

## SEPA CREDIT TRANSFER SCHEME INTER-BANK IMPLEMENTATION GUIDELINES

Abstract	This document sets out the rules for implementing the inter-bank credit transfer ISO 20022 XML message standards, based on Version 3.3 of the SEPA Credit Transfer Scheme Rulebook.
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## 0 DOCUMENT INFORMATION

### 0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	EPC125-05	SEPA Credit Transfer Scheme Rulebook Version 4.0	<a href="#">EPC</a>
[2]	-	UNIFI Credit Transfers and Related Messages, October 2006: <ul style="list-style-type: none"> <li>• Initiation</li> <li>• Clearing and Settlement</li> </ul>	<a href="#">ISO 20022</a>
[3]	ISO 3166	Country Codes	<a href="#">ISO</a>
[4]	ISO 4217	Currency Code List	<a href="#">ISO</a>
[5]	ISO 9362	Bank Identifier Codes (BIC)	<a href="#">ISO</a>
[6]	ISO 13616	IBAN: International Bank Account Number	<a href="#">ISO</a> <sup>1</sup>
[7]	ISO 11649	Structured creditor reference to remittance information	<a href="#">ISO</a>

### 0.2 Change History

Issue number	Dated	Reason for revision
V1.0	20060824	Approved under the authority of the EPC Plenary March 2006
V2.1	20060929	EPC Plenary approval 27 September 2006
V2.2	20061213	EPC Plenary approval 13 December 2006
V2.21	20070316	OITS WB4 TF1 review of the customer-to-bank initiation messages, 1 March 2007 and the specifications of the Originator and Beneficiary Reference Parties
V2.3	20070619	Approved by the EPC June Plenary 2007
V3.2	200800624	EPC Plenary approval 24 June 2008
V3.3	20091101	EPC Plenary approval October 2009

<sup>1</sup> See also [www.swift.com/index.cfm?item\\_id=61731](http://www.swift.com/index.cfm?item_id=61731)

### **0.3 Purpose of Document**

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

## 1 INTRODUCTION

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

SEPA Credit Transfer Scheme Rulebook	UNIFI (ISO 20022) XML Message Standards
DS-02 <i>Inter-bank Payment Dataset</i>	FI to FI Customer Credit Transfer (pacs.008.001.01)
DS-03 <i>Inter-bank Reject or Return Credit Transfer Dataset</i>	Return – Payment Return (pacs.004.001.01) Reject – Payment Status Report (pacs.002.001.02)

The Guidelines for the inter-bank credit transfer message standards are mandatory.

### 1.1 Coverage of the SEPA Implementation Guidelines

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

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

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

Figure 1

These Guidelines define the SEPA Core Mandatory Subset<sup>2</sup> of the Global UNIFI (ISO 20022) XML standard that consists of message elements:

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

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

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

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

## 1.2 Use of these Guidelines by the instructing and instructed parties<sup>3</sup>

- SEPA core payments are executed using messages only containing message elements defined as part of the SEPA Core Mandatory Subset (shaded yellow in Figure 2).

<sup>2</sup> The SEPA Core Mandatory Subset is hereafter known as the SEPA core service.

<sup>3</sup> Instructing and instructed parties include CSMs.

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

### 1.3 Notation Conventions

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

Index	Mult	Message Element	SEPA Core Requirements
1	[1..1]	+ Transaction Information	
2	[1..1]	++ Payment Information Identification	
....			
n		++ Message Element that is not part of the Core and Basic Service but is available for use in a SEPA AOS	
n+1	[0..1]	++ Message Element that is part of the SEPA Core and Basic Service	Mandatory
n+2	[0..1]	++ Message Element that is not to be used in SEPA Payments	

Figure 2

Where:

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

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

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

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

- Column 3 gives the name of the message element as defined in the UNIFI (ISO 20022) XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.
- Column 4 specifies the SEPA Core Requirements as additional rules to those specified in the UNIFI (ISO 20022) XML standards, as appropriate.
  - Where defined in the Rulebook, the attribute is indicated between parentheses by the attribute name and where applicable number, ie, (AT-nn), and such message elements are shaded yellow.
  - Where the message element relates to inter-bank processing requirements, it is shaded yellow.
  - Where the message element specified in the UNIFI (ISO 20022) XML standard is used for SEPA core payments without change (regarding its mandatory or optional status, number of repetitions, the definition and any usage rules), no specific SEPA core requirements are provided and is shaded yellow.
  - In addition, for message elements with multiple occurrences in the UNIFI (ISO 20022) XML standard and shaded yellow in these Guidelines, and where a SEPA usage rule limits the number of occurrences, the remaining occurrences are available for use in an AOS.
  - Where the message element is specified in the UNIFI (ISO 20022) XML standard as optional, but is mandatory in SEPA core requirements, this is specified as 'Mandatory' and is shaded yellow.
  - Where the message element is not available for use in SEPA payments, this is indicated with red shading. Note that these message elements are similarly not available for use in an AOS.

## 1.4 Character Set

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

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

Therefore:

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

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : ( ) . , ' +

Space

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

## **1.5 General Message Element Specifications**

### **1.5.1 BIC**

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

## **1.6 Implementation of UNIFI (ISO 20022) XML rules**

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

## 2 MANDATORY INTER-BANK MESSAGES

### 2.1 Inter-bank Payment Dataset (DS-02)

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

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

The message caters for bulk and single payment instructions.

#### 2.1.2 Group Header

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

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..1]	++ Batch Booking	
1.4	[1..1]	++ Number Of Transactions	
1.5	[0..1]	++ Control Sum	
1.6	[0..1]	++ Total Interbank Settlement Amount	<p>Mandatory</p> <p><i>Usage Rule:</i> Only 'EUR' is allowed.</p> <p><i>Usage Rule:</i> Amount must be 0.01 or more and 9999999999999999.99 or less.</p> <p><i>Format Rule:</i> The fractional part has a maximum of two digits.</p>
1.7	[0..1]	++ Interbank Settlement Date	<p>Mandatory</p> <p>(AT-42 Settlement Date of the Credit Transfer)</p>
1.8	[1..1]	++ Settlement Information	
1.9	[1..1]	+++ Settlement Method	<p><i>Usage Rule:</i> Only CLRG, INGA and INDA are allowed.</p>
1.10	[0..1]	+++ Settlement Account	<p><i>Usage Rule:</i> Only 'Identification' is allowed.</p>
1.11	[0..1]	+++ Clearing System	
1.14	[0..1]	+++ Instructing Reimbursement Agent	
1.15	[0..1]	+++ Instructing Reimbursement Agent Account	
1.16	[0..1]	+++ Instructed Reimbursement Agent	

Index	Mult	Message Element	SEPA Core Requirements
1.17	[0..1]	+++ Instructed Reimbursement Agent Account	
1.18	[0..1]	+++ Third Reimbursement Agent	
1.19	[0..1]	+++ Third Reimbursement Agent Account	
1.20	[0..1]	++ Payment Type Information	<i>Usage Rule:</i> 'Payment Type Information' must be present in either 'Group Header' or 'Credit Transfer Transaction Information'.
1.21	[0..1]	+++ Instruction Priority	
1.22	{Or	+++ Service Level	Mandatory
1.23	{Or	++++ Code	(AT-40 Identification code of the Scheme) <i>Usage Rule:</i> Only 'SEPA' is allowed.
1.24	Or}	++++ Proprietary	
1.25	Or}	+++ Clearing Channel	
1.26	[0..1]	+++ Local Instrument	
1.29	[0..1]	+++ Category Purpose	(AT-45 Category purpose of the Credit Transfer) <i>Usage Rule:</i> Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank.
1.30	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
1.31	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.

### 2.1.3 Credit Transfer Transaction Information

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

Index	Mult	Message Element	SEPA Core Requirements
2.1	[1..1]	+++ Transaction Identification	(AT-43 Originator Bank's Reference) <i>Usage Rule:</i> Must contain a reference that is meaningful to the Originator's Bank and is unique over time.
2.2	[0..1]	++ Payment Type Information	<i>Usage Rule:</i> 'Payment Type Information' must be present in either 'Group Header' or 'Credit Transfer Transaction Information'.
2.3	[0..1]	+++ Instruction Priority	
2.4	{Or	+++ Service Level	Mandatory
2.5	{Or	++++ Code	(AT-40 Identification code of the Scheme) <i>Usage Rule:</i> Only 'SEPA' is allowed.
2.6	Or}	++++ Proprietary	
2.7	Or}	+++ Clearing Channel	
2.8	[0..1]	+++ Local Instrument	
2.11	[0..1]	+++ Category Purpose	(AT-45 Category purpose of the Credit Transfer) <i>Usage Rule:</i> Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank.
2.12	[1..1]	++ Interbank Settlement Amount	(AT-04 Amount of the Credit Transfer in Euro) <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
2.13	[0..1]	++ Interbank Settlement Date	
2.14	[0..1]	++ Settlement Time Indication	
2.17	[0..1]	++ Settlement Time Request	
2.19	[0..1]	++ Acceptance Date and Time	
2.20	[0..1]	++ Pooling Adjustment Date	
2.21	[0..1]	++ Instructed Amount	
2.22	[0..1]	++ Exchange Rate	
2.23	[1..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.
2.24	[0..n]	++ Charges Information	

Index	Mult	Message Element	SEPA Core Requirements
2.25	[0..1]	++ Previous Instructing Agent	
2.26	[0..1]	++ Previous Instructing Agent Account	
2.27	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
2.28	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.
2.29	[0..1]	++ Intermediary Agent 1	
2.30	[0..1]	++ Intermediary Agent 1 Account	
2.31	[0..1]	++ Intermediary Agent 2	
2.32	[0..1]	++ Intermediary Agent 2 Account	
2.33	[0..1]	++ Intermediary Agent 3	
2.34	[0..1]	++ Intermediary Agent 3 Account	
2.35	[0..1]	++ Ultimate Debtor	
2.35	[0..1]	+++ Name	(AT-08 Name of the Originator Reference Party)
2.35	[0..1]	+++ Postal Address	
2.35	[0..1]	+++ Identification	(AT-09 Identification code of the Originator Reference Party) <i>Format Rule:</i> Either 'Organisation Identification' or one occurrence of 'Private Identification' may be present.
2.35	{Or	++++ Organisation Identification	
2.35	Or}	++++ Private Identification	
2.35	[0..1]	+++ Country of Residence	
2.36	[0..1]	++ Initiating Party	
2.37	[1..1]	++ Debtor	
2.37	[0..1]	+++ Name	Mandatory (AT-02 Name of the Originator)
2.37	[0..1]	+++ Postal Address	(AT-03 Address of the Originator)
2.37	[0..5]	++++ Address Line	<i>Format Rule:</i> Only two occurrences of 'Address Line' are allowed.
2.37	[1..1]	++++ Country	

Index	Mult	Message Element	SEPA Core Requirements
2.37	[0..1]	+++ Identification	(AT-10 Originator's Identification Code) <i>Format Rule:</i> Either 'Organisation Identification' or one occurrence of 'Private Identification' may be present.
2.37	{Or	++++ Organisation Identification	
2.37	Or}	++++ Private Identification	
2.37	[0..1]	+++ Country of Residence	
2.38	[0..1]	++ Debtor Account	Mandatory (AT-01 Account Number of the Originator) <i>Usage Rule:</i> Only IBAN is allowed.
2.39	[1..1]	++ Debtor Agent	(AT-06 BIC of the Originator Bank) <i>Usage Rule:</i> Only BIC is allowed. <i>Usage Rule:</i> BIC must be specified as a stand alone element and not part of 'Combined Identification'.
2.40	[0..1]	++ Debtor Agent Account	
2.41	[1..1]	++ Creditor Agent	(AT-23 BIC of the Beneficiary Bank) <i>Usage Rule:</i> Only BIC is allowed. <i>Usage Rule:</i> BIC must be specified as a stand alone element and not part of 'Combined Identification'.
2.42	[0..1]	++ Creditor Agent Account	
2.43	[1..1]	++ Creditor	
2.43	[0..1]	+++ Name	Mandatory (AT-21 Name of the Beneficiary)
2.43	[0..1]	+++ Postal Address	(AT-22 Address of the Beneficiary)
2.43	[0..5]	++++ Address Line	<i>Format Rule:</i> Only two occurrences of 'Address Line' are allowed.
2.43	[1..1]	++++ Country	
2.43	[0..1]	+++ Identification	(AT-24 Beneficiary Identification Code) <i>Format Rule:</i> Either 'Organisation Identification' or one occurrence of 'Private Identification' may be present.
2.43	{Or	++++ Organisation Identification	
2.43	Or}	++++ Private Identification	

Index	Mult	Message Element	SEPA Core Requirements
2.43	[0..1]	+++ Country of Residence	
2.44	[0..1]	++ Creditor Account	Mandatory (AT-20 Account of the Beneficiary) <i>Usage Rule:</i> Only IBAN is allowed.
2.45	[0..1]	++ Ultimate Creditor	
2.45	[0..1]	+++ Name	(AT-28 Name of the Beneficiary Reference Party)
2.45	[0..1]	+++ Postal Address	
2.45	[0..1]	+++ Identification	(AT-29 Identification code of the Beneficiary Reference Party) <i>Format Rule:</i> Either 'Organisation Identification' or one occurrence of 'Private Identification' may be present.
2.45	{Or	++++ Organisation Identification	
2.45	Or}	++++ Private Identification	
2.45	[0..1]	+++ Country of Residence	
2.46	[0..n]	++ Instruction for Creditor Agent	
2.49	[0..n]	++ Instruction for Next Agents	
2.52	[0..1]	++ Purpose	(AT-44 Purpose of the Credit Transfer)
2.55	[0..10]	++ Regulatory Reporting	
2.64	[0..10]	++ Related Remittance Information	
2.71	[0..1]	++ Remittance Information	(AT-05 Remittance Information) <i>Usage Rule:</i> Either 'Structured' or 'Unstructured' may be present.
2.72	[0..n]	+++ Unstructured	<i>Usage Rule:</i> 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. <i>Usage Rule:</i> Only one occurrence of 'Unstructured' is allowed.
2.73	[0..n]	+++ Structured	<i>Format Rule:</i> 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. <i>Usage Rule:</i> Only one occurrence of 'Structured' is allowed.
2.74	[0..1]	++++ Referred Document Information	

Index	Mult	Message Element	SEPA Core Requirements
2.80	[0..1]	++++ Referred Document Related Date	
2.81	[0..n]	++++ Referred Document Amount	
2.87	[0..1]	++++ Creditor Reference Information	<i>Usage Rule:</i> When present, the Debtor Bank is not obliged to validate the reference information. <i>Usage Rule:</i> When used both 'Type' and 'Reference' must be present.
2.88	[0..1]	+++++ Creditor Reference Type	
2.89	{Or	+++++++ Code	<i>Usage Rule:</i> Only 'SCOR' is allowed.
2.90	Or}	+++++++ Proprietary	
2.91	[0..1]	+++++++ Issuer	
2.92	[0..1]	+++++ Creditor Reference	<i>Usage Rule:</i> If a Creditor Reference contains a check digit, the receiving bank is not required to validate this. <i>Usage Rule:</i> If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain <i>Usage Rule:</i> RF Creditor Reference may be used (ISO 11649)
2.93	[0..1]	++++ Invoicer	
2.94	[0..1]	++++ Invoicee	
2.95	[0..1]	++++ Additional Remittance Information	

## 2.2 Interbank Return Credit Transfer Dataset (DS-03)

### 2.2.1 Use of the Payment Return (pacs.004.001.01)

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

The message caters for bulk and single return instructions.

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

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

### 2.2.2 Group Header

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

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.4	[0..1]	++ Batch Booking	
1.5	[1..1]	++ Number Of Transactions	
1.6	[0..1]	++ Control Sum	
1.7	[0..1]	++ Group Return	
1.8	[0..1]	++ Total Returned Interbank Settlement Amount	<p>Mandatory</p> <p><i>Usage Rule:</i> Only 'EUR' is allowed.</p> <p><i>Usage Rule:</i> Amount must be 0.01 or more and 99999999999999.99 or less.</p> <p><i>Format Rule:</i> The fractional part has a maximum of two digits.</p>
1.9	[0..1]	++ Interbank Settlement Date	<p>Mandatory</p> <p>(AT-R4 Settlement Date for the Return)</p>
1.10	[1..1]	++ Settlement Information	
1.11	[1..1]	+++ Settlement Method	<p>Usage Rule: Only CLRG, INGA and INDA are allowed.</p>
1.12	[0..1]	+++ Settlement Account	<p><i>Usage Rule:</i> Only 'Identification' is allowed.</p>
1.13	[0..1]	+++ Clearing System	

Index	Mult	Message Element	SEPA Core Requirements
1.16	[0..1]	+++ Instructing Reimbursement Agent	
1.17	[0..1]	+++ Instructing Reimbursement Agent Account	
1.18	[0..1]	+++ Instructed Reimbursement Agent	
1.19	[0..1]	+++ Instructed Reimbursement Agent Account	
1.20	[0..1]	+++ Third Reimbursement Agent	
1.21	[0..1]	+++ Third Reimbursement Agent Account	
1.22	[0..1]	++ Instructing Agent	<i>Usage Rule: Only BIC is allowed.</i>
1.23	[0..1]	++ Instructed Agent	<i>Usage Rule: Only BIC is allowed.</i>

### 2.2.3 Original Group Information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[0..1]	+ Original Group Information	<i>Usage Rule: Element 'Original Group Information' must be present in either 2.2.3 'Original Group Information' or in 2.2.4 'Transaction Information'.</i>
2.1	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	
2.3	[0..1]	++ Original Creation Date and Time	
2.4	[0..n]	++ Return Reason Information	
2.5	[0..1]	+++ Return Originator	
2.6	[0..1]	+++ Return Reason	
2.9	[0..n]	+++ Additional Return Reason Information	

### 2.2.4 Transaction Information

Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..n]	+ Transaction Information	Mandatory
3.1	[0..1]	++ Return Identification	Mandatory (R5 Specific Reference of the Bank Initiating the Return)

Index	Mult	Message Element	SEPA Core Requirements
3.2	[0..1]	++ Original Group Information	<i>Usage Rule:</i> Element 'Original Group Information' must be present in either 2.2.3 'Original Group Information' or in 2.2.4 'Transaction Information'.
3.3	[1..1]	+++ Original Message Identification	
3.4	[1..1]	+++ Original Message Name Identification	
3.5	[0..1]	+++ Original Creation Date and Time	
3.6	[0..1]	++ Original Instruction Identification	<i>Usage Rule:</i> Mandatory if provided in the original instruction.
3.7	[0..1]	++ Original End To End Identification	Mandatory (AT-41 Originator's reference of the credit transfer transaction)
3.8	[0..1]	++ Original Transaction Identification	Mandatory (AT-43 Originator Bank's reference of the credit transfer transaction)  <i>Usage Rule:</i> Must contain a reference that is meaningful to the Originator's Bank and is unique over time.
3.9	[0..1]	++ Original Interbank Settlement Amount	Mandatory (AT-04 Amount of the credit transfer in euro)  <i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less.  <i>Format Rule:</i> The fractional part has a maximum of two digits.
3.10	[1..1]	++ Returned Interbank Settlement Amount	(AT-04 Amount of the credit transfer in euro)  <i>Usage Rule:</i> The amount must be the same as in 'Original Interbank Settlement Amount'.  <i>Usage Rule:</i> Only 'EUR' is allowed.  <i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less.  <i>Format Rule:</i> The fractional part has a maximum of two digits.
3.11	[0..1]	++ Interbank Settlement Date	
3.12	[0..1]	++ Returned Instructed Amount	
3.13	[0..1]	++ Exchange Rate	
3.14	[0..1]	++ Compensation Amount	
3.15	[0..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.
3.16	[0..n]	++ Charges Information	

Index	Mult	Message Element	SEPA Core Requirements
3.17	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.18	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.19	[0..n]	++ Return Reason Information	Mandatory <i>Usage Rule:</i> Only one occurrence of 'Return Reason Information' is allowed.
3.20	[0..1]	+++ Return Originator	Mandatory (R2 Identification of the type of party initiating the R-message) <i>Usage Rule:</i> Limited to BIC for an Agent or 'Name' for a non-financial institution.
3.21	[0..1]	+++ Return Reason	Mandatory (R3 Reason Code for Non-Acceptance)
3.22	{Or	++++ Code	See Message Element Specifications below.
3.23	Or}	++++ Proprietary	See Message Element Specifications below.
3.24	[0..n]	+++ Additional Return Reason Information	
3.25	[0..1]	++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the received DS-02 which is being returned) <i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction as defined within the following elements.
3.26	[0..1]	+++ Interbank Settlement Amount	
3.27	[0..1]	+++ Amount	
3.32	[0..1]	+++ Interbank Settlement Date	(AT-42 Settlement Date of the credit transfer)
3.33	{Or	+++ Requested Execution Date	
3.34	Or}	+++ Requested Collection Date	
3.35	[0..1]	+++ Creditor Scheme Identification	
3.36	[0..1]	+++ Settlement Information	
3.48	[0..1]	+++ Payment Type Information	(AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer)
3.59	[0..1]	+++ Payment Method	
3.60	[0..1]	+++ Mandate Related Information	
3.79	[0..1]	+++ Remittance Information	(AT-05 Remittance information)

Index	Mult	Message Element	SEPA Core Requirements
3.104	[0..1]	+++ Ultimate Debtor	(AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party)
3.105	[0..1]	+++ Debtor	(AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code)
3.106	[0..1]	+++ Debtor Account	(AT-01 IBAN of the Originator)
3.107	[0..1]	+++ Debtor Agent	(AT-06 BIC code of the Originator Bank)
3.108	[0..1]	+++ Debtor Agent Account	
3.109	[0..1]	+++ Creditor Agent	(AT-23 BIC code of the Beneficiary Bank)
3.110	[0..1]	+++ Creditor Agent Account	
3.111	[0..1]	+++ Creditor	(AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary) (AT-24 Beneficiary identification code)
3.112	[0..1]	+++ Creditor Account	(AT-20 IBAN of the Beneficiary)
3.113	[0..1]	+++ Ultimate Creditor	(AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification code of the Beneficiary Reference Party)

### 2.2.5 Message Element Specifications

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

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier invalid (i.e. invalid IBAN or account number does not exist)
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked, reason not specified
AG01	TransactionForbidden	Credit transfer forbidden on this type of account (e.g. savings account)
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format  <i>Usage Rule:</i> To be used for incorrect 'operation/transaction' code.
AM01	ZeroAmount	
AM02	NotAllowedAmount	
AM03	NotAllowedCurrency	
AM04	InsufficientFunds	

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
AM05	Duplication	Duplicate payment
AM06	TooLowAmount	
AM07	BlockedAmount	
AM09	WrongAmount	
AM10	InvalidControlSum	
BE01	InconsistentWithEndCustomer	
BE04	Missing Creditor Address	Account address invalid
BE05	UnrecognisedInitiatingParty	
BE06	UnknownEndCustomer	
BE07	MissingDebtorAddress	
DT01	InvalidDate	
ED01	CorrespondentBankNotPossible	
ED03	BalanceInfoRequested	
MD01	NoMandate	
MD02	MissingMandatoryInformationInMandate	
MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> to be used for invalid file format.
MD04	InvalidFileFormatForGroupingIndicator	
MD06	RefundRequestByEndCustomer	
MD07	EndCustomerDeceased	Beneficiary deceased
MS02	NotSpecifiedReasonCustomerGenerated	By order of the Beneficiary
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
NARR	Narrative	
RC01	BankIdentifierIncorrect	Bank identifier incorrect, eg, invalid BIC
RF01	NotUniqueTransactionReference	
TM01	CutOffTime	File received after Cut-off Time
ED05	SettlementFailed	

Code to be used in 'Proprietary'

Code	SEPA Core Reason as specified in the Rulebook
RR01	Regulatory reason
FOCR	Return following a cancellation request

## 2.3 Interbank Credit Transfer Reject Dataset (DS-03)

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

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

The message caters for bulk and single rejects instruction.

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

**Note:** Attribute R4 is not applicable to rejects.

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

### 2.3.2 Group Header

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

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

### 2.3.3 Original Group Information and Status

Index	Mult	Message Element	SEPA Core Requirements
2.0	[1..1]	+ Original Group Information And Status	
2.1	{Or	++ Original Message Identification	
2.2	Or}	++ Network File Name	
2.3	[1..1]	++ Original Message Name Identification	
2.4	[0..1]	++ Original Creation Date and Time	
2.5	[0..1]	++ File Originator	

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

#### 2.3.4 Transaction Information and Status

Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..n]	+ Transaction Information And Status	
3.1	[0..1]	++ Status Identification	Mandatory (R5 Specific reference of the bank that initiated the reject)
3.2	[0..1]	++ Original Payment Information Identification	
3.3	[0..1]	++ Original Instruction Identification	<i>Usage Rule:</i> Mandatory if provided in the original instruction.
3.4	[0..1]	++ Original End To End Identification	Mandatory (AT-41 Originator's Reference to the Credit Transfer)

Index	Mult	Message Element	SEPA Core Requirements
3.5	[0..1]	++ Original Transaction Identification	Mandatory (AT-43 Originator Bank's Reference) <i>Usage Rule:</i> Must contain a reference that is unique over time.
3.6	[0..1]	++ Transaction Status	(R1 Type of R-message) <i>Usage Rule:</i> Only 'RJCT' is allowed.
3.7	[0..n]	++ Status Reason Information	<i>Usage Rule:</i> Only one occurrence of 'Status Reason Information' is allowed. <i>Usage Rule:</i> 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'
3.8	[0..1]	+++ Status Originator	Mandatory (R2 Identification of the Type of Party that initiated the reject) <i>Usage Rule:</i> Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate the CSM when it has no BIC.
3.9	[0..1]	+++ Status Reason	Mandatory (R3 Reason Code for Non-Acceptance)
3.10	{Or	++++ Code	See Message Element Specifications below.
3.11	Or}	++++ Proprietary	See Message Element Specifications below.
3.12	[0..n]	+++ Additional Status Reason Information	
3.13	[0..n]	++ Charges Information	
3.14	[0..1]	++ Acceptance Date Time	
3.15	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.16	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.17	[0..1]	++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the received DS-02 which is being returned) <i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.
3.18	[0..1]	+++ Interbank Settlement Amount	(AT-04 Amount of the Credit Transfer in Euro)
3.19	[0..1]	+++ Amount	

Index	Mult	Message Element	SEPA Core Requirements
3.24	[0..1]	+++ Interbank Settlement Date	(AT-42 Settlement Date of the credit transfer)
3.25	{Or	+++ Requested Execution Date	
3.26	Or}	+++ Requested Collection Date	
3.27	[0..1]	+++ Creditor Scheme Identification	
3.28	[0..1]	+++ Settlement Information	
3.40	[0..1]	+++ Payment Type Information	(AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer)
3.51	[0..1]	+++ Payment Method	
3.52	[0..1]	+++ Mandate Related Information	
3.71	[0..1]	+++ Remittance Information	(AT-05 Remittance information)
3.96	[0..1]	+++ Ultimate Debtor	(AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party)
3.97	[0..1]	+++ Debtor	(AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code)
3.98	[0..1]	+++ Debtor Account	(AT-01 IBAN of the Originator)
3.99	[0..1]	+++ Debtor Agent	(AT-06 BIC code of the Originator Bank)
3.100	[0..1]	+++ Debtor Agent Account	
3.101	[0..1]	+++ Creditor Agent	(AT-23 BIC code of the Beneficiary Bank)
3.102	[0..1]	+++ Creditor Agent Account	
3.103	[0..1]	+++ Creditor	(AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary) (AT-24 Beneficiary identification code)
3.104	[0..1]	+++ Creditor Account	(AT-20 IBAN of the Beneficiary)
3.105	[0..1]	+++ Ultimate Creditor	(AT-28 Name of the Beneficiary Reference Party) (AT-28 Identification code of the Beneficiary Reference Party)

### 2.3.5 Message Element Specifications

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

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN)

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
AC04	ClosedAccountNumber	
AC06	BlockedAccount	
AG01	TransactionForbidden	
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for incorrect 'operation/transaction' code.
AM01	ZeroAmount	
AM02	NotAllowedAmount	
AM03	NotAllowedCurrency	
AM04	InsufficientFunds	
AM05	Duplication	Duplicate payment
AM06	TooLowAmount	
AM07	BlockedAmount	
AM09	WrongAmount	
AM10	InvalidControlSum	
BE01	InconsistentWithEndCustomer	
BE04	MissingCreditorAddress	
BE05	UnrecognisedInitiatingParty	
BE06	UnknownEndCustomer	
BE07	MissingDebtorAddress	
DT01	InvalidDate	
ED01	CorrespondentBankNotPossible	
ED03	BalanceInfoRequested	
MD01	NoMandate	
MD02	MissingMandatoryInformationInMandate	
MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> to be used for invalid file format.
MD04	InvalidFileFormatForGroupingIndicator	
MD06	RefundRequestByEndCustomer	
MD07	EndCustomerDeceased	
MS02	NotSpecifiedReasonCustomerGenerated	

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
NARR	Narrative	
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RF01	NotUniqueTransactionReference	
TM01	CutOffTime	File received after Cut-off Time
ED05	SettlementFailed	

Code to be used in 'Proprietary'

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