

# SEPA Direct Debit Initiation

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

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## 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 v 4.0 (EPC130-08)
- SEPA Business to Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines v 2.0 (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.

## 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.

## 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:20022: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	<p>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).</p> <p>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.</p> <p>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 using '{or}' and 'or}'.</p>
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	<p>Indicates how Danske Bank uses an element:</p> <p>M = Mandatory (must be filled in)</p> <p>C = Conditionally (must in some cases be filled in depending on other information in the file)</p> <p>O = Optional (can be used)</p> <p>N = Not used</p> <p>Even though a field might not be used by Danske Bank, it might be mandatory in order to have a valid file.</p>
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 17).
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		<NbOfTxs>	M	Must be present in order for the file to be valid.
1.7	[0..1]	++ Control Sum		<CtrlSum>	N	
1.8	[1..1]	++ Initiating Party		<InitgPty>	M	Must be present in order for the file to be valid.
1.9	[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 17).
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	[0..1]	++ Number of Transactions		<NbOfTxs>	N	
2.5	[0..1]	++ Control Sum		<CtrlSum>	N	
2.6	[0..1]	++ Payment Type Information	Mandatory	<PmtTpInf>	M	There must be one occurrence.
2.8	[0..1]	+++ Service Level	Mandatory	<SvcLvl>	M	Field is not used by the bank, but must be present.
2.9	{Or	++++ Code	(AT-20 The identification code of the Scheme) Usage Rule: Only 'SEPA' is allowed.	<Cd>	M	Field is not used by the bank, but must be present and contain the string 'SEPA'.
2.10	Or}	++++ Proprietary	Not in use for SEPA	<Prtry>	N	
2.11	[0..1]	+++ Local Instrument	Mandatory	<LclInstrm>	M	

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.12	{Or	++++ Code	<p>Core: (AT-20 The identification code of the Scheme) Usage Rule: Only 'CORE' is allowed. 'CORE' is used to indicate a Core direct debit.</p> <p>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.</p> <p>Usage Rule: The mixing of Core Direct Debits and Business-to-Business Direct Debits is not allowed in the same message.</p>	<Cd>	M	Indicates which scheme is used. Must contain one of the following values: CORE or B2B.
2.13	Or}	++++ Proprietary	Not in use for SEPA	<Prtry>	N	
2.14	[0..1]	+++ Sequence Type	<p>Mandatory (AT-21 Transaction Type) Usage Rule: If 'Amendment Indicator' is 'true', and 'Original Debtor Agent' is set to 'SMNDA', this message element must indicate 'FRST'.</p>	<SeqTp>	M	<p>Must contain one of the following values: FRST, RCUR, FNAL or OOFF</p> <p>FRST: First direct debit transaction in a series RCUR: Recurring direct debit transaction in a series. FNAL: Final direct debit transaction in a series. OOFF: One off. A single direct debit.</p>
2.15	[0..1]	+++ Category Purpose	<p>(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.</p>	<CtgyPurp>	O	
2.18	[1..1]	++ Requested Collection Date	(AT-11 Due Date of the Collection)		M	Payment date for the direct debit transaction.
2.19	[1..1]	++ Creditor		<Cdtr>	M	
2.19	[0..1]	+++ Name	<p>Mandatory (AT-03 Name of the Creditor) Usage Rule: 'Name' is limited to 70 characters in length.</p>	<nm>	M	

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.19	[0..1]	+++ Postal Address	(AT-05 Address of the Creditor)	<PstlAdr>	O	
2.19	[0..1]	++++ Country		<Ctry>	O	
2.19	[0..7]	++++ Address Line	Usage Rule: Only two occurrences are allowed.	<AdrLine>	O	
2.20	[1..1]	++ Creditor Account	(AT-04 Account Number of the Creditor).	<CdtrAcct>	M	
2.20	[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.
2.20	[0..1]	+++ Currency		<Ccy>	N	
2.21	[1..1]	++ Creditor Agent	Usage Rule: Only BIC is allowed	<CdtrAgt>	M	Creditor's BIC code.
2.23	[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	
2.23	[0..1]	+++ Name	(AT-38 Name of the Creditor Reference Party) Usage Rule: 'Name' is limited to 70 characters in length.	<Nm>	O	
2.23	[0..1]	+++ Identification	(AT-39 Identification code of the Creditor Reference Party)	<Id>	O	
2.23	{Or	++++ 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 17).
2.23	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 17).
2.24	[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.



Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.27	[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.	<CdrSchmeld>	C	The identification of the creditor must be present here or at 2.66.
2.27	[0..1]	+++ Identification	Mandatory (AT-02 Identifier of the Creditor)	<Id>	C	If Creditor Scheme Identification is present, this element is mandatory.
2.27	{Or	++++ Organisation Identification	Not in use for SEPA		N	
2.27	Or}	++++ Private Identification	Mandatory Usage Rule: Private Identification is used to identify either an organisation or a private person.	<PrvtId>	C	If Creditor Scheme Identification is present, this element is mandatory.
2.27	[0..n]	+++++ Other	Usage Rule: Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed.	<Othr>	C	If Creditor Scheme Identification is present, this element is mandatory.
2.27	[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 is present, this element is mandatory. Contains the SEPA Direct Debit Creditor Identifier. Field is limited to the "latin character set" (see page 17) and must be written in capital letters.
2.27	[0..1]	+++++++ Scheme Name		<SchmeNm>	C	If Creditor Scheme Identification is present, this element is mandatory.
2.27	[1..1]	+++++++ Proprietary	Usage Rule: 'Scheme Name' under 'Other' must specify 'SEPA' under 'Proprietary'.	<Prtry>	C	If Creditor Scheme Identification is present, this element is mandatory. Then It must contain the constant 'SEPA' to indicate that it is a SEPA transaction.
2.28	[1..n]	++ Direct Debit Transaction Information		<DrctDbtTxInf>	M	

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.29	[1..1]	+++ Payment Identification		<PmtId>	M	
2.30	[0..1]	++++ Instruction Identification		<InstrId>	O	Field is limited to the "restricted latin character set" (see page 17).
2.31	[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 17).
2.44	[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.
2.45	[0..1]	+++ Charge Bearer	Usage Rule: Only 'SLEV' is allowed.	<ChrgBr>	O	If present it must contain the value 'SLEV'.
2.46	[0..1]	+++ Direct Debit Transaction	Mandatory	<DrctDbtTx>	M	
2.47	[0..1]	++++ Mandate Related Information	Mandatory	<MndtRltdInf>	M	This structure contains information about the mandate used for this specific transaction
2.48	[0..1]	+++++ Mandate Identification	Mandatory (AT-01 Unique Mandate Reference)	<MndtId>	M	Field is limited to the "latin character set" (see page 17).
2.49	[0..1]	+++++ Date Of Signature	Mandatory (AT-25 Date of Signing of the Mandate)	<DtOfSgntr>	M	
2.50	[0..1]	+++++ Amendment Indicator		<AmdmntInd>	O	Indicates if a mandate has been amended. Can contain either 'true' or 'false'.
2.51	[0..1]	+++++ Amendment Information Details	(AT-24 Reason for Amendment of the Mandate) Usage Rule: Mandatory if 'Amendment Indicator' is 'true'. The reason code from the Rulebook is indicated using one of the following message sub-elements.	<AmdmntInfDtls>	C	Information about amendment. This section must be filled in if 2.50 is set to 'true'. Covers the fields 2.52 to 2.58. The reason for the amendment is indicated in the use of the sub-elements 2.52-2.58.

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.52	[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 17).
2.53	[0..1]	++++++ Original Creditor Scheme Identification	Usage Rule: Mandatory if changes occur in 'Creditor Scheme Identification' and or 'Name', otherwise not to be used.	<OrgnlCdtrSchmeld>	C	
2.53	[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	
2.53	[0..1]	+++++++ Identification	(AT-18 Identifier of the original Creditor who issued the Mandate)	<Id>	C	
2.53	{Or	+++++++ Organisation Identification	Not in use for SEPA		N	
2.53	Or}	+++++++ Private Identification	Usage Rule: Private Identification is used to identify either an organisation or a private person.	<PrvtId>	C	
2.53	[0..n]	+++++++ Other	Usage Rule: Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. Usage Rule: Must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. Usage Rule: 'Scheme Name' under 'Other' must specify 'SEPA' under 'Proprietary'.	<Othr>	C	
2.57	[0..1]	++++++ Original Debtor Account	Usage Rule: Only IBAN allowed. Usage Rule: To be used only for changes of accounts within the same bank.	<OrgnlDbtrAcct>	C	

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.58	[0..1]	+++++ Original Debtor Agent	Usage Rule: To use 'Proprietary' under 'Other' under 'Financial Institution Identification' with code 'SMNDA' to indicate same mandate with new Debtor Agent. Usage Rule: To be used with the 'FRST' indicator in the 'Sequence Type'.	<OrgnDbtrAgt>	C	
2.62	[0..1]	+++++ Electronic Signature	(AT-16 Placeholder for the electronic signature data, if applicable) (AT-17 Type of Mandate (paper, e-Mandate)) (AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03)) 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.
2.66	[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 2.27.
2.66	[0..1]	+++++ Identification	Mandatory (AT-02 Identifier of the Creditor)	<Id>	C	If Creditor Scheme Identification is present, this element is mandatory.
2.66	{Or	+++++ Organisation Identification	Not in use for SEPA	<OrgId>	N	
2.66	Or}	+++++ Private Identification	Usage Rule: Private Identification is used to identify either an organisation or a private person.	<PrvtId>	C	If Creditor Scheme Identification is present, this element is mandatory.

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.66	[0..n]	+++++++ Other	Usage Rule: Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. Usage Rule: Must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. Usage Rule: 'Scheme Name' under 'Other' must specify 'SEPA' under 'Proprietary'.	<Othr>	C	If Creditor Scheme Identification is present, this element is mandatory. Field is limited to the "latin character set" (see page 17).
2.69	[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	
2.69	[0..1]	++++ Name	(AT-38 Name of the Creditor Reference Party) Usage Rule: 'Name' is limited to 70 characters in length.	<Nm>	O	
2.69	[0..1]	++++ Identification	(AT-39 Identification code of the Creditor Reference Party)	<Id>	O	
2.69	{Or	+++++ 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 17).
2.69	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 17).
2.70	[1..1]	+++ Debtor Agent	(AT-13 BIC of the Debtor Bank) Usage Rule: Only BIC is allowed.	<DbtrAgt>	M	
2.72	[1..1]	+++ Debtor		<Dbtr>	M	
2.72	[0..1]	++++ Name	Mandatory (AT-14 Name of the Debtor) Usage Rule: 'Name' is limited to 70 characters in length.	<Nm>	M	
2.72	[0..1]	++++ Postal Address	(AT-09 Address of the Debtor)	<PstlAdr>	O	
2.72	[0..1]	+++++ Country		<Ctry>	O	

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.72	[0..7]	+++++ Address Line	Usage Rule: Only two occurrences are allowed.	<AdrLine>	O	
2.72	[0..1]	++++ Identification	(AT-27 Debtor identification code)	<Id>	O	
2.72	{Or}	+++++ Organisation Identification	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	<OrgId>	C	If 'Identification' is present, either 'Organisation Identification' or 'Private Identification' must be present. Field is limited to the "latin character set" (see page 17).
2.72	Or}	+++++ Private Identification	Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	<PrvtId>	C	If 'Identification' is present, either 'Organisation Identification' or 'Private Identification' must be present. Field is limited to the "latin character set" (see page 17).
2.73	[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.
2.74	[0..1]	+++ Ultimate Debtor	Usage Rule: Mandatory, if provided by the Debtor in the Mandate.	<UltmtDbtr>	C	Depending on mandate information.
2.74	[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.
2.74	[0..1]	++++ Identification	(AT-37 Identification code of the Debtor Reference Party)	<Id>	O	
2.74	{Or}	+++++ 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 17).
2.74	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 17).

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.75	[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 four 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>
2.76	[0..1]	+++ Purpose	(AT-58 Purpose of the Collection)	<Purp>	O	
2.77	{Or	++++ Code		<Cd>	C	If 'Purpose' (2.76) is present, this element must be filled in.
2.78	Or}	++++ Proprietary	Not in use for SEPA	<Prtry>	N	
2.88	[0..1]	+++ Remittance Information	(AT-22 Remittance information from the Creditor) Usage Rule: Either 'Structured' or 'Unstructured', may be present.	<RmtInf>	O	Either 'Unstructured' (2.89) or 'Structured' (2.90) may be present.
2.89	[0..n]	++++ Unstructured	Usage Rule: 'Unstructured' may carry structuredremittance information, as agreed between the Creditor and the Debtor. Format Rule: Only one occurrence of 'Unstructured' is allowed.	<Ustrd>	O	<p>Only one occurrence allowed.</p> <p>Data must not exceed 140 characters.</p> <p>Field is limited to the "latin character set" (see page 17).</p>

Index	Mult	Message Element	SEPA B2B and Core Requirements	<XmlTag>	Danske Bank M/C/O/N	Danske Bank Comments
2.90	[0..n]	++++ Structured	Usage Rule: 'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. Format Rule: Only one occurrence of 'Structured' is allowed.	<Strd>	O	Only one occurrence allowed. Data must not exceed 140 characters.
2.110	[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	
2.111	[0..1]	+++++ Type		<Tp>	O	
2.112	[1..1]	+++++ Code or Proprietary		<CdOrPrtry>	C	If 'Type' (2.111) is present, then this element must be filled in.
2.113	{Or	+++++ Code	Usage Rule Only 'SCOR' is allowed.	<Cd>	C	If 'Type' (2.111) is present, then this element must be filled in.
2.114	Or}	+++++ Proprietary	Not in use for SEPA	<Prtry>	N	
2.115	[0..1]	+++++ Issuer		<Issr>	O	
2.116	[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>
```

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41 <CdtrSchmeId>
42   <Id>
43     <PrvtId>
44       <Othr>
45         <Id>DK67ZZZ300077777777</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 accountnumber.

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