

SEPA Direct Debit Initiation

Danske Bank's interpretation of ISO 20022 – pain.008.001.02 (Direct Debit Initiation)

Table of Contents

	Page number
Introduction	2
File layout	3
Description	4
Group Header	5
Payment Information	6
Character sets	18
Example file - single transaction	19
Example file - with debtor amendment	23

Introduction

This document covers Danske Bank's interpretation of the "CustomerDirectDebitInitiationV02" as described by the ISO 20022 – pain.008.001.02 standard. The format is used for sending Core and B2B SEPA Direct Debit transactions to Collection Service.

Files received by Danske Bank must adhere to this standard and must be valid according to the XML Schema for pain.008.001.02 as published on <http://www.iso20022.org>.

Furthermore the files must comply with the following guidelines published by the European Payment Council (EPC):

- SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines 2017 v1.0 (EPC130-08)
- SEPA Business to Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines 2017 v1.0 (EPC131-08)

They can be found at: <http://www.europeanpaymentscouncil.eu/>

Parts of this document is based on the information found in the above mentioned documents. Additional information about how Danske Bank interprets the format has been added. The document also contains an overview of the file layout and example files.

In order to fully understand the format it is recommended to read the ISO 20022 format description and the EPC guidelines.

The document contains five different sections:

- File Layout: The overall file layout of the xml-file containing the SEPA Direct Debit transactions.
- Example File: An example of a SEPA Direct Debit file with a single transaction.
- Description: Information about how the format description is structured.
- Group Header: Description of the header part of the xml file.
- Payment Information: Description of the main part of the xml file.

Change log

Date and version	Comment
10.11.2010 - 1.00	First version of the format description.
23.12.2010 - 1.01	Minor corrections to information about ACK handling.
01.10.2013 - 1.01	BIC has changed status from mandatory to optional.
06.11.2016 - 1.02	Updated to adhere to current EPC130-08 and EPC131-08 document versions (v9.0 and v7.0 respectively)
22.09.2017 - 1.03	Updated to adhere EPC130-08 and EPC131-08 documents 2017 Versions 1.0., which will take effect on 19th of November, 2017.
06.11.2018 - 1.04	As a result of Germany joining the Group SEPA Direct Debit solution, Germany specific NOTE is added to the description of End To End Identification (Index 2.74).
05.09.2019 - 1.05	Updated information on BIC usage when one of the banks is not in EEA area.

File layout

The XML file should start with the following:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:2002:tech:xsd:pain.008.001.02">
  <CstmrDrctDbtInitn>
```

After this there is one instance of a "Group header" and then there can be multiple instances of "Payment Information". Each "Payment Information" can contain multiple instances of "Direct Debit Transaction Information". A "Direct Debit Transaction Information" contains the detail of a single Direct Debit transaction:

```
<GrpHdr>
  ...
</GrpHdr>
<PmtInf>
  ...
  <DrctDbtTxInf>
    ...
    </DrctDbtTxInf>
    ...
    <DrctDbtTxInf>
      ...
      </DrctDbtTxInf>
  </PmtInf>
  ...
  <PmtInf>
    ...
  </PmtInf>
```

The file should end by closing the two start tags:

```
</CstmrDrctDbtInitn>
</Document>
```

Description

The format is described in a table structure. The below table indicates what the different columns in the table contain.

Column Header	Content
Index	The index used in the official ISO description and the EPC descriptions
Mult	Indicates the cardinality of the element according to the ISO 20022 XML standard. The first digit indicates the minimum number of repetitions and the second digit indicates the maximum of repetitions ('n' is used to indicate that there is no limit). E.g.: [1..1] means that the element should be there at least 1 time and maximum 1 time. This is the same as saying that the field is mandatory and there is only one occurrence. The field is also used to indicate conditional relationships between elements, where one of two elements should be present, but not both. This is indicated by preceding row where "SEPA B2B and Core Requirements" column value is "Choice"
Message Element	The ISO-name of the elements. The number of plus (+) signs preceding the element name indicates the nesting level of the tag in the xml file.
SEPA B2B and Core Requirements	The requirements stated by EPC in the Core and B2B guidelines.
<XML Tag>	The actual XML-tag for the element.
Danske Bank M/C/O/N	Indicates how Danske Bank uses an element: M = Mandatory (must be filled in) C = Conditionally (must in some cases be filled in depending on other information in the file) O = Optional (can be used) N = Not used Even though a field might not be used by Danske Bank, it might be mandatory in order to have a valid file.
Danske Bank Comments	Comments regarding an element that might be useful when creating a file.

Group Header

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XML Tag>	Danske Bank M/C/O/N	Danske Bank Comments
1.0	[1..1]	+ Group Header		<GrpHdr>	M	
1.1	[1..1]	++ Message Identification		<MsgId>	M	Used to identify the file. Must be unique. It is used for SEPA Direct Debit Status files. There will be created a status file per 'Message Identification'. See format description for status files (SEPA Direct Debit Status) for more information. This messageid can be used in cancellation files for cancelling all transactions in this file. See the format description for cancellation files (SEPA Direct Debit Cancellation) for more information. Field is limited to the "Latin character set" (see page 18).
1.2	[1..1]	++ Creation Date Time		<CreDtTm>	M	Date and time for the creation of the file.
1.3	[0..2]	++ Authorisation		<Authstn>	O	No data. Present if 'Proprietary' (1.5) is used.
1.4	{Or	Code		<Cd>	N	Not used
1.5	Or}	Proprietary		<Prtry>	C	Must be present if 'Authorisation' (1.3) is present. This field can be used to mark the file as a test file. If the tag contains the string 'TEST' (without quotation marks) the file will be processed, but the collections will not be executed. Any other value is ignored. If the tag contains the string 'ACKNOWLEDGE=NO' (without quotation marks) there will not be sent any acknowledgement files.
1.6	[1..1]	++ Number Of Transactions	Format Rule: The fractional part has a maximum of two digits.	<NbOfTx>	M	Must be present in order for the file to be valid.
1.7	[1..1]	++ Control Sum		<CtrlSum>	O	
1.8	[1..1]	++ Initiating Party		<InitgPty>	M	Must be present in order for the file to be valid.
1.16	[0..1]	++ Forwarding Agent		<FwdgAgt>	N	

Payment Information

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.0	[1..n]	+ Payment Information		<PmtInf>	M	
2.1	[1..1]	++ Payment Information Identification		<PmtInfId>	M	Identification of a 'Payment Information' block. Must be used. Insert text or number. Field is limited to the "Latin character set" (see page 18).
2.2	[1..1]	++ Payment Method		<PmtMtd>	M	Field is not used by the bank, but must be present and contain the string 'DD' in order for the file to be valid.
2.3	[0..1]	++ Batch Booking	Usage Rule: If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested. Usage Rule: If element is not present, pre-agreed customer-to-bank conditions apply.	<BtchBookg>	N	It is not possible to choose between batch booking and booking per transaction via file. It must be agreed with the bank in advance. Booking per transaction is default.
2.4	[1..1]	++ Number of Transactions		<NbOfTxS>	O	Field is not used by the bank, but must be present.
2.5	[1..1]	++ Control Sum	Format Rule: The fractional part has a maximum of two digits	<CtrlSum>	O	Field is not used by the bank, but must be present.
2.6	[0..1]	++ Payment Type Information	Usage Rule: 'Payment Type Information' must be present either here or under 'Direct Debit Transaction Information'.	<PmtTpInf>	C	There must be one occurrence.
2.8	[1..1]	+++ Service Level	Mandatory	<SvcLvl>	C	Field is not used by the bank, but must be present.
2.9	{Or [1..1]}	++++ Code	(AT-20 The identification code of the Scheme) Usage Rule: Only 'SEPA' is allowed.	<Cd>	C	Field is not used by the bank, but must be present and contain the string 'SEPA'.
2.10	[1..1] Or}	++++ Proprietary	Not in use for SEPA	<Prtry>	N	

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.11	[1..1]	+++ Local Instrument	Mandatory	<LclInstrm>	C	
2.12	{Or [1..1]}	++++ Code	Core: (AT-20 The identification code of the Scheme) Usage Rule: Only 'CORE' is allowed. 'CORE' is used to indicate a Core direct debit. B2B: (AT-20 The identification code of the B2B scheme) Usage Rule: Only 'B2B' is allowed. 'B2B' is used to indicate a B2B direct debit. Usage Rule: The mixing of Core Direct Debits and Business-to-Business Direct Debits is not allowed in the same message.	<Cd>	C	Indicates which scheme is used. Must contain one of the following values: CORE or B2B.
2.13	[1..1 Or}	++++ Proprietary	Not in use for SEPA	<Prtry>	N	
2.14	[1..1]	+++ Sequence Type	Mandatory (AT-21 Transaction / Sequence Type) Usage Rule: If 'Amendment Indicator' is 'true', and 'Original Debtor Account' is set to 'SMNDA', this message element indicates either 'FRST', 'RCUR', 'FNAL' or 'OOFF' (all four codes allowed, no restrictions).	<SeqTp>	C	Must contain one of the following values: FRST, RCUR, FNAL or OOFF FRST: First direct debit transaction in a series RCUR: First or recurring direct debit transaction in a series. FNAL: Final direct debit transaction in a series. OOFF: One off. A single direct debit.
2.15	[0..1]	+++ Category Purpose	(AT-59 Category purpose of the Collection) Usage Rule: Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' may be forwarded to the Debtor Bank.	<CtgyPurp>	O	
2.16	[1..1]	++ Requested Collection Date	(AT-11 Due Date of the Collection)	<ReqdColltnDt>	M	Payment date for the direct debit transaction.
2.17	[1..1]	++ Creditor		<Cdtr>	M	

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.18	[1..1]	+++ Name	Mandatory (AT-03 Name of the Creditor) Usage Rule: 'Name' is limited to 70 characters in length.	<Nm>	M	
2.19	[0..1]	+++ Postal Address	(AT-05 Address of the Creditor)	<PstlAdr>	O	
2.28	[0..1]	++++ Country		<Ctry>	O	
2.29	[0..2]	++++ Address Line	Usage Rule: Only two occurrences are allowed.	<AdrLine>	O	
2.33	[1..1]	++ Creditor Account	(AT-04 Account Number of the Creditor).	<CdtrAcct>	M	
2.34	[1..1]	+++ Identification	Usage Rule: Only IBAN is allowed.	<Id>	M	The credit account in IBAN format. The credit account must be an EUR-account.
2.36	[0..1]	+++ Currency		<Ccy>	N	
2.38	[1..1]	++ Creditor Agent		<CdtrAgt>	M	
2.39	[1..1]	+++ Financial Institution Identification	Usage Rule: Either BIC or 'Other/Identification' must be used.	<FinInstnId>	M	
2.40	[0..1]	++++ BIC	(AT-12 BIC of the Creditor bank) has to be provided only when the Creditor Bank explicitly requests and this Creditor Bank is located in a non-EEA SEPA area. This attribute remains mandatory in DS-04 (interbank collection)	<BIC>	C	Either 'BIC' (2.40) or 'Other' (2.44) may be present.
2.44	[0..1]	++++ Other		<Othr>	C	Either 'BIC' (2.40) or 'Other' (2.44) may be present.
2.45	[1..1]	+++++ Identification	Usage Rule: Only 'NOTPROVIDED' is allowed.	<Id>	O	
2.50	[0..1]	++ Ultimate Creditor	Usage Rule: This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.	<UltmtCdtr>	O	
2.51	[0..1]	+++ Name	(AT-38 Name of the Creditor Reference Party) Usage Rule: 'Name' is limited to 70 characters in length.	<Nm>	O	
2.53	[0..1]	+++ Identification	(AT-39 Identification code of the Creditor Reference Party)	<Id>	O	
2.54	{Or[1..1]}	++++ Organisation Identification	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	<OrgId>	O	Field is limited to the "Latin character set" (see page 18).
2.55	{Or[1..1]}	++++ Private Identification	Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	<PrvtId>	O	Field is limited to the "Latin character set" (see page 18).

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.58	[0..1]	++ Charge Bearer	Usage Rule: Only 'SLEV' is allowed. Usage Rule: It is recommended that this element be specified at 'Payment Information' level.	<ChrgBr>	O	If present, it must contain the value 'SLEV' in order for the file to be valid. The information is not used by the bank.
2.61	[0..1]	++ Creditor Scheme Identification	Usage Rule: It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'. Usage Rule: This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.	<CdtrSchmeld>	C	The identification of the creditor must be present here or at 2.116
2.64	[1..1]	+++ Identification	Mandatory (AT-02 Identifier of the Creditor)	<Id>	C	If 'Creditor Scheme Identification' (2.61) is present, this element is mandatory.
2.65	{Or[1..1]}	++++ Organisation Identification	Not in use for SEPA	<Orgld>	N	
2.66	[1..1] Or}	++++ Private Identification	Mandatory Usage Rule: Private Identification is used to identify either an organisation or a private person.	<Prvtld>	C	If 'Creditor Scheme Identification' (2.61) is present, this element is mandatory.
2.68	[0..1]	+++++ Other	Usage Rule: Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed.	<Othr>	C	If 'Creditor Scheme Identification' (2.61) is present, this element is mandatory.
2.68	[1..1]	+++++ Identification	Usage Rule: 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2.	<Id>	C	If 'Creditor Scheme Identification' (2.61) is present, this element is mandatory. Contains the SEPA Direct Debit Creditor Identifier. Field is limited to the "Latin character set" (see page 18) and must be written in capital letters.
2.68	[0..1]	+++++ Scheme Name		<SchmeNm>	C	If 'Creditor Scheme Identification' (2.61) is present, this element is mandatory.
2.68	[1..1]	+++++ Proprietary	Usage Rule: 'Proprietary' under 'Scheme Name' must specify 'SEPA'.	<Prtry>	C	If 'Creditor Scheme Identification' (2.61) is present, this element is mandatory. Then It must contain the constant 'SEPA' to indicate that it is a SEPA transaction.

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.71	[1..n]	++ Direct Debit Transaction Information		<DrctDbtTxInf>	M	
2.72	[1..1]	+++ Payment Identification		<PmtId>	M	
2.73	[0..1]	++++ Instruction Identification		<InstrId>	O	Field is limited to the "Restricted latin character set" (see page 18).
2.74	[1..1]	++++ End To End Identification	(AT-10 Creditor's reference of the direct debit Collection)	<EndToEndId>	M	Used to uniquely identify the transaction. It is very important that this is a unique key. Field is limited to the "Latin character set" (see page 18). NOTE: As an exception, duplicate values of End To End Identification are accepted, if SEPA Direct Debit collection is sent from German IBAN account. However, we strongly recommend to use unique End To End Identification. Otherwise cancellation of the specific SEPA Direct Debit collection will not be possible. Also it will not be valuable to use it for reconciliation purposes.
2.75	[0..1]	+++ Payment Type Information	Usage Rule: 'Payment Type Information' must be present either here or under 'Direct Debit Transaction Information'.	<PmtTpInf>	C	Set of elements used to further specify the type of transaction.
2.77	[1..1]	++++ Service Level	Mandatory	<SvcLvl>	C	Field is not used by the bank, but must be present.
2.78	{Or [1..1]}	++++ Code	(AT-20 The identification code of the Scheme) Usage Rule: Only 'SEPA' is allowed.	<Cd>	C	Field is not used by the bank, but must be present and contain the string 'SEPA'.
2.79	[1..1] Or	++++ Proprietary	Not in use for SEPA	<Prtry>	N	
2.80	[1..1]	++++ Local Instrument	Mandatory	<LclInstrm>	C	
2.81	{Or [1..1]}	++++ Code	Core: (AT-20 The identification code of the Scheme) Usage Rule: Only 'CORE' is allowed. 'CORE' is used to indicate a Core direct debit. B2B: (AT-20 The identification code of the B2B scheme) Usage Rule: Only 'B2B' is allowed. 'B2B' is used to indicate a B2B direct debit. Usage Rule: The mixing of Core Direct Debits and Business-to-Business Direct Debits is not allowed in the same message.	<Cd>	C	Indicates which scheme is used. Must contain one of the following values: CORE or B2B.
2.82	[1..1] Or	++++ Proprietary	Not in use for SEPA	<Prtry>	N	

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.83	[1..1]	++++ Sequence Type	Mandatory (AT-21 Transaction / Sequence Type) Usage Rule: If 'Amendment Indicator' is 'true', and 'Original Debtor Account' is set to 'SMNDA', this message element indicates either 'FRST', 'RCUR', 'FNAL' or 'OOFF' (all four codes allowed, no restrictions).	<SeqTp>	C	Must contain one of the following values: FRST, RCUR, FNAL or OOFF FRST: First direct debit transaction in a series RCUR: First or recurring direct debit transaction in a series. FNAL: Final direct debit transaction in a series. OOFF: One off. A single direct debit.
2.84	[0..1]	++++ Category Purpose	(AT-59 Category purpose of the Collection) Usage Rule: Depending on the agreement between the Creditor and the Creditor Bank, 'Category Purpose' may be forwarded to the Debtor Bank.	<CtgyPurp>	C	
2.85	[1..1]	+++ Instructed Amount	(AT-06 Amount of the Collection in Euro) Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	<InstdAmt>	M	Amount to be collected from debtor.
2.86	[0..1]	+++ Charge Bearer	Usage Rule: Only 'SLEV' is allowed.	<ChrgBr>	O	If present it must contain the value 'SLEV'.
2.87	[1..1]	+++ Direct Debit Transaction	Mandatory	<DrctDbtTx>	M	
2.89	[1..1]	+++++ Mandate Identification	Mandatory (AT-01 Unique Mandate Reference)	<MndtId>	M	Field is limited to the "Latin character set" (see page 18).
2.90	[1..1]	+++++ Date Of Signature	Mandatory (AT-25 Date of Signing of the Mandate)	<DtOfSgntr>	M	
2.91	[0..1]	+++++ Amendment Indicator		<AmdmntInd>	O	Indicates if a mandate has been amended. Can contain either 'true' or 'false'.
2.92	[0..1]	+++++ Amendment Information Details	(AT-24 Reason for Amendment of the Mandate. The reason from the Rulebook is indicated by using the following message sub-elements) Usage Rule: Mandatory if 'Amendment Indicator' is 'true'.	<AmdmntInfDtls>	C	Information about amendment. This section must be filled in if 2.91 is set to 'true'. Covers the fields 2.93 to 2.108. The reason for the amendment is indicated in the use of the sub-elements 2.93 to 2.108.
2.93	[0..1]	+++++ Original Mandate Identification	(AT-19 Unique Mandate Reference as given by the Original Creditor who issued the Mandate) Usage Rule: Mandatory if changes occur in 'Mandate Identification', otherwise not to be used.	<OrgnlMndtId>	C	Field is limited to the "Latin character set" (see page 18).

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.94	[0..1]	+++++ Original Creditor Scheme Identification	Usage Rule: Mandatory if changes occur in 'Creditor Scheme Identification' and/or 'Name', otherwise not to be used.	<OrgnCdtrSchmeld>	C	
2.95	[0..1]	+++++ Name	(Original AT-03 Name of the Creditor) Usage Rule: If present the new 'Name' must be specified under 'Creditor'. Usage Rule: 'Name' is limited to 70 characters in length.	<Nm>	C	
2.97	[0..1]	+++++ Identification	(AT-18 Identifier of the original Creditor who issued the Mandate)	<Id>	C	
2.98	{Or[1..1]}	+++++ Organisation Identification	Not in use for SEPA	<Orgld>	N	
2.99	[1..1]Or	+++++ Private Identification	Usage Rule: Private Identification is used to identify either an organisation or a private person.	<Prvtld>	C	If 'Identification' (2.97) is present, this elemnt is mandatory.
2.101	[0..1]	+++++ Other	Usage Rule: Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. Usage Rule: 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. Usage Rule: 'Proprietary' under 'Scheme Name' must specify 'SEPA'.	<Othr>	C	
2.107	[0..1]	+++++ Original Debtor Account	Usage Rule: To use 'Identification' under 'Other' under 'Identification' with code 'SMNDA' to indicate same mandate with new Debtor Account. Usage Rule: Or in case of an account change within the same bank, IBAN is allowed.	<OrgnDbtrAcct>	C	Either 'Original Debtor Account' (2.107) or 'Original Debtor Agent' (2.108) may be present.
2.108	[0..1]	+++++ Original Debtor Agent	Usage Rule: Not to be used if element 'Original Debtor Account' is populated with 'SMNDA'.	<OrgnDbtrAgt>	C	Either 'Original Debtor Account' (2.107) or 'Original Debtor Agent' (2.108) may be present.

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.112	[0..1]	+++++ Electronic Signature	(AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 Type of Mandate (paper, e-Mandate)) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03)) Usage Rule: If the direct debit is based on an EPC electronic mandate, this data element must contain AT-60 which is the reference to the Mandate Acceptance Report made by the Debtor Bank. Usage Rule: This data element is not to be used if the mandate is a paper mandate.	<ElctrncSgntr>	N	E-mandate is not supported in Danske Bank.
2.116	[0..1]	++++ Creditor Scheme Identification	Usage Rule: It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'. Usage Rule: This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.	<CdtrSchmeid>	C	The identification of the creditor must be present here or at 2.61.
2.119	[1..1]	+++++ Identification	Mandatory (AT-02 Identifier of the Creditor)	<Id>	C	If 'Creditor Scheme Identification' (2.116) is present, this element is mandatory.
2.120	{Or[1..1]}	+++++ Organisation Identification	Not in use for SEPA	<Orgld>	N	
2.121	[1..1]Or}	+++++ Private Identification	Usage Rule: Private Identification is used to identify either an organisation or a private person.	<Prvtld>	C	If 'Creditor Scheme Identification' (2.116) is present, this element is mandatory.
2.123	[0..1]	+++++ Other	Usage Rule: Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. Usage Rule: 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. Usage Rule: 'Proprietary' under 'Scheme Name' must specify 'SEPA'.	<Othr>	C	If 'Creditor Scheme Identification' (2.116) is present, this element is mandatory. Field is limited to the "Latin character set" (see page 18).

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.128	[0..1]	+++ Ultimate Creditor	Usage Rule: This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.	<UltmtCdtr>	O	
2.129	[0..1]	++++ Name	(AT-38 Name of the Creditor Reference Party) Usage Rule: 'Name' is limited to 70 characters in length.	<Nm>	O	
2.131	[0..1]	++++ Identification	(AT-39 Identification code of the Creditor Reference Party)	<Id>	O	
2.132	{Or [1..1]}	+++++ Organisation Identification	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	<Orgld>	C	If 'Identification' (2.131) is present, either 'Organisation Identification' or 'Private Identification' must be present. Field is limited to the "Latin character set" (see page 18).
2.133	{[1..1] Or}	+++++ Private Identification	Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	<Prvtld>	C	If 'Identification' (2.131) is present, either 'Organisation Identification' or 'Private Identification' must be present. Field is limited to the "Latin character set" (see page 18).
2.136	[1..1]	+++ Debtor Agent		<DbtrAgt>	O	
2.137	[1..1]	+++ Financial Institution Identification	Usage Rule: Either BIC or 'Other/Identification' must be used.	<FinInstnld>	O	
2.138	[0..1]	++++ BIC	(AT-13 BIC of the Debtor bank) has to be provided only when the Creditor Bank explicitly requests the BIC of the Debtor Bank where at least one of two Banks is located in a non-EEA SEPA area.	<BIC>	C	Either 'BIC' (2.138) or 'Other' (2.142) may be present.
2.142	[0..1]	++++ Other		<Othr>	C	Either 'BIC' (2.138) or 'Other' (2.142) may be present.
2.143	[1..1]	+++++ Identification	Usage Rule: Only 'NOTPROVIDED' is allowed.	<Id>	C	If 'Other' (2.142) is present, this element must be filled in.
2.148	[1..1]	+++ Debtor		<Dbtr>	M	

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.149	[1..1]	++++ Name	Mandatory (AT-14 Name of the Debtor) Usage Rule: 'Name' is limited to 70 characters in length. Usage Rule: In case of a mandate generated using data from a payment card at the point of sale which results in a direct debit to and from a payment account, and where the name of the Debtor is not available, the attribute "Name of the Debtor" must be filled in with "/CDGM" (note: Card Data Generated Mandate), followed by "/card number", "/sequence number" and "/expiry date of the card" (note: this means that the information parts are delimited by "/" or, if these data elements are not available, by any other data element(s) that would uniquely identify the Debtor to the Debtor Bank.	<Nm>	M	
2.150	[0..1]	++++ Postal Address	(AT-09 Address of the Debtor, only mandatory when the Creditor Bank or the Debtor Bank is located in a non-EEA SEPA country or territory)	<PstlAdr>	C	
2.159	[0..1]	+++++ Country		<Ctry>	O	
2.160	[0..2]	+++++ Address Line	Usage Rule: Only two occurrences are allowed.	<AdrLine>	O	
2.161	[0..1]	++++ Identification	(AT-27 Debtor identification code)	<Id>	O	
2.163	{Or[1..1]}	+++++ Organisation Identification	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	<OrgId>	C	If 'Identification' (2.161) is present, either 'Organisation Identification' or 'Private Identification' must be present. Field is limited to the "Latin character set" (see page 18).
2.164	{1..1 Or}	+++++ Private Identification	Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	<PrvtId>	C	If 'Identification' (2.161) is present, either 'Organisation Identification' or 'Private Identification' must be present. Field is limited to the "Latin character set" (see page 18).

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.167	[1..1]	+++ Debtor Account	(AT-07 Account Number of the Debtor) Usage Rule: Only IBAN is allowed.	<DbtrAcct>	M	The debtor's account in IBAN format.
2.168	[0..1]	+++ Ultimate Debtor	Usage Rule: Mandatory, if provided by the Debtor in the Mandate.	<UltmtDbtr>	C	Depending on mandate information.
2.169	[0..1]	++++ Name	(AT-15 Name of the Debtor Reference Party) Usage Rule: 'Name' is limited to 70 characters in length. Usage Rule: Mandatory if provided by the Debtor in the mandate.	<Nm>	C	Depending on mandate information.
2.171	[0..1]	++++ Identification	(AT-37 Identification code of the Debtor Reference Party)	<Id>	O	
2.172	{Or [1..1]}	+++++ Organisation Identification	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	<OrgId>	O	Field is limited to the "Latin character set" (see page 18).
2.173	{[1..1] Or}	+++++ Private Identification	Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	<PrvtId>	O	Field is limited to the "Latin character set" (see page 18).
2.176	[0..1]	+++ Instruction for Creditor Agent		<InstrForCdtrAgt>	O	<p>This field is optional.</p> <p>If not present a SEPA Direct Debit Status file will be created if there are rejected transactions. This is the standard setup for the SEPA Direct Debit Status files.</p> <p>Danske Bank offers 4 additional setups if the field contains one of these values:</p> <p>NONE - no information at all.</p> <p>ALL - information on a daily basis if the transaction changes status.</p> <p>NEGATIVE - information on a daily basis about negative status changes.</p> <p>POSTIVE - information on a daily basis about positive status changes.</p> <p>Any other value in this field will be ignored. For more information, see the format description for the SEPA Direct Debit Status file.</p>
2.177	[0..1]	+++ Purpose	(AT-58 Purpose of the Collection)	<Purp>	O	

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.178	{Or [1..1]}	++++ Code		<Cd>	C	If 'Purpose' (2.177) is present, this element must be filled in.
2.179	[1..1] Or}	++++ Proprietary	Not in use for SEPA	<Prtry>	N	
2.183	[0..1]	+++ Remittance Information	(AT-22 Remittance information from the Creditor) Usage Rule: Either 'Structured' or 'Unstructured', may be present.	<RmtInf>	O	Either 'Unstructured' (2.184) or 'Structured' (2.185) may be present.
2.184	[0..1]	++++ Unstructured	Usage Rule: 'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. Usage Rule: Only one occurrence of 'Unstructured' is allowed.	<Ustrd>	O	Only one occurrence allowed. Data must not exceed 140 characters. Field is limited to the "Latin character set" (see page 18).
2.185	[0..1]	++++ Structured	Usage Rule: 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. Usage Rule: Only one occurrence of 'Structured' is allowed.	<Strd>	O	Only one occurrence allowed. Data must not exceed 140 characters.
2.188	[0..1]	+++++ Creditor Reference Information	Usage Rule: When present, the Creditor Bank is not obliged to validate the reference information. Usage Rule: When used, both 'Type' and 'Reference' must be present.	<CdtrRefInf>	O	
2.189	[0..1]	+++++ Type		<Tp>	O	
2.190	[1..1]	+++++++ Code or Proprietary		<CdOrPrtry>	C	If 'Type' (2.189) is present, then this element must be filled in.
2.191	{Or [1..1]}	+++++++ Code	Usage Rule Only 'SCOR' is allowed.	<Cd>	C	If 'Type' (2.189) is present, then this element must be filled in.
2.192	[1..1] Or}	+++++++ Proprietary	Not in use for SEPA	<Prtry>	N	
2.193	[0..1]	+++++++ Issuer		<Issr>	O	
2.194	[0..1]	+++++++ Reference	Usage Rule: If 'Creditor' Reference contains a check digit, the receiving bank is not required to validate this. Usage Rule: If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain. Usage Rule: RF Creditor Reference may be used (ISO 11649)	<Ref>	O	Finnish reference number or ISO reference number.

Character sets

There are some limitations on the fields used for identification. They are limited to either the "Latin character set" or the "Restricted latin character set" (see below). It is noted in the column with "Danske Bank comments" if the field is limited. Otherwise the characters defined by the UTF-8 standard can be used. It should be noted that the bank that receives the transaction is only obliged to support the "Latin character set", so some UTF-8 characters might be replaced with characters from the "Latin character set".

Latin character set

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

Restricted latin character set

Except for space, the "Restricted latin character set" is similar to the "Latin character set":

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 / - ? : () . , ' +

Example file - single transaction

Here is an example file of how a single SEPA Direct Debit transaction could be made.

- It is the first (line 25) SEPA Core (line 23) Direct Debit transaction (line 17 and 20) towards a debtor.
- It is marked as a test file (line 8), so the transaction will never be executed.
- The due date is set to be the 1st of December 2010 (line 27).
- The transaction is on 100.00 euro (line 57).
- It will be transferred from the debtor Alice (line 70) account DK3030000987654321 (line 74) in Danske Bank (line 66) to the creditor Bob A/S (line 29) account DK1030001234567890 (line 33) in Danske Bank (line 38).
- The debtor's mandate id is 5555 (line 60) and the mandate has been signed on the 1st of October 2010 (line 61).
- The creditor's SEPA Direct Debit identifier is DK67ZZZ300077777777 (line 45). This is used to identify the creditor.
- The end-to-end id for this transaction is 20101101-5555-0001 (line 55). This key is used to uniquely identify the transaction. It will be present in the status files for this transaction.
- It has been indicated that all status changes should result in a status file (line 77).
- The direct debit is regarding a "Magazine subscription" (line 79).

```

1 <?xml version="1.0" encoding="utf-8"?>
2 <Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02">
3   <CstmrDrctDbtInitn>
4     <GrpHdr>
5       <MsgId>20101101-0001</MsgId><!-- Contains an id that is unique in order to identify this specific file -->
6       <CreDtTm>2010-11-01T14:42:42</CreDtTm><!-- The date and time for the creation of the file -->
7       <Authstn>
8         <Prtry>TEST</Prtry><!-- Indicates if the file is test-marked -->
9       </Authstn>
10      <NbOfTx>1</NbOfTx><!-- The number of transactions in the file -->
11      <InitgPty>
12        <Nm>Bob A/S</Nm><!-- Name of the initiating party (the creditor) -->
13      </InitgPty>
14    </GrpHdr>
15    <PmtInf><!-- Here starts the payment information block -->
16      <PmtInfId>PmtInfId-001</PmtInfId>
17      <PmtMtd>DD</PmtMtd><!-- DD indicates that it is a Direct Debit Transaction -->
18      <PmtTpInf>
19        <SvcLvl>
20          <Cd>SEPA</Cd><!-- Uses the SEPA Scheme -->
21        </SvcLvl>
22        <LclInstrm>
23          <Cd>CORE</Cd><!-- Specifies if this is a CORE or B2B transaction -->
24        </LclInstrm>
25        <SeqTp>FRST</SeqTp><!-- Indicates if this is a first, recurring, final or one-off transaction -->
26      </PmtTpInf>
27      <ReqdColltnDt>2010-12-01</ReqdColltnDt><!-- Transaction date (due date) -->
28      <Cdtr>
29        <Nm>Bob A/S</Nm><!-- Creditor's name -->
30      </Cdtr>
31      <CdtrAcct>
32        <Id>
33          <IBAN>DK1030001234567890</IBAN><!-- Creditor's account in IBAN format -->
34        </Id>
35      </CdtrAcct>
36      <CdtrAgt>
37        <FinInstnId>
38          <BIC>DABADKKK</BIC><!-- Creditor's bank BIC -->
39        </FinInstnId>
40      </CdtrAgt>

```

```
41 <CdtrSchmeId>
42 <Id>
43 <PrvtId>
44 <Othr>
45 <Id>DK67ZZZ30007777777</Id><!-- The SEPA Creditor Identifier -->
46 <SchmeNm>
47 <Prtry>SEPA</Prtry>
48 </SchmeNm>
49 </Othr>
50 </PrvtId>
51 </Id>
52 </CdtrSchmeId>
53 <DrctDbtTxInf><!-- Here starts the section with the direct debit transaction information -->
54 <PmtId>
55 <EndToEndId>20101101-5555-0001</EndToEndId><!-- A unique identification of this specific transaction -->
56 </PmtId>
57 <InstdAmt Ccy="EUR">100.00</InstdAmt><!-- Amount that will be collected -->
58 <DrctDbtTx>
59 <MndtRltdInf>
60 <MndtId>5555</MndtId><!-- Mandate identification -->
61 <DtOfSgntr>2010-10-01</DtOfSgntr><!-- Date when debtor has signed the mandate -->
62 </MndtRltdInf>
63 </DrctDbtTx>
64 <DbtrAgt>
65 <FinInstnId>
66 <BIC>DABADKKK</BIC><!-- Debtor's bank BIC-->
67 </FinInstnId>
68 </DbtrAgt>
```

```
69     <Dbtr>
70       <Nm>Alice</Nm><!-- Debtor's name -->
71     </Dbtr>
72     <DbtrAcct>
73       <Id>
74         <IBAN>DK3030000987654321</IBAN><!-- Debtor's account in IBAN format -->
75       </Id>
76     </DbtrAcct>
77     <InstrForCdtrAgt>ALL</InstrForCdtrAgt><!-- The level of statusfiles -->
78     <RmtInf>
79       <Ustrd>Magazine subscription</Ustrd><!-- Unstructured remittance information -->
80     </RmtInf>
81   </DrctDbtTxInf>
82 </PmtInf>
83 </CstmrDrctDbtInitn>
84 </Document>
```

Example file - with debtor amendment

Here is an example of a SEPA Direct Debit transaction with a debtor amendment. This example is similar to the previous example except for the lines 62 to 69 that contains the amendment information. Line 82 is changed to contain the new account number (new and original accounts are held with the same bank).

- It is indicated that the mandate has been changed (line 62).
- Debtor's original account number is DK3030000987654321 (line 66).
- Debtor's new account number is DK1530009876543210 (line 82).

```

1 <?xml version="1.0" encoding="utf-8"?>
2 <Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02">
3   <CstmrDrctDbtInitn>
4     <GrpHdr>
5       <MsgId>20101201-0001</MsgId><!-- Contains an id that is unique in order to identify this specific file -->
6       <CreDtTm>2010-12-01T12:21:02</CreDtTm><!-- The date and time for the creation of the file -->
7       <Authstn>
8         <Prtry>TEST</Prtry><!-- Indicates if the file is test-marked -->
9       </Authstn>
10      <NbOfTx>1</NbOfTx><!-- The number of transactions in the file -->
11      <InitgPty>
12        <Nm>Bob A/S</Nm><!-- Name of the initiating party (the creditor) -->
13      </InitgPty>
14    </GrpHdr>
15    <PmtInf><!-- Here starts the payment information block -->
16      <PmtInfId>Second Paymentinformation</PmtInfId>
17      <PmtMtd>DD</PmtMtd><!-- DD indicates that it is a Direct Debit Transaction -->
18      <PmtTpInf>
19        <SvcLvl>
20          <Cd>SEPA</Cd><!-- Uses the SEPA Scheme -->
21        </SvcLvl>

```

```
22     <LclInstrm>
23         <Cd>CORE</Cd><!-- Specifies if this is a CORE or B2B transaction -->
24     </LclInstrm>
25     <SeqTp>RCUR</SeqTp><!-- Indicates if this is a first, recurring, final or one-off transaction -->
26 </PmtTpInf>
27 <ReqdColltnDt>2011-01-01</ReqdColltnDt><!-- Transaction date (due date) -->
28 <Cdtr>
29     <Nm>Bob A/S</Nm><!-- Creditor's name -->
30 </Cdtr>
31 <CdtrAcct>
32     <Id>
33         <IBAN>DK1030001234567890</IBAN><!-- Creditor's account in IBAN format -->
34     </Id>
35 </CdtrAcct>
36 <CdtrAgt>
37     <FinInstnId>
38         <BIC>DABADKKK</BIC><!-- Creditor's bank BIC -->
39     </FinInstnId>
40 </CdtrAgt>
41 <CdtrSchmeId>
42     <Id>
43         <PrvtId>
44             <Othr>
45                 <Id>DK67ZZZ3000777777</Id><!-- The SEPA Creditor Identifier -->
46                 <SchmeNm>
47                     <Prtry>SEPA</Prtry>
48                 </SchmeNm>
49             </Othr>
50         </PrvtId>
51     </Id>
52 </CdtrSchmeId>
```



```
53 <DrctDbtTxInf><!-- Here starts the section with the direct debit transaction information -->
54   <PmtId>
55     <EndToEndId>20101201-5555-0001</EndToEndId><!-- A unique identification of this specific transaction -->
56   </PmtId>
57   <InstdAmt Ccy="EUR">100.00</InstdAmt><!-- Amount that will be collected -->
58   <DrctDbtTx>
59     <MndtRltdInf>
60       <MndtId>5555</MndtId><!-- Mandate identification -->
61       <DtOfSgntr>2010-10-01</DtOfSgntr><!-- Date when debtor has signed the mandate -->
62       <AmdmntInd>true</AmdmntInd><!-- Amendment indicator -->
63       <AmdmntInfDtls>
64         <OrgnlDbtrAcct>
65           <Id>
66             <IBAN>DK3030000987654321</IBAN><!-- Debtor's original account number -->
67           </Id>
68         </OrgnlDbtrAcct>
69       </AmdmntInfDtls>
70     </MndtRltdInf>
71   </DrctDbtTx>
72   <DbtrAgt>
73     <FinInstnId>
74       <BIC>DABADKKK</BIC><!-- Debtor's bank BIC-->
75     </FinInstnId>
76   </DbtrAgt>
77   <Dbtr>
78     <Nm>Alice</Nm><!-- Debtor's name -->
79   </Dbtr>
80   <DbtrAcct>
81     <Id>
82       <IBAN>DK1530009876543210</IBAN><!-- Debtor's account in IBAN format -->
83     </Id>
84   </DbtrAcct>
```

```
85     <InstrForCdtrAgt>ALL</InstrForCdtrAgt><!-- The level of statusfiles -->
86     <RmtInf>
87         <Ustrd>Magazine subscription</Ustrd><!-- Unstructured remittance information -->
88     </RmtInf>
89     </DrctDbtTxInf>
90 </PmtInf>
91 </CstmrDrctDbtInitn>
92 </Document>
```