austrian government employees.

Salary & Benefits	GVED	Austrian Government Employees Category D	Transaction is payment to category D Austrian government employees.
Salary & Benefits	PAYR	Payroll	Transaction is related to the payment of payroll.
Salary & Benefits	PENS	PensionPayment	Transaction is the payment of pension.
Salary & Benefits	PRCP	PricePayment	Transaction is related to a payment of a price.
Salary & Benefits	SALA	SalaryPayment	Transaction is the payment of salaries.
Salary & Benefits	SSBE	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
Tax	ESTX	EstateTax	Transaction is related to a payment of estate tax.
Tax	HSTX	HousingTax	Transaction is related to a payment of housing tax.

Tax	INTX	IncomeTax	Transaction is related to a payment of income tax.
Tax	NITX	NetIncomeTax	Transaction is related to a payment of net income tax.
Tax	TAXS	TaxPayment	Transaction is the payment of taxes.
Tax	VATX	ValueAddedTaxPayment	Transaction is the payment of value added tax.
Tax	WHLD	WithHolding	Transaction is related to a payment of withholding tax.
Transport	AIRB	Air	Transaction is a payment for air transport related business.
Transport	BUSB	Bus	Transaction is a payment for bus transport related business.

Transport	FERB	Ferry	Transaction is a payment for ferry related business.
Transport	RLWY	Railway	Transaction is a payment for railway transport related business.
Utilities	CBTV	CableTVBill	Transaction is related to a payment of cable TV bill.
Utilities	ELEC	ElectricityBill	Transaction is related to a payment of electricity bill.
Utilities	ENRG	Energies	Transaction is related to a utility operation.
Utilities	GASB	GasBill	Transaction is related to a payment of gas bill.
Utilities	NWCH	NetworkCharge	Transaction is related to a payment of network charges.

Utilities	NWCM	NetworkCommunication	Transaction is related to a payment of network communication.
Utilities	OTLC	OtherTelecomRelatedBill	Transaction is related to a payment of other telecom related bill.
Utilities	PHON	TelephoneBill	Transaction is related to a payment of telephone bill.
Utilities	WTER	WaterBill	Transaction is related to a payment of water bill.

5 Appendix C - Error code reference list

5.1 Bulk level error codes

No	Code	Description	Type	Pain002 (Receipt)
1	ED05	Settlement Failed	ISO	X
2	B00	Bulk totally accepted	PRTRY	X
3	B01	Bulk partially accepted	PRTRY	X
4	B02	Maximum number of transactions in a bulk exceeded.	PRTRY	X
5	B03	Number of transactions mismatch.	PRTRY	X
6	B05	Total amount mismatch.	PRTRY	X
7	B07	Control sum mismatch.	PRTRY	X
8	B08	Maximum number of bulks in a file exceeded.	PRTRY	X
9	B09	All transactions rejected	PRTRY	X
10	B10	Instructing agent mismatch.	PRTRY	X
11	B11	Invalid use of Instructed agent.	PRTRY	X
12	B13	Zero settlement amount.	PRTRY	X
13	B14	Duplicate message Id.	PRTRY	X
14	B15	Invalid settlement date.	PRTRY	X
15	B16	Invalid settlement info details.	PRTRY	X
16	B23	Too many consecutive rejected transactions.	PRTRY	X

5.2 Transaction level error codes

Transaction error codes are always used at the transaction level as part of either the code/proprietary field.

No	Code	Description	Type	Pain002 2 (BKF)	Pain002 (Receipt)
1	AC01	IncorrectAccountNumber	ISO	X	
2	AC04	ClosedAccountNumber	ISO	X	
3	AC06	BlockedAccount	ISO	X	

No	Code	Description	Type	Pain002 (BKF)	Pain002 (Receipt)
4	AG01	TransactionForbidden	ISO	X	
5	AG02	InvalidBankOperationCode	ISO	X	
6	AM01	ZeroAmount	ISO		X
7	AM02	NotAllowedAmount	ISO		X
8	AM04	For BKF-pain.002: Insufficient Funds For Receipt-pain.002: Transaction amount limit exceeds the allowed range for the Credit Party account	ISO	X	X
9	AM05	Duplication	ISO	X	X
10	DT01	InvalidDate	ISO		X
11	ED05	SettlementFailed	ISO		X
12	MD01	NoMandate	ISO	X	
13	MD02	MissingMandatoryInformationMandate	ISO	X	X
14	MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	ISO	X	
15	MD06	RefundRequestByEndCustomer	ISO	X	
16	MD07	EndCustomerDeceased	ISO	X	
17	MS02	NotSpecifiedReasonCustomerGenerated	ISO	X	
18	MS03	NotSpecifiedReasonAgentGenerated	ISO	X	
19	RC01	BankIdentifierIncorrect	ISO	X	
20	RR01	Missing Debtor Account or Identification - Code used by banks to indicate a Return for Regulatory Reason	ISO	X	
21	RR02	Missing Debtor Name or Address - Code used by banks to indicate a Return for Regulatory Reason	ISO	X	
22	RR03	Missing Creditor Name or Address - Code used by banks to indicate a Return for Regulatory Reason	ISO	X	
23	RR04	Regulatory Reason	ISO	X	
24	SL01	Specific Service offered by debtor bank	ISO	X	

No	Code	Description	Type	Pain00 2 (BKF)	Pain002 (Receipt)
25	BE05	Unrecognized Initiating Party – Identifier of the Creditor Incorrect	ISO	X	
26	PY01	Unknown BIC in routing table	PRTRY		X
27	XD19	Invalid IBAN format	PRTRY		X
28	XD75	Sequence Type Mismatch	PRTRY		
29	XT13	Unsupported XML field	PRTRY		X
30	XT33	Invalid data format	PRTRY		X
31	XT73	Invalid country code	PRTRY		X
32	XT74	Invalid original transaction status, action required	PRTRY		X
33	XT75	Invalid original transaction status, action not required	PRTRY		X
34	XT77	The Interbank settlement amount is not the same as the original debit	PRTRY		X
35	XT79	Debtor agent not allowed to receive DD	PRTRY		X
36	XT80	Creditor agent not allowed to send DD	PRTRY		X
37	XT81	Only SEPA core fields are allowed	PRTRY		X
38	XT82	Not used	PRTRY		X
39	TM01	Associated message was received after agreed processing cut-off time.	ISO		X
40	T001	Non-Latin characters are not allowed in the identification fields of a transaction	PRTRY		X
41	XT78	Compensation Amount	PRTRY		X

5.3 Transaction level status codes for bookkeeping file

No	Code	Description	Type
1	3001	Settled DD originated by the creditor.	PRTRY
2	3002	Non-settled DD originated by the creditor.	PRTRY
3	3003	Settled reversals originated by the creditor.	PRTRY
4	3004	Non-settled reversals originated by the creditor.	PRTRY

5	3005	Settled returns/refunds originated by the debtor.	PRTRY
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5.4 File level codes

No	Code	Description
1	A00	IDF totally accepted
2	A01	IDF partially accepted
3	R01	IDF received on non-target day
4	R02	Network file name not compliant
5	R03	Unknown service identifier
6	R04	Direct participant BIC mismatch (network address)
7	R06	Invalid file name format
8	R07	Invalid file extension
9	R10	Schema validation failed
10	R11	Invalid sending institution
11	R12	Invalid receiving institution
12	R13	Duplicate IDF
13	R14	Invalid test code
14	R15	Invalid sending institution BIC format
15	R16	Invalid receiving institution BIC format.
16	R17	Invalid service identifier in file header
17	R18	Direct debit bulk number mismatch
18	R19	Request for cancellation bulk number mismatch
19	R20	Returns bulk number mismatch
20	R21	Rejects bulk number mismatch
21	R22	Reversals bulk number mismatch
22	R23	All bulks rejected
23	R24	Maximum number of IDF received

6 Appendix D – Schema XML files

Payment collection file (DD)	Pain.008.001.02PBS
Payment reversal request	Pain.007.001.02PBS
Payment cancellation request	Camt.055.001.01PBS
Counter party rejects file, bookkeeping file, input acknowledgement file	Pain.002.001.03

7 Appendix E – Sample XML files

Payment collection file	Sample Payment collection initiation request
Payment reversal request	Sample Payment reversal request
Payment cancellation request	Sample Payment cancellation request
Counter party rejects file	Sample Counter Party Rejects File
Bookkeeping file with example of only mandatory tags filled (MIN) out and all tags filled out (MAX)	Sample Bookkeeping file
Input acknowledgement file (File all ok)	Sample Input Acknowledgement File
Input acknowledgement file (XSD errors in the file)	Sample Input Acknowledgement File
Input acknowledgement file (XSD ok, failed on interchange level)	Sample Input Acknowledgement File
Input acknowledgement file (XSD and interchange ok, failed on instruction level)	Sample Input Acknowledgement File
Input acknowledgement file (file is partly accepted)	Sample Input Acknowledgement File
Input acknowledgement file (File failed due to non-latin chars)	Sample Input Acknowledgement File
Example of only mandatory tags filled (MIN) in the payment collection file	Sample of Pain008 file