

## SEPA CREDIT TRANSFER SCHEME INTER-BANK IMPLEMENTATION GUIDELINES

Abstract	This document sets out the rules for implementing Version 4.0 of the SEPA Credit Transfer Scheme Rulebook based on the inter-bank credit transfer ISO 20022 XML message standards.
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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]	-	ISO 20022 XML Credit Transfers and Related Messages, April 2009: <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	Business 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	20080624	EPC Plenary approval 24 June 2008
V3.3	20091101	EPC Plenary approval October 2009
V4.0	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 ISO 20022 XML message standard as follows:

SEPA Credit Transfer Scheme Rulebook	ISO 20022 XML Message Standards
DS-02 <i>Inter-bank Payment Dataset</i>	FI to FI Customer Credit Transfer (pacs.008.001.02)
DS-03 <i>Inter-bank Reject or Return Credit Transfer Dataset</i>	Return – Payment Return (pacs.004.001.02) Reject – Payment Status Report (pacs.002.001.03)

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 inter-bank processing while recognising message elements that may be available for use in AdditionalOptional Services (AOS), as shown below.

Global ISO 2022 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 Inter-bank 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> - to be used as defined in ISO - to be used with SEPA usage rules (from or completing the Rulebook)		<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 ISO 2022 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 ISO 2022 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 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 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 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 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 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 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 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 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 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 ISO 20022 XML standards) may be either BIC 11 or BIC 8.

## **1.6 Implementation of ISO 20022 XML rules**

This document should be read in conjunction with the 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.

## **1.7 Change Over Date**

As from the change-over date, receiving banks may only receive messages, including the r-messages, in the new version.

## 2 MANDATORY BANK-TO-BANK MESSAGES

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

#### 2.1.1 Use of FI to FI Customer Credit Transfer (pacs.008.001.02)

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.

Message Root

Index	Mult	Message Element	SEPA Core Requirements
	[1..1]	+ Message root	

#### 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	

Index	Mult	Message Element	SEPA Core Requirements
1.14	[0..1]	+++ Instructing Reimbursement Agent	
1.15	[0..1]	+++ Instructing Reimbursement Agent Account	
1.16	[0..1]	+++ Instructed Reimbursement Agent	
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	[0..1]	+++ Clearing Channel	
1.23	[0..1]	+++ Service Level	Mandatory
1.24	{Or	++++ Code	(AT-40 Identification code of the Scheme) <i>Usage Rule:</i> Only 'SEPA' is allowed.
1.25	Or}	++++ Proprietary	
1.26	[0..1]	+++ Local Instrument	Shaded yellow <i>Usage Rule:</i> Only used if bilaterally agreed between the Debtor Bank and the Creditor Bank.
1.27	{Or	++++ Code	Shaded yellow
1.28	Or}	++++ Proprietary	Shaded yellow
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.
1.32	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
1.33	[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	
2.2	[0..1]	+++ Instruction Identification	
2.3	[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.
2.4	[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.
2.5	[0..1]	+++ Clearing System Reference	
2.6	[0..1]	++ Payment Type Information	<i>Usage Rule:</i> 'Payment Type Information' must be present in either 'Group Header' or 'Credit Transfer Transaction Information'.
2.7	[0..1]	+++ Instruction Priority	
2.8	[0..1]	+++ Clearing Channel	
2.9	[0..1]	+++ Service Level	Mandatory
2.10	{Or	++++ Code	(AT-40 Identification code of the Scheme) <i>Usage Rule:</i> Only 'SEPA' is allowed.
2.11	Or}	++++ Proprietary	
2.12	[0..1]	+++ Local Instrument	Shaded yellow <i>Usage Rule:</i> Only used if bilaterally agreed between the Debtor Bank and the Creditor Bank.
2.13	{Or	++++ Code	Shaded yellow
2.14	Or}	++++ Proprietary	Shaded yellow
2.15	[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.

Index	Mult	Message Element	SEPA Core Requirements
2.18	[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.
2.19	[0..1]	++ Interbank Settlement Date	
2.20	[0..1]	++ Settlement Priority	
2.21	[0..1]	++ Settlement Time Indication	
2.24	[0..1]	++ Settlement Time Request	
2.29	[0..1]	++ Acceptance Date Time	
2.30	[0..1]	++ Pooling Adjustment Date	
2.31	[0..1]	++ Instructed Amount	
2.32	[0..1]	++ Exchange Rate	
2.33	[1..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.
2.34	[0..n]	++ Charges Information	
2.37	[0..1]	++ Previous Instructing Agent	
2.38	[0..1]	++ Previous Instructing Agent Account	
2.39	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
2.40	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.
2.41	[0..1]	++ Intermediary Agent 1	
2.42	[0..1]	++ Intermediary Agent 1 Account	
2.43	[0..1]	++ Intermediary Agent 2	
2.44	[0..1]	++ Intermediary Agent 2 Account	
2.45	[0..1]	++ Intermediary Agent 3	
2.46	[0..1]	++ Intermediary Agent 3 Account	
2.47	[0..1]	++ Ultimate Debtor	

Index	Mult	Message Element	SEPA Core Requirements
2.47	[0..1]	+++ Name	(AT-08 Name of the Originator Reference Party) <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.
2.47	[0..1]	+++ Postal Address	
2.47	[0..1]	+++ Identification	(AT-09 Identification code of the Originator Reference Party)
2.47	{Or	++++ Organisation Identification	<i>Usage Rule:</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.47	Or}	++++ Private Identification	<i>Usage Rule:</i> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.47	[0..1]	+++ Country of Residence	
2.47	[0..1]	+++ Contact Details	
2.48	[0..1]	++ Initiating Party	
2.49	[1..1]	++ Debtor	
2.49	[0..1]	+++ Name	Mandatory (AT-02 Name of the Originator) <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.
2.49	[0..1]	+++ Postal Address	(AT-03 Address of the Originator)
2.49	[0..1]	++++ Address Type	
2.49	[0..1]	++++ Department	
2.49	[0..1]	++++ Sub-Department	
2.49	[0..1]	++++ Street Name	
2.49	[0..1]	++++ Building Number	
2.49	[0..1]	++++ Postal Code	
2.49	[0..1]	++++ Town Name	
2.49	[0..1]	++++ Country Sub-Division	
2.49	[0..1]	++++ Country	
2.49	[0..7]	++++ Address Line	<i>Usage Rule:</i> Only two occurrences are allowed.
2.49	[0..1]	+++ Identification	(AT-10 Originator's Identification Code)

Index	Mult	Message Element	SEPA Core Requirements
2.49	{Or	++++ Organisation Identification	<i>Usage Rule:</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.49	Or}	++++ Private Identification	<i>Usage Rule:</i> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.49	[0..1]	+++ Country of Residence	
2.49	[0..1]	+++ Contact Details	
2.50	[0..1]	++ Debtor Account	Mandatory (AT-01 Account Number of the Originator) <i>Usage Rule:</i> Only IBAN is allowed.
2.51	[1..1]	++ Debtor Agent	(AT-06 BIC of the Originator Bank) <i>Usage Rule:</i> Only BIC is allowed.
2.52	[0..1]	++ Debtor Agent Account	
2.53	[1..1]	++ Creditor Agent	(AT-23 BIC of the Beneficiary Bank) <i>Usage Rule:</i> Only BIC is allowed.
2.54	[0..1]	++ Creditor Agent Account	
2.55	[1..1]	++ Creditor	
2.55	[0..1]	+++ Name	Mandatory (AT-21 Name of the Beneficiary) <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.
2.55	[0..1]	+++ Postal Address	(AT-22 Address of the Beneficiary)
2.55	[0..1]	++++ Address Type	
2.55	[0..1]	++++ Department	
2.55	[0..1]	++++ Sub-Department	
2.55	[0..1]	++++ Street Name	
2.55	[0..1]	++++ Building Number	
2.55	[0..1]	++++ Postal Code	
2.55	[0..1]	++++ Town Name	
2.55	[0..1]	++++ Country Sub-Division	
2.55	[0..1]	++++ Country	

Index	Mult	Message Element	SEPA Core Requirements
2.55	[0..7]	++++ Address Line	<i>Usage Rule:</i> Only two occurrences are allowed.
2.55	[0..1]	+++ Identification	(AT-24 Beneficiary Identification Code)
2.55	{Or	++++ Organisation Identification	<i>Usage Rule:</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.55	Or}	++++ Private Identification	<i>Usage Rule:</i> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.55	[0..1]	+++ Country of Residence	
2.55	[0..1]	+++ Contact Details	
2.56	[0..1]	++ Creditor Account	Mandatory (AT-20 Account of the Beneficiary) <i>Usage Rule:</i> Only IBAN is allowed.
2.57	[0..1]	++ Ultimate Creditor	
2.57	[0..1]	+++ Name	(AT-28 Name of the Beneficiary Reference Party) <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.
2.57	[0..1]	+++ Postal Address	
2.57	[0..1]	+++ Identification	(AT-29 Identification code of the Beneficiary Reference Party)
2.57	{Or	++++ Organisation Identification	<i>Usage Rule:</i> Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
2.57	Or}	++++ Private Identification	<i>Usage Rule:</i> Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
2.57	[0..1]	+++ Country of Residence	
2.57	[0..1]	+++ Contact Details	
2.58	[0..n]	++ Instruction for Creditor Agent	
2.61	[0..n]	++ Instruction for Next Agents	
2.64	[0..1]	++ Purpose	(AT-44 Purpose of the Credit Transfer)
2.65	{Or	+++ Code	
2.66	Or}	+++ Proprietary	
2.67	[0..10]	++ Regulatory Reporting	

Index	Mult	Message Element	SEPA Core Requirements
2.68	[0..10]	++ Related Remittance Information	
2.75	[0..1]	++ Remittance Information	(AT-05 Remittance Information) <i>Usage Rule:</i> Either 'Structured' or 'Unstructured' may be present.
2.76	[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.
2.77	[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.
2.78	[0..n]	++++ Referred Document Information	
2.86	[0..1]	++++ Referred Document Amount	
2.97	[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.
2.98	[0..1]	+++++ Type	
2.99	[1..1]	++++++ Code or Proprietary	
2.100	{Or	+++++++ Code	<i>Usage Rule:</i> Only 'SCOR' is allowed.
2.101	Or}	+++++++ Proprietary	
2.102	[0..1]	+++++ Issuer	
2.103	[0..1]	+++++ Reference	<i>Usage Rule:</i> If a Creditor Reference contains a check digit, the receiving bank is not required to validate this. <i>Usage Rule:</i> If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain <i>Usage Rule:</i> RF Creditor Reference may be used (ISO 11649)
2.104	[0..1]	++++ Invoicer	

Index	Mult	Message Element	SEPA Core Requirements
2.105	[0..1]	++++ Invoicee	
2.106	[0..3]	++++ Additional Remittance Information	

## 2.2 Inter-bank Return Credit Transfer Dataset (DS-03)

### 2.2.1 Use of the Payment Return (pacs.004.001.02)

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.

The message also caters for charges taken by the Beneficiary Bank when the message is used as a positive answer to a Recall message (ie, when 'Code' under 'Return Reason Information' specifies 'FOCR'). See also Chapter 2.6.

**Note:** Attribute R1 is implied by the 'Message Name', 'pacs.004.001.02', the Original Message Name Identification, 'pacs.008.001.02'.

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

Message Root

Index	Mult	Message Element	SEPA Core Requirements
	[1..1]	+ <i>Message root</i>	

### 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	
1.6	[0..1]	++ Batch Booking	
1.7	[1..1]	++ Number Of Transactions	
1.8	[0..1]	++ Control Sum	
1.9	[0..1]	++ Group Return	
1.10	[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 9999999999999999.99 or less.</p> <p><i>Format Rule:</i> The fractional part has a maximum of two digits.</p>

Index	Mult	Message Element	SEPA Core Requirements
1.11	[0..1]	++ Interbank Settlement Date	Mandatory (AT-R4 Settlement Date for the Return) or (AT-R8 Settlement Date for the positive answer to a Recall)
1.12	[1..1]	++ Settlement Information	
1.13	[1..1]	+++ Settlement Method	Usage Rule: Only CLRG, INGA and INDA are allowed.
1.14	[0..1]	+++ Settlement Account	<i>Usage Rule:</i> Only 'Identification' is allowed.
1.15	[0..1]	+++ Clearing System	
1.18	[0..1]	+++ Instructing Reimbursement Agent	
1.19	[0..1]	+++ Instructing Reimbursement Agent Account	
1.20	[0..1]	+++ Instructed Reimbursement Agent	
1.21	[0..1]	+++ Instructed Reimbursement Agent Account	
1.22	[0..1]	+++ Third Reimbursement Agent	
1.23	[0..1]	+++ Third Reimbursement Agent Account	
1.24	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
1.25	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.

### 2.2.3 Original Group Information

Index	Mult	Message Element	SEPA Core Requirements
2.0	[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'.
2.1	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	
2.3	[0..1]	++ Original Creation Date Time	
2.4	[0..n]	++ Return Reason Information	
2.5	[0..1]	+++ Originator	
2.6	[0..1]	+++ Reason	

2.9	[0..n]	+++ Additional Information	
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#### 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) or  (R7 Specific Reference of the bank initiating the positive answer to the recall)
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 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 Clearing System Reference	
3.10	[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.

Index	Mult	Message Element	SEPA Core Requirements
3.11	[1..1]	++ Returned Interbank Settlement Amount	<p>(AT-04 Amount of the credit transfer in euro) or (AT-46 Amount of a positive answer to the Recall in euro)</p> <p><i>Usage Rule:</i> If the return message is a positive answer to a Recall ('Code' under 'Return Reason Information' specifies 'FOCR'), the amount must be equal to the 'Original Interbank Settlement Amount' less the 'Amount' under 'Charges Information'.</p> <p><i>Usage Rule:</i> If the return message is not a positive answer to a Recall ('Code' under 'Return Reason Information' specifies 'FOCR'), the amount must be the same as in 'Original Interbank Settlement Amount'.</p> <p><i>Usage Rule:</i> Only 'EUR' is allowed.</p> <p><i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less.</p> <p><i>Format Rule:</i> The fractional part has a maximum of two digits.</p>
3.12	[0..1]	++ Interbank Settlement Date	
3.13	[0..1]	++ Returned Instructed Amount	
3.14	[0..1]	++ Exchange Rate	
3.15	[0..1]	++ Compensation Amount	
3.16	[0..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.
3.17	[0..n]	++ Charges Information	<p><i>Usage Rule:</i> Only allowed in case of a return in response to a cancellation request, ie, 'Reason' in 'Return Reason Information' specifies 'FOCR'.</p> <p><i>Usage Rule:</i> Only one occurrence is allowed.</p>
3.18	[1..1]	+++ Amount	<p>(AT-47 Fee for the positive answer to the Recall in euro)</p> <p><i>Usage Rule:</i> Only 'EUR' is allowed.</p> <p><i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less.</p> <p><i>Format Rule:</i> The fractional part has a maximum of two digits.</p>
3.19	[1..1]	+++ Party	
3.19	{Or	++++ Financial Institution Identification	<p>(AT-23 BIC of the Creditor Bank)</p> <p><i>Usage Rule:</i> Only BIC is allowed.</p>
3.19	Or}	++++ Branch Identification	

Index	Mult	Message Element	SEPA Core Requirements
3.20	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.21	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.22	[0..n]	++ Return Reason Information	Mandatory <i>Usage Rule:</i> Only one occurrence of 'Return Reason Information' is allowed.
3.23	[0..1]	+++ 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.
3.24	[0..1]	+++ Reason	Mandatory (AT-R3 Reason Code for Non-Acceptance) <i>Usage Rule:</i> If the message is used for a positive answer to a Recall, on 'FOCR' is allowed.
3.25	{Or	++++ Code	See Message Element Specifications below.
3.26	Or}	++++ Proprietary	
3.27	[0..n]	+++ Additional Information	
3.28	[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.
3.29	[0..1]	+++ Interbank Settlement Amount	
3.30	[0..1]	+++ Amount	
3.35	[0..1]	+++ Interbank Settlement Date	(AT-42 Settlement Date of the credit transfer)
3.36	[0..1]	+++ Requested Collection Date	
3.37	[0..1]	+++ Requested Execution Date	
3.38	[0..1]	+++ Creditor Scheme Identification	
3.39	[0..1]	+++ Settlement Information	
3.51	[0..1]	+++ Payment Type Information	(AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer)
3.64	[0..1]	+++ Payment Method	

Index	Mult	Message Element	SEPA Core Requirements
3.65	[0..1]	+++ Mandate Related Information	
3.84	[0..1]	+++ Remittance Information	(AT-05 Remittance information)
3.116	[0..1]	+++ Ultimate Debtor	(AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party)
3.117	[0..1]	+++ Debtor	(AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code)
3.118	[0..1]	+++ Debtor Account	(AT-01 IBAN of the Originator)
3.119	[0..1]	+++ Debtor Agent	(AT-06 BIC code of the Originator Bank)
3.120	[0..1]	+++ Debtor Agent Account	
3.121	[0..1]	+++ Creditor Agent	(AT-23 BIC code of the Beneficiary Bank)
3.122	[0..1]	+++ Creditor Agent Account	
3.123	[0..1]	+++ Creditor	(AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary) (AT-24 Beneficiary identification code)
3.124	[0..1]	+++ Creditor Account	(AT-20 IBAN of the Beneficiary)
3.125	[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 inter-bank **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 or invalid file format.
AM05	Duplication	Duplicate payment

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
BE04	MissingCreditorAddress	Account address invalid
FOCR	FollowingCancellationRequest	Positive answer to the Recall
MD07	EndCustomerDeceased	Beneficiary deceased
MS02	NotSpecifiedReasonCustomerGenerated	By order of the Beneficiary
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect, eg, invalid BIC
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	MissingDebtorsNameOrAddress	Regulatory Reason
RR03	MissingCreditorsNameOrAddress	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason

## 2.3 Inter-bank Credit Transfer Reject Dataset (DS-03)

### 2.3.1 Use of the FI to FI Payment Status Report (pacs.002.001.03)

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.002.001.03', the Original Message Name Identification, 'pacs.008.001.02', 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.

Message Root

Index	Mult	Message Element	SEPA Core Requirements
	[1..1]	+ Message root	

### 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]	++ Instructing Agent	<i>Usage Rule: Only BIC is allowed.</i>
1.4	[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	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	
2.3	[0..1]	++ Original Creation Date Time	
2.4	[0..1]	++ Original Number of Transactions	
2.5	[0..1]	++ Original Control Sum	

Index	Mult	Message Element	SEPA Core Requirements
2.6	[0..1]	++ Group Status	(R1 Type of R Message) <i>Usage Rule:</i> Only 'RJCT' and 'PART' are allowed.
2.7	[0..n]	++ Status Reason Information	<i>Usage Rule:</i> Only one occurrence 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'
2.8	[0..1]	+++ 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.
2.9	[0..1]	+++ Reason	Mandatory (AT-R3 Reason Code for Non-Acceptance)
2.10	{Or	++++ Code	See Message Element Specifications below.
2.11	Or}	++++ Proprietary	
2.12	[0..n]	+++ Additional Information	
2.13	[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 Instruction Identification	<i>Usage Rule:</i> Mandatory if provided in the original instruction.
3.3	[0..1]	++ Original End To End Identification	Mandatory (AT-41 Originator's Reference to the Credit Transfer)
3.4	[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.

Index	Mult	Message Element	SEPA Core Requirements
3.5	[0..1]	++ Transaction Status	(R1 Type of R-message) <i>Usage Rule:</i> Only 'RJCT' is allowed.
3.6	[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'
3.7	[0..1]	+++ 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.
3.8	[0..1]	+++ Reason	Mandatory (AT-R3 Reason Code for Non-Acceptance)
3.9	{Or	++++ Code	See Message Element Specifications below.
3.10	Or}	++++ Proprietary	
3.11	[0..n]	+++ Additional Information	
3.12	[0..n]	++ Charges Information	
3.15	[0..1]	++ Acceptance Date Time	
3.16	[0..1]	++ Account Servicer Reference	
3.17	[0..1]	++ Clearing System Reference	
3.18	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.19	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.20	[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.
3.21	[0..1]	+++ Interbank Settlement Amount	(AT-04 Amount of the Credit Transfer in Euro)
3.22	[0..1]	+++ Amount	

Index	Mult	Message Element	SEPA Core Requirements
3.27	[0..1]	+++ Interbank Settlement Date	(AT-42 Settlement Date of the credit transfer)
3.28	[0..1]	+++ Requested Collection Date	
3.29	[0..1]	+++ Requested Execution Date	
3.30	[0..1]	+++ Creditor Scheme Identification	
3.31	[0..1]	+++ Settlement Information	
3.43	[0..1]	+++ Payment Type Information	(AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer)
3.56	[0..1]	+++ Payment Method	
3.57	[0..1]	+++ Mandate Related Information	
3.76	[0..1]	+++ Remittance Information	(AT-05 Remittance information)
3.108	[0..1]	+++ Ultimate Debtor	(AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party)
3.109	[0..1]	+++ Debtor	(AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code)
3.110	[0..1]	+++ Debtor Account	(AT-01 IBAN of the Originator)
3.111	[0..1]	+++ Debtor Agent	(AT-06 BIC code of the Originator Bank)
3.112	[0..1]	+++ Debtor Agent Account	
3.113	[0..1]	+++ Creditor Agent	(AT-23 BIC code of the Beneficiary Bank)
3.114	[0..1]	+++ Creditor Agent Account	
3.115	[0..1]	+++ Creditor	(AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary) (AT-24 Beneficiary identification code)
3.116	[0..1]	+++ Creditor Account	(AT-20 IBAN of the Beneficiary)
3.117	[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 inter-bank 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)
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for incorrect 'operation/transaction' code.
FF01	InvalidFileFormat	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used for invalid file format.
AM05	Duplication	Duplicate payment
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified
RC01	BankIdentifierIncorrect	Bank identifier incorrect (i.e. invalid BIC)
RR01	MissingDebtorAccountOrIdentification	Regulatory Reason
RR02	MissingDebtorsNameOrAddress	Regulatory Reason
RR03	MissingCreditorsNameOrAddress	Regulatory Reason
RR04	RegulatoryReason	Regulatory Reason
TM01	CutOffTime	File received after Cut-off Time

## 2.4 Inter-bank Recall of Credit Transfer Dataset (DS-05)

### 2.4.1 Use of FI-to-FI Payment Cancellation Request V01 (camt.056.001.01)

The message is used to submit the request to cancel a pacs.008.001.02 or to cancel specified transactions from the Originator Bank to the next bank in the chain or to the CSM, or from the CSM to the next bank in the chain.

**Note:** Attribute R1 is implied by the 'Message Name', 'camt.056.001.01' and the Original Message Name Identification, 'pacs.008.001.02'.

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

The message caters for single or group cancellation requests.

#### Message Root

Index	Mult	Message Element	SEPA Core Requirements
	[1..1]	+ <i>Message root</i>	

### 2.4.2 Assignment

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Assignment	
1.1	[1..1]	++ Identification	
1.2	[1..1]	++ Assigner	Instructing Party <i>Usage Rule:</i> Limited to BIC to identify a bank or CSM or 'Name' to indicate the CSM when it has no BIC.
1.5	[1..1]	++ Assignee	Instructed Party <i>Usage Rule:</i> Limited to BIC to identify a bank or CSM or 'Name' to indicate the CSM when it has no BIC.
1.8	[1..1]	++ Creation Date Time	

### 2.4.3 Case

Index	Mult	Message Element	SEPA Core Requirements
2.0	[0..1]	+ Case	

### 2.4.4 Control Data

Index	Mult	Message Element	SEPA Core Requirements
3.0	[0..1]	+ Control Data	

Index	Mult	Message Element	SEPA Core Requirements
3.1	[1..1]	++ Number Of Transactions	
3.2	[0..1]	++ Control Sum	

#### 2.4.5 Underlying

Index	Mult	Message Element	SEPA Core Requirements
4.0	[1..n]	+ Underlying	
4.1	[0..1]	++ Original Group Information And Cancellation	
4.21	[0..n]	++ Transaction Information	Mandatory
4.22	[0..1]	+++ Cancellation Identification	
4.23	[0..1]	+++ Case	
4.29	[0..1]	+++ Original Group Information	Mandatory
4.30	[1..1]	++++ Original Message Identification	
4.31	[1..1]	++++ Original Message Name Identification	<i>Usage Rule: Only 'pacs.008.001.02' is allowed.</i>
4.32	[0..1]	++++ Original Creation Date Time	
4.33	[0..1]	+++ Original Instruction Identification	
4.34	[0..1]	+++ Original End To End Identification	Mandatory (AT-41 Originator's reference of the credit transfer transaction)
4.35	[0..1]	+++ Original Transaction Identification	Mandatory (AT-43 Originator Bank's reference of the credit transfer transaction)
4.36	[0..1]	+++ Original Clearing System Reference	
4.37	[0..1]	+++ Original Interbank Settlement Amount	Mandatory (AT-04 Amount of the Credit Transfer in Euro)
4.38	[0..1]	+++ Original Interbank Settlement Date	Mandatory (AT-42 Settlement Date of the Credit Transfer)
4.39	[0..1]	+++ Assigner	
4.40	[0..1]	+++ Assignee	
4.41	[0..n]	+++ Cancellation Reason Information	Mandatory <i>Usage Rule: Only one occurrence is allowed.</i>

Index	Mult	Message Element	SEPA Core Requirements
4.42	[0..1]	++++ 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.
4.43	[0..1]	++++ Reason	Mandatory (AT-R3 Reason code for cancellation Request)
4.44	{Or	+++++ Code	See Message Element Specifications below
4.45	Or}	+++++ Proprietary	
4.46	[0..n]	++++ Additional Information	
4.47	[0..1]	+++ Original Transaction Reference	Mandatory (an exact copy of all attributes of the initially sent DS-02 which is to be cancelled)  <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.
4.47	[0..1]	++++ Interbank Settlement Amount	
4.47	[0..1]	++++ Amount	
4.47	[0..1]	++++ Interbank Settlement Date	
4.47	[0..1]	++++ Requested Collection Date	
4.47	[0..1]	++++ Requested Execution Date	
4.47	[0..1]	++++ Creditor Scheme Identification	
4.47	[0..1]	++++ Settlement Information	
4.47	[0..1]	++++ Payment Type Information	(AT-40 Identification code of the Scheme) (AT-45 Category Purpose of the Credit Transfer)
4.47	[0..1]	++++ Payment Method	
4.47	[0..1]	++++ Mandate Related Information	
4.47	[0..1]	++++ Remittance Information	(AT-05 Remittance information)
4.47	[0..1]	++++ Ultimate Debtor	(AT-08 Name of the Originator Reference Party) (AT-09 Identification Code of the Originator Reference Party)

Index	Mult	Message Element	SEPA Core Requirements
4.47	[0..1]	++++ Debtor	(AT-02 Name of the Originator - Mandatory) (AT-03 Address of the Originator) (AT-10 Originator's Identification Code)
4.47	[0..1]	++++ Debtor Account	(AT-01 Account number of the Originator)
4.47	[0..1]	++++ Debtor Agent	(AT06 BIC of the Originator Bank)
4.47	[0..1]	++++ Debtor Agent Account	
4.47	[0..1]	++++ Creditor Agent	(AT-23 BIC of the Beneficiary Bank)
4.47	[0..1]	++++ Creditor Agent Account	
4.47	[0..1]	++++ Creditor	(AT-21 Name of the Beneficiary – Mandatory) (AT-22 Address of the Beneficiary) (AT-24 Beneficiary Identification Code)
4.47	[0..1]	++++ Creditor Account	(AT-20 Account of the Beneficiary)
4.47	[0..1]	++++ Ultimate Creditor	(AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification Code of the Beneficiary Reference Party)

#### 2.4.6 Message Element Specifications

Reasons for a cancellation request are mapped to the ISO codes as follows

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
DUPL	Duplicate payment	Duplicate Sending
TECH*		Technical problems resulting in erroneous SCTs
FRAD*		Fraudulent originated credit transfer

## 2.5 Inter-bank Negative Answer to a Recall of a Credit Transfer Dataset (DS-06)

### 2.5.1 Use of Resolution of Investigation (camt.029.001.03)

In the context of SCT, this message is to be used to transmit a negative answer to a Recall message (FI-to-FI Payment Cancellation Request V01, camt.056.001.01).

**Note:** Attribute R1 is implied by the 'Message Name', 'camt.029.001.02', the Original Message Name Identification, 'pacs.008.001.02', and 'Status' set to 'RJCR'.

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

The message caters for a single or a group negative answer.

#### Message Root

Index	Mult	Message Element	SEPA Core Requirements
	[1..1]	+ <i>Message root</i>	

### 2.5.2 Assignment

Index	Mult	Message Element	SEPA Core Requirements
1.0	[1..1]	+ Assignment	
1.1	[1..1]	++ Identification	
1.2	[1..1]	++ Assigner	Instructing Party <i>Usage Rule:</i> Limited to BIC to identify a bank or CSM or 'Name' to indicate the CSM when it has no BIC.
1.5	[1..1]	++ Assignee	Instructed Party <i>Usage Rule:</i> Limited to BIC to identify a bank or CSM or 'Name' to indicate the CSM when it has no BIC.
1.8	[1..1]	++ Creation Date Time	

### 2.5.3 Resolved Case

Index	Mult	Message Element	SEPA Core Requirements
2.0	[0..1]	+ Resolved Case	

### 2.5.4 Status

Index	Mult	Message Element	SEPA Core Requirements
3.0	[1..1]	+ Status	<i>Usage Rule:</i> Only 'Confirmation' is allowed

Index	Mult	Message Element	SEPA Core Requirements
3.1	{Or	++ Confirmation	<i>Usage Rule: Only RJCR is allowed.</i>
3.2	Or	++ Rejected Modification	
3.3	Or	++ Duplicate Of	
3.9	Or}	++ Assignment Cancellation Confirmation	

### 2.5.5 Cancellation Details

Index	Mult	Message Element	SEPA Core Requirements
4.0	[0..n]	+ Cancellation Details	
4.1	[0..1]	++ Original Group Information And Status	
4.25	[0..n]	++ Original Payment Information And Status	
4.72	[0..n]	++ Transaction Information And Status	Mandatory
4.73	[0..1]	+++ Cancellation Status Identification	
4.74	[0..1]	+++ Resolved Case	
4.80	[0..1]	+++ Original Group Information	Mandatory Remark: This element and its sub-elements refer to the original 'pacs008.001.02' message
4.81	[1..1]	++++ Original Message Identification	
4.82	[1..1]	++++ Original Message Name Identification	<i>Usage Rule: Only 'pacs.008.001.02' is allowed.</i>
4.83	[0..1]	++++ Original Creation Date Time	
4.84	[0..1]	+++ Original Instruction Identification	
4.85	[0..1]	+++ Original End-to-End Identification	Mandatory (AT-41 Originator's reference of the credit transfer transaction)
4.86	[0..1]	+++ Original Transaction Identification	Mandatory (AT-43 Originator Bank's reference of the credit transfer transaction)
4.87	[0..1]	+++ Original Clearing System Reference	
4.88	[0..1]	+++ Transaction Cancellation Status	<i>Usage Rule: Only 'RJCR' is allowed</i>
4.89	[0..n]	+++ Cancellation Status Reason Information	Mandatory either at 'Original Group Information and Cancellation' or 'Transaction Information' level.

Index	Mult	Message Element	SEPA Core Requirements
4.90	[0..1]	++++ 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.
4.91	[0..1]	++++ Reason	Mandatory (AT-R3 Reason Code for non-acceptance)
4.92	{Or	+++++ Code	See Message Element Specifications below
4.93	Or}	+++++ Proprietary	See Message Element Specifications below
4.94	[0..n]	++++ Additional Information	<i>Usage Rule:</i> To be used only when code is 'LEGL' in order to precise the reason.  <i>Usage Rule:</i> Only two occurrences are allowed
4.95	[0..1]	+++ Resolution Related Information	
4.99	[0..1]	+++ Original Interbank Settlement Amount	
4.100	[0..1]	+++ Original Interbank Settlement Date	
4.101	[0..1]	+++ Assigner	
4.104	[0..1]	+++ Assignee	
4.107	[0..1]	+++ Original Transaction Reference	Mandatory (an exact copy of all attributes of the initially sent DS-02 which is to be cancelled)  <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.
4.107	[0..1]	++++ Interbank Settlement Amount	
4.107	[0..1]	++++ Amount	
4.107	[0..1]	++++ Interbank Settlement Date	
4.107	[0..1]	++++ Requested Collection Date	
4.107	[0..1]	++++ Requested Execution Date	
4.107	[0..1]	++++ Creditor Scheme Identification	
4.107	[0..1]	++++ Settlement Information	

Index	Mult	Message Element	SEPA Core Requirements
4.107	[0..1]	++++ Payment Type Information	(AT-40 Identification code of the Scheme) (AT-45 Category Purpose of the Credit Transfer)
4.107	[0..1]	++++ Payment Method	
4.107	[0..1]	++++ Mandate Related Information	
4.107	[0..1]	++++ Remittance Information	(AT-05 Remittance information)
4.107	[0..1]	++++ Ultimate Debtor	(AT-08 Name of the Originator Reference Party) (AT-09 Identification Code of the Originator Reference Party)
4.107	[0..1]	++++ Debtor	(AT-02 Name of the Originator - Mandatory) (AT-03 Address of the Originator) (AT-10 Originator's Identification Code)
4.107	[0..1]	++++ Debtor Account	(AT-01 Account number of the Originator)
4.107	[0..1]	++++ Debtor Agent	(AT06 BIC of the Originator Bank)
4.107	[0..1]	++++ Debtor Agent Account	
4.107	[0..1]	++++ Creditor Agent	(AT-23 BIC of the Beneficiary Bank)
4.107	[0..1]	++++ Creditor Agent Account	
4.107	[0..1]	++++ Creditor	(AT-21 Name of the Beneficiary – Mandatory) (AT-22 Address of the Beneficiary) (AT-24 Beneficiary Identification Code)
4.107	[0..1]	++++ Creditor Account	(AT-20 Account of the Beneficiary)
4.107	[0..1]	++++ Ultimate Creditor	(AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification Code of the Beneficiary Reference Party)

### 2.5.6 Statement Details

Index	Mult	Message Element	SEPA Core Requirements
5.0	[0..1]	+ Statement Details	

### 2.5.7 Correction Transaction

Index	Mult	Message Element	SEPA Core Requirements
6.0	[0..1]	+ Correction Transaction	

### 2.5.8 Resolution Related Information

Index	Mult	Message Element	SEPA Core Requirements
7.0	[0..n]	+ Resolution Related Information	

### 2.5.9 Message Element Specifications

Reasons for the negative answer to a cancellation request are mapped to the ISO codes as follows

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook
CUST	CustomerDecision	Beneficiary's Refusal
LEGL	LegalDecision	Legal reason, in relation with index 4.94
AC04	ClosedAccountNumber	Account closed
AM04	InsufficientFunds	Insufficient funds on the account
NOAS	NoAnswerFromCustomer	No response from beneficiary
NOOR	NoOriginalTransactionReceived	Original Credit Transfer never received

## 2.6 Inter-bank Positive Answer to a Recall of a Credit Transfer Dataset (DS-06)

The positive answer to a Recall message (camt.056.001.02) is to be made using an inter-bank return credit transfer message (pacs.004.001.02, see Chapter 2.22 above), where the following apply:

- Index 1.11 Interbank Settlement Date to be populated with AT-R8 Settlement Date for the positive answer to a Recall
- Index 3.1 Return Identification to be populated with R7 Specific Reference of the bank initiating the positive answer to the Recall
- Index 3.11 Returned Interbank Settlement Amount to be populated with AT-46 The amount of a positive answer to the Recall in euro
- Index 3.18 Amount (under Charges Information) to be populated with AT-47 The fee for the positive answer to the Recall in euro, if any
- Index 3.19 Financial Institution Identification (under Party under Charges Information) to be populated with the BIC of the Creditor Bank, if 3.18 is used
- Index 3.24 Reason (under Return Reason Information) to be populated only with 'FOCR', i.e. Following Cancellation Request, in order to specify that the message is a positive answer to the Recall message

## List of changes in Inter-bank Credit Transfer Implementation Guidelines Relative to v3.3

**(This list is for information – the changes included in the body of the document are the changes in effect)**

### SYMBOLS USED

1. Column one contains the identification number of the Change
2. Column two contains the reference(s) to the relevant sections of the Credit Transfer Guidelines
3. Column three contains a description of the change
4. Column four contains a status code:
  - REJ: Rejected by the SPS WG
  - PEN: Issue pending in the SPS WG
  - ACC: Accepted by the SPS WG in Guidelines
5. Column five contains the type of change:
  - TYPO: Typing and layout errors
  - CLAR: Clarification of the text
  - CHAN: Change in or further alignment with the Rulebook content

Reference	Chapter / Section / Paragraph / Bullet	Description	Status	Type
09/001	General	<p>Alignment of the Guidelines with the 2009 Release of the ISO 20022 XML message standard. This includes the addition or restructuring of data elements and their components. In line with the ISO documentation, a new message root element has been added for information.</p> <p>References to the ISO 20022 message names have been updated to reflect the use of the new messages version numbers.</p> <p>The reason codes have been updated with the work of the ISO codes group, to be effective in the ISO 2009 Release</p> <p>With the inclusion of EPC requested codes, the use of proprietary codes are no longer SEPA requirements</p> <p>Reference is made to 'Message Root' which is included in the new ISO documentation</p>	ACC	CHAN
09/002	General	<p>In order to maintain backward compatibility with the previous Guidelines, there is a usage rule that Name is limited to 70 characters in length.</p> <p>Similarly, Country in Postal Address is maintained as an optional SEPA requirement since it had been previously mandatory.</p> <p>The Identification of party data elements has been restructured and thus Organisation Identificaion is limited to BIC or BEI or one 'Other' is allowed, and Private Identification is limited to one occurrence of 'Other'.</p>	ACC	CLAR
09/003	General	Reference is made to work done on defining SEPA requirements for reporting messages	ACC	CLAR

Reference	Chapter / Section / Paragraph / Bullet	Description	Status	Type
09/004	2.4	Introduction of three new chapters to cater for the recall of a credit transfer	ACC	CHAN
09/005	2.1.3, index 2.75 Remittance Information	Alignment with C2B Guidelines where only Creditor Reference is allowed in Structured Remittance	ACC	CHAN
09/006	2.1.3, index 2.64	Purpose now limited to Code and Proprietary is not allowed	ACC	CHAN
09/007	2.2.4, index 3.26 2.3.3, index 2.11 2.3.4, index 3.10	Reason to allow only Code and not to allow Proprietary	ACC	CHAN
09/008	General	Reference to UNIFI is deleted and the ISO standard is referred to as ISO 20022 XML	ACC	CLAR
09/009	Creditor, Debtor, Ultimate Debtor, Ultimate Creditor and other party data elements	In line with the new structure for 'Identification', new usage rules are added for Organisation ID is limited to 'BIC' or BEI' or one occurrence of 'Other'	ACC	CHAN
09/010	2.2.3, index 2, Original Group Information 2.2.4, index 3.2	Addition of a new usage rule that the element 'Original Group Information must be present in section 2.2.3 or in 2.2.4	ACC	CHAN
09/011	2.2.5, reason codes 2.3.5	Added four ISO Regulatory Reason codes in the list of Return reason codes and Reject codes	ACC	CHAN
09/011	2.3.4, index 3.3 Original End to End Identification, index Original Transaction Identification	Designated mandatory	ACC	CHAN
09/012	2.2.5 Message Element Specifications	Addition of a Code 'FOCR' to cater for returns following a cancellation request of a recall	ACC	CHAN
09/013	1.7 Change Over Date	Addition of new sub-section on a rule applying to the Change Over Date – when a new version enters into force	ACC	CLAR
09/014	2.2.4, index 3.11 Returned Interbank Settlement Amount	Addition of a usage rule that the amount must be equal to the Original Interbank Settlement Amount less the Amount in Charges Information – as part of an recall request	ACC	CHAN
09/015	2.2.4, index 3.17 Charges Information	Element is shaded yellow for recalls and expanded. Addition of a usage rule that the element is only to be used for recalls in the case of a return as a response to a cancellation request and that only one occurrence is allowed. Also added Party and expanded it	ACC	CHAN
09/016	2.1.2 Group Header, index 1.26 Local Instrument and 2.1.3 index 2.12	Shaded element yellow in line with the SPS WG decision to use it to indicate specific initiation channels as requested by NL. Allowing both Code and Proprietary and add usage rule that only used if bilaterally agreed between the Debtor and Creditor Banks	ACC	CHAN