January 28th 2016 – rev. 1.4

# SEPA Direct Debit payment files for MultiCash-SK

# XML format description

**(extension of created XML file will be .CDD or .CDB)**

**file attachment: CSOB SK SDD payment files and payment entry screens.zip**

## Purpose of this document:

The document should help the clients of the bank with the conversion of national payment formats (SKI, SKA) to SEPA XML format of payment orders. It describes the scheme of SEPA message and adds mapping of some elements of this message to national payment formats.

## Sources:

* 1. [SEPA Direct Debit Scheme Customer-to-Bank Implementation Guidelines Version 6.0](http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=537). This document sets out the rules for implementing Version 6.0 of the SEPA Direct Debit Scheme Rulebook based on Version 2009 of the customer-to-bank direct debit ISO 20022 XML message standards. http://www.europeanpaymentscouncil.eu/content.cfm?page=sepa\_direct\_debit\_(sdd)
  2. The ISO 20022 Message Definition Report (MDR) – section pain.008.001.02 CustomerDirectDebitInitiationV02 <http://www.iso20022.org/message_archive.page#PaymentsInitiation3>
  3. The ISO 20022 External Code Lists (Category purpose, Purpose, Organization ID and Personal ID code lists) <http://www.iso20022.org/external_code_list.page>
  4. Scheme ISO pain.008.001.02.xsd

## Message Structure:

The direct debit initiation message is composed of three parts: GroupHeader, PaymentInformation and DirectDebitTransactionInformation. The message may contain several PaymentInformation parts to which one or several DirectDebitTransactionInformation parts are included.

GroupHeader

PaymentInformation 1

DirectDebitTransaction

Information 1

DirectDebitTransaction

Information 2

PaymentInformation 2

DirectDebitTransaction

Information 1

PaymentInformation 3

DirectDebitTransaction

Information 1

**GroupHeader**

This building block is mandatory. It contains common identifying elements to the entire message such as MessageIdentification, CreationDateAndTime, and Grouping indicator.

**PaymentInformation**

This building block is mandatory and repetitive. It contains elements related to the debit side of the transaction, such as Creditor/Debtor, Creditor/DebtorAccount Information and PaymentMethod.

**DirectDebitTransaction Information**

Transaction Information is part of the Payment Information block, is mandatory and can be repetitive. It contains information related to both sides of the transaction.

## Character Set

To create SEPA messages, i.e. the reference data, the following characters are permitted according to the UTF-8 and/or ISO-8859 coding:

|  |  |  |
| --- | --- | --- |
| Permitted Character Code | Character | Hex Code |
| numeric characters | 0 to 9 | X'30' – X'39' |
| capital characters | A to Z | X'41' – X'5A' |
| small characters | a to z | X'61' – 'X'7A' |
| apostrophe | "'" | X'27' |
| colon | ":" | X'3A' |
| question mark | "?" | X'3F' |
| comma | "," | X'2C' |
| minus | "-" | X'2D' |
| blank character | " " | X'20' |
| left bracket | "(" | X'28' |
| plus sign | "+" | X'2B' |
| period | "." | X'2E' |
| right bracket | ")" | X'29' |
| slash | "/" | X'2F' |

## Description of columns in the table:

* **Index:** message element Index number in the relating ISO 20022 Message Definition Report, PDF version.
* **Mult:** 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}’).
* **Message Element:** 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.
* **SEPA CR:** if the element is mandatory in SEPA Core Requirements, it is shaded yellow, if the element is defined in the Rulebook, it has (AT-nn) number.
* **XML-tag:** XML tag of the element in payment message
* **M/O:** says, if the element is **m**andatory or **o**ptional
* **Length:** determines, how many characters can be used within the tag
* **Format:**
  + A: alphanumeric, may contain numbers and allowed characters (ref. 4 Character set)
  + DateTime: ISO format Date and time (e.g. 2013-03-11T12:45:50)
  + Date: ISO format date (e.g. 2013-03-12)
  + N: numeric, only numbers are allowed
  + Amount: numbers, with a decimal point as separator. Maximum length is 9 digits before the separator, and 2 behind it. Exception for this rule is the control sum.
  + Boolean: true or false
  + Code: specific code, for example ISO CountryCode
* **Basic description:** further description of the element
* **Sample:** basic sample of what can be filled within the tags
* **Mapping to SKI:** field in SKI file, that contains same or similar value

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Index** | **Mult** | **Message element** | **SEPA core requirements** | **XML-tag** | | **M/O** | **Length** | | **Format** | | **Description** | **Example** | **SKI Mapping** |
| File Header | | <?xml version="1.0" encoding="utf-8"?>  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd"> | | | | | | | | | This is the top level element of a pain.008.001.02 message File header is mandatory. |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  | [1..1] | *+ Message root* |  | | <CstmrDrctDbtInitn> | M |  |  | | |  |  |  |
| 1.0 | [1..1] | + Group Header |  | | <GrpHdr> | M |  |  | | |  |  |  |
| 1.1 | [1..1] | ++ Message Identification |  | | <MsgId> | M | 35 | A | | | Unique file reference (generated) | MCDD1401297279962425 |  |
| 1.2 | [1..1] | ++ Creation Date Time |  | | <CreDtTm> | M |  | DateTime | | | Creation date and time of the file. | 2014-01-29T08:49:10 |  |
| 1.6 | [1..1] | ++ Number Of Transactions |  | | <NbOfTxs> | M | 15 | N | | | The number of transaction within the file. | 1 | S3: subfield 1 |
| 1.7 | [0..1] | ++ Control Sum |  | | <CtrlSum> | O | 18.2 | Amount | | | Total amount of all transactions within the file. Decimals are to be separated with a point “.” | 2555.00 | S3: subfield 2 |
| 1.8 | [1..1] | ++ Initiating Party | Initiating Party | | <InitgPty> | M |  |  | | | Usage: This can either be the creditor or a party that initiates the direct debit on behalf of the creditor. |  |  |
|  | [0..1] | +++ Name | *AT-03 Usage Rule:* ‘Name’ is limited to 70 characters in length. | | <Nm> | M | 70 | A | | | Name of the initiating party | OMIKRON SK IT | KI: subfield 1 - 2 |
|  | [0..1] | +++ PostalAddress | AT-05 The Address of the Creditor | | <PstlAdr> |  |  |  | | |  |  |  |
|  | [0..1] | ++++ Country Code |  | | <Ctry> | O | 2 |  | | | ISO code of the country | SK |  | |
|  | [0..2] | ++++ AddressLine | *Usage Rule: Only two occurrences are allowed.* | | <AdrLine> | O | 2 x 35 | A | | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. | ZAHRADNI 16/1855  BRATISLAVA 2, 821 00 |  |
|  | [0..1] | +++ Identification | Debtor Identification Code | | <Id> | O |  | A | | | Organisation OR Private Identification; see **Following table**  for details |  |  |
|  | [0..1]{Or | ++++ Organisation Identification | *Usage Rule:* Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed. | | <OrgId> |  |  | A | | | <Othr><Id>  <Othr><Issr> | OTHER-ID 123456  OTHER-AUTHORITY |  |
|  | Or}[0..1] | ++++ Private Identification | *Usage Rule:* Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed. | | <PrvtId> |  |  | A | | |  |  |  |
| 2.0 | [1..n] | **+ Payment Information** |  | | <PmtInf> | M |  |  | | |  |  |  |
| 2.1 | [1..1] | ++ Payment Information Identification |  | | <PmtInfId> | M | 35 | A | | | Unique identification, as assigned by a sending party, to unambiguously identify the payment information | 14012900001 |  |
| group within the message. |
| 2.2 | [1..1] | ++ Payment Method | *Usage Rule:* Only ‘DD’ is allowed. | | <PmtMtd> | M | 2 | A Code | | | Fixed Value „DD‟ for direct debit | DD | HD: subfield 1 (if HD subfield 1 contains "32" " Payment Method is DD) |
| 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> | O | 5 | Boolean | | | True (batch booking) or false (single booking) ČSOB processes all SDD as single DD. Batch booking is to be set upon request. | TRUE |  |
| 2.4 | [0..1] | ++ Number of Transactions |  | | <NbOfTxs> | M | 15 | N | | | The number of transactions within this batch. | 1 | S3: Subfield 1 |
| 2.5 | [0..1] | ++ Control Sum |  | | <CtrlSum> | M | 18 | Amount | | | Total amount of all transactions within this segment. Decimals are to be separated with a point “.” | 2555.00 | S3: Subfield 2 subfield |
| 2.6 | [0..1] | ++ Payment Type Information | *Usage Rule:* If used, it is recommended to be used only at ‘Payment Information’ level and not at 'Direct Debit Transaction Information' level. *Usage Rule:* When ‘Instruction Priority’ is to be used, ‘Payment Type Information’ must be pre-sent at ‘Payment Information’ level. | | <PmtTpInf> | M |  |  | | | Set of elements used to further specify the type of transaction. |  |  |
| 2.8 | [0..1] | +++ Service Level | *Usage Rule:* Usage is recommended. | | <SvcLvl> | M |  |  | | |  |  |  |
| 2.9 | [1..1] | ++++ Code | AT-20 Identification code of the SDD Scheme; *Usage Rule:* Only ‘SEPA’ is allowed. | | <Cd> | M | 4 | A | | | Fixed value „SEPA‟ | SEPA |  |
| 2.11 | [0..1] | +++ LocalInstrument |  | | <LclInstrm> | M |  | A Code | | | User community specific instrument |  |  |
| 2.12 | [1..1] | ++++ Code | AT-20 The identification code of the Scheme Usage Rule: Only ‘CORE’ or ‘COR1’ is allowed. Usage Rule: The mixing of different Local Instrument values is not allowed in the same message. | | <Cd> | M | 4 | A Code | | | CORE, B2B | CORE |  |
| 2.14 | [0..1] | +++ Sequence Type | 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’. | | <SeqTp> | M | 4 | A Code | | | The type of DD - Code RCUR, OOFF, FRST, FNAL | RCUR |  |
| 2.15 | [0..1] | +++ Category Purpose | AT-59 Category purpose of the Collection) *Usage Rule:* Depending on the agreement between the Originator and the Originator Bank, ‘Category Purpose’ may be forwarded to the Beneficiary Bank. | | <CtgyPurp> | O | 3 | A | | | This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. This field is not used in SK. |  |  |
| 2.16 | [1..1] | ++++ Code |  | | <Cd> | M | 4 | A | | | Only Codes from ExternalCategoryPurpose1Code from ISO 20022 4-CategoryPurpose are allowed.  (**External Code Sets**) |  |  |
|  |
| 2.18 | [1..1] | ++ Requested Collection Date |  | | <ReqdColltnDt> | M |  | Date | | | This is the date on which the debtor's account is to be debited. Example: YYYY-MM-DD | 2014-02-03 | HD: subfield 2 |
| AT-11 Due Date of the Collection | |
| 2.19 | [1..1] | **++ Creditor** |  | | <Cdtr> | M |  |  | | |  |  |  |
|  | [0..1] | +++ Name | AT-03 Usage Rule: ‘Name’ is limited to 70 characters in length. | | <Nm> | M | 70 | text | | | Name of the Creditor | OMIKRON SK IT | KI subfield 1- 2 |
|  | [0..1] | +++ Postal address | AT-05 Address of the Creditor | | <PstlAdr> | O |  | A | | |  |  |  |
|  | [0..1] | ++++ Country Code |  | | <Ctry> | O | 2 |  | | | ISO code of the country of the creditor | SK |  | |
|  | [0..1] | ++++ Street |  | | <AdrLine> | O | 35 |  | | |  | ZAHRADNI 16/1855 | KI subfield 3 | |
|  | [0..1] | ++++ Town |  | | <AdrLine> | O | 35 |  | | |  | BRATISLAVA 2, 821 00 | KI subfield 4 | |
|  | [0..1] | +++ Identification |  | | <Id> | O |  |  | | | Organisation OR Private Identification; see **Following table**  for details |  |  | |
|  | [0..1]{Or | **++++** Organisation identification |  | | <OrgId> | O | 35 | A | | Unique and unambiguous identification  <Othr><Id>  Entity that assigns the identification/Issuer  <Othr><Issr> | | OTHER-ID 123456  OTHER-AUTHORITY |  | |
|  | Or}[0..1] | ++++ Private Identification | *Usage Rule:* Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed. | | <PrvtId> | O | 35 | A | |  | |  |  | |
| 2.20 | [1..1] | ++ Creditor Account | AT-04 Account Name of the Creditor | | <CdtrAcct> | M | 70 | A | | |  |  | UK: subfield 1 - 2 | |
|  | [1..1] | +++ Identifikácia |  | | <Id> | M |  |  | | |  |  |  | |
|  | [1..1] | ++++ IBAN | AT-04 Usage Rule: Only IBAN is allowed. | | <IBAN> | M | 34 | A | | | IBAN account | SK8875000000190123123123 | UK subfield 1-2 | |
|  | [0..1] | ++++ Currency |  | | <Ccy> | O | 3 | Code | | | ISO currency code of the account | EUR |  | |
| 2.21 | [1..1] | **++ Creditor Agent** | Usage Rule: Only BIC is allowed | | <CdtrAgt> | M |  |  | | |  |  |  | |
|  | [1..1] | +++ FinancialInstitutionIdentification |  | | <FinInstId> | M |  |  | | |  |  |  | |
|  | [1..1] | ++++ BankIdentificationCode | AT-12 The BIC code of the Creditor Bank | | <BIC> | M | 8 OR 11 | A | | | SWIFT BIC code of the bank | CEKOSKBXXXX | HD: subfield 3 | |
| 2.23 | [0..1] | ++ UltimateCreditor | AT-38 Name of the Creditor Reference Party) Usage Rule: ‘Name’ is limited to 70 characters in length. | | <UltmtCdtr> | O |  |  | | |  |  |  | |
|  | [0..1] | +++ Name | AT-38 Name of the Creditor Reference Party) Usage Rule: ‘Name’ is limited to 70 characters in length | | <Nm> | O | 70 |  | | | Ultimate Creditor Name | OMIKRON GLOBAL IT |  | |
|  | [0..1] | +++ Address |  | | <PstlAdr> | O |  |  | | |  |  |  | |
|  | [0..1] | ++++ Country Code |  | | <Ctry> | O | 2 |  | | | ISO code of the country | DE |  | |
|  | [0..2] | ++++ AddressLine | *Usage Rule: Only two occurrences are allowed.* | | <AdrLine> | O | 2 x 35 | A | | | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. | SAUBERE STRASSE 18 HAMBURG |  | |
|  | [0..1] | +++ Identification | Debtor Identification Code | | <Id> | O |  | A | | | Organisation OR Private Identification; see **Following table**  for details |  |  | |
|  | [0..1]{Or | ++++ Organisation Identification | AT-39 Identification code of the Creditor Reference Party  *Usage Rule:* Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed. | | <OrgId> | 0 | 35  4 | A | | | Unique and unambiguous identification  <Othr><Id>  <Othr><SchmeNm><Cd> | DAN-CISLO123456789  TXID |  | |
|  | Or}[0..1] | ++++ Private Identification | *Usage Rule:* Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed. | | <PrvtId> | O | 35 | A | | |  |  |  | |
| 2.24 | [0..1] | ++ ChargeBearer | Usage Rule: Only ‘SLEV’ is allowed. Usage Rule: It is recommended that this element be specified at ‘Payment Information’ level. | | <ChrgBr> | O | 4 | Code | | | Fixed value SLEV | SLEV |  | |
| 2.27 | [0..1] | ++ CreditorSchemeIdentification | 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> | M |  |  | | | CID |  |  | |
|  | [0..1] | +++ Identification | Creditor Identification | | <Id> | M |  |  | | |  |  |  | |
|  | [0..1] | ++++ PrivateIdentification | Usage Rule: Private Identification is used to identify either an organisation or a private person. | | <PrvtId> | M |  |  | | |  |  |  | |
|  | [0..n] | +++++ Other | Usage Rule: Only one occurrence of ‘Other’ is allowed, and no other sub-elements are allowed. | | <Othr> |  |  |  | | | MultiCash allows only one <Id> |  |  | |
|  |  | ++++++ Identification | AT-02 Identifikácia kreditora | | <Id> | M | 18 | A | | | Assigned CID - Creditor ID if present at this level, then used for all transactions at <DrctDbtTxInf> level | DE98ZZZ09999999999 |  | |
|  |  | ++++++ SchemeName |  | | <SchmeNm> | M |  |  | | |  |  |  | |
|  |  | +++++++ Proprietary | Usage Rule: ‘Proprietary’ under ‘Scheme Name’ must specify ‘SEPA’ | | <Prtry> | M | 4 | Code | | | Only „SEPA“ allowed | SEPA |  | |
| 2.28 | [1..n] | ++Direct Debit Transaction Information |  | | <DrctDbtTxInf> | M |  |  | | | Subtags on this level may be identical to those on PmtInf level |  |  | |
| 2.29 | [1..1] | +++ PaymentIdentification |  | | <PmtId> | M |  |  | | |  |  |  | |
| 2.30 | [0..1] | ++++ InstructionIdentification |  | | <InstrId> | M | 35 | A | | | Unique direct debit transaction reference; e.g. generated by MultiCash | MCDD140120000001 | RF: Subfield 1 | |
| 2.31 | [1..1] | ++++End To End Identification | AT-10 Creditor’s reference of the direct debit Collection | | <EndToEndId> | M | 35 | A | | | E2E Identification; Identification is passed on, unchanged, throughout the entire end-to-end chain. This field is prefilled by the SEPA module of the initiating party. E2E reference: /VS10nV/SS10nV/KS4nV /VS(10 characters)/SS(10 characters)/KS(4 characters) (= /VSPartner variable symbol/SSSpecific symbol/KSConstant symbol)  Or NOTPROVIDED if fields VS, SS, CS are emtpy | /VS987654/SS8888888888/KS0308 | partner variable symbol - ZD: subfield 1 specific symbol – AD:  constant symbol - EC | |
| 2.44 | [1..1] | +++InstructedAmount | 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 | 18.2 | N Amount | | | Amount of the collection in EUR. Decimals are to be separated with a point “.” The amount must be between 0.01 and 999999999.99 EUR. | <InstdAmt Ccy="EUR">2555.00</InstdAmt> | KC subfield 3 + 1 | |
| 2.45 | [0..1] | +++ ChargeBearer | Usage Rule: Only ‘SLEV’ is allowed. Usage Rule: It is recommended that this element be specified at ‘Payment Information’ level. | | <ChrgBr> | O | 4 | Code | | | Fixed value „SLEV‟ to be ignored if used on PmtInf level | SLEV |  | |
| 2.46 | [0..1] | +++ Direct Debit Transaction |  | | <DrctDbtTx> | M |  |  | | |  |  |  | |
| 2.47 | [0..1] | ++++ MandateRelatedInformation |  | | <MndtRltdInf> | M |  |  | | |  |  |  | |
| 2.48 | [0..1] | +++++ Mandate Identification | AT-01 The unique Mandate Reference | | <MndtId> | M | 35 | A | | | Unique identification, as assigned by the creditor, to umambiguously identify the mandate | MANDAT2014 |  | |
| 2.49 | [0..1] | +++++ Date Of Signature | AT-25 The Date of signing of the Mandate | | <DtOfSgntr> | M |  | Date | | | Date on which the direct debit mandate has been signed by the debtor; Mandates before 2/1/2014 recommended to be fill with 1/31/2014 | 2014-01-01 |  | |
| 2.50 | [0..1] | +++++ Amendment Indicator |  | | <AmdmntInd> | O |  | Boolean | | | Indicator notifying whether the underlying mandate is amended or not; true/false | false |  | |
| 2.51 | [0..1] | +++++ Amendment InformationDetails | AT-24 Reason for Amendment of the Mandate) Usage Rule: Mandatory if ‘Amendment Indicator’ is ‘true’. | | <AmdmntInfDtls> | O |  |  | | |  |  |  | |
| 2.52 | [0..1] | ++++++ OriginalMandateIdentification | 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.mandátu’, inak sa nepoužíva. | | <OrgnlMndtId> | O | 35 | A | | | Unique identification, as assigned by the creditor, to unambiguously identify the original mandate. |  |  | |
| 2.53 | [0..1] | ++++++ OriginalCreditorSchemeIdentification | Usage Rule: Mandatory if changes occur in ‘Creditor Scheme Identification’ and or ‘Name’, otherwise not to be used. | | <OrgnlCdtrSchmeId> | O |  |  | | | Original creditor scheme identification that has been modified. |  |  | |
|  | [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> | M | 70 |  | | |  |  |  | |
|  | [0..1] | +++++++ Identification | AT-18 Identifier of the original Creditor who issued the Mandate | | <Id> | M |  |  | | | CID – creditor ID |  |  | |
|  | [0..1] | ++++++++ Private Identification | *Usage Rule:* Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed. | | <PrvtId> | M | 35 | A | | |  |  |  | |
|  | [0..n] | +++++++++ Other | Only one occurence of <Othr> allowed. | | <Othr> |  |  |  | | | Only 1 occurence of Id allowed by MC |  |  | |
|  |  | +++++++++++ Identification | AT-18 The identifier of the originál Creditor who issued the Mandate | | <Id> | M | 35 | A | | | Assigned CID - Creditor ID | SK83ZZZ70000000034 |  | |
|  |  | +++++++++++ Scheme Name |  | | <SchmeNm> | M |  |  | | |  |  |  | |
|  |  | ++++++++++++ Proprietary |  | | <Prtry> | M | 4 | Code | | | Only SEPA allowed |  |  | |
| 2.57 | [0..1] | ++++++ OriginalDebtorAccount |  | | <OrgnlDbtrAcct> | O |  |  | | | Original debtor account that has been modified |  |  | |
|  | [1..1] | +++++++ Identification |  | | <Id> | M |  |  | | |  |  |  | |
|  | [1..1] | ++++++++ IBAN |  | | <IBAN> | M | 34 | A | | | IBAN account number |  |  | |
| 2.70 | [1..1] | +++**DebtorAgent** | AT-13 BIC of the Debtor Bank Usage Rule: Only BIC is allowed. | | <DbtrAgt> | M |  |  | | | Financial institution servicing an account for the debtor. |  |  | |
|  | [1..1] | ++++ FinInstnId |  | | <FinInstnId> | M |  |  | | | Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. |  |  | |
|  | [1..1] | +++++ BIC | AT-13 BIC of the Debtor Bank Usage Rule: Only BIC is allowed. | | <BIC> | M/O | 8/11 |  | | | BIC of the Debtor´s Agent O for Slovakia/M outside Slovakia; If BIC not presented, tag <BIC> not used | CEKOSKBXXXX | HD subfield 5 | |
| 2.72 | [1..1] | **+++ Debtor** |  | | <Dbtr> | M | 70 |  | | |  |  |  | |
|  | [0..1] | ++++ Name | AT-14 The name of the Debtor Usage Rule: ‘Name’ is limited to 70 characters in length. | | <Nm> | M | 70 |  | | | Name of the Debtor | MAKROSOFT SLOVAKIA | DI subfield 1-2 connected in tag <Nm> | |
|  | [0..1] | ++++ Postal Address | AT-09 Address of the Debtor | | <PstlAdr> | O |  |  | | | Address of the Debtor |  | DI subfield 3 and 4 | |
|  | [0..1] | +++++ Country Code |  | | <Ctry> | O | 2 |  | | | ISO country code | SK |  | |
|  | [0..1] | +++++ Street |  | | <AdrLine> | O | 35 |  | | |  | ULICNI 81 |  | |
|  | [0..1] | +++++ Town |  | | <AdrLine> | O | 35 |  | | |  | KOSICE |  | |
|  | [1..1] | ++++ Identification | AT-27 Debtor Identification Code | | <Id> | M | 70 |  | | | Organisation OR Private Identification; see **Following table**  for details |  |  | |
|  | [0..1] | **+++++** Organisation Identification |  | | <OrgId> | O | 35 | A | | | Unique and unambiguous way to identify an organisation.  Example:  <Othr><Id> | INA-IDENTIFIKACIA-SPOLOCNOSTI-12345 |  | |
|  | Or} [0..1] | +++++ Private Identification | Usage Rule: Date and place of birth OR Other is allowed; 1 occurrence only | | <PrvtId> | O | 35 | A | | |  |  |  | |
| 2.73 | [1..1] | +++ DebtorAccount |  | | <DbtrAcct> | M |  |  | | | Debtor ´s account number |  |  | |
|  | [1..1] | ++++Identification |  | | <Id> | M |  |  | | |  |  |  | |
|  | [1..1] | +++++ IBAN | AT-07 debtor´s account IBAN | | <IBAN> | M | 34 | A | | | IBAN account number only | SK3075000000190000123123 | UD subfield 1-2 | |
| 2.74 | [0..1] | +++ UltimateDebtor | Usage Rule: Mandatory, if provided by the Debtor in the Mandate. | | <UltmtDbtr> | O |  |  | | | Ignored if used before in PmtInf |  |  | |
|  | [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> | O | 70 |  | | | Name of the Ultimate Debtor | FRANTISEK DOBROTA |  | |
|  | [0..1] | ++++ Postal Address |  | | <PstlAdr> | O |  | A | | |  |  |  | |
|  | [0..1] | ++++++ Country Code |  | | <Ctry> | O | 2 |  | | | ISO country code | SK |  | |
|  | [0..1] | ++++++ Street |  | | <AdrLine> | O | 35 |  | | |  | ROFLOVA 23 |  | |
|  | [0..1] | ++++++ City |  | | <AdrLine> | O | 35 |  | | |  | SENEC |  | |
|  | [0..1] | ++++ Identification | AT-37 Identification code of the Debtor Reference Party | | <Id> | M | 35 |  | | | Private OR Organisation Identification; see **Following table** for details |  |  | |
|  | [0..1] {Or | +++++Organization Identification |  | | <OrgId> | O |  | A | | |  |  |  | |
|  | [0..1] | +++++ Private Identification | *Usage Rule:* Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed. | | <PrvtId> | O |  | A | | | Identification assigned by an institution  Example:  <Othr><Id>  <Othr><Issr> | 7812116123  OP-VYDAL-SENEC |  | |
|  | [0..1] | ++++++Other |  | | <Othr> |  |  |  | | |  |  |  | |
| 2.76 | [0..1] | +++Purpose | AT-58 Purpose of the Collection | | <Purp> | O |  |  | | |  |  |  | |
| 2.77 | [1..1] | ++++Code |  | | <Cd> | M | 4 | Code | | | Only codes from ISO 20022 ExternalPurpose1Code from **External Code Sets** are allowed |  |  | |
|  |
| 2.88 | [0..1] | +++ Remittance Information |  | | <RmtInf> | O |  |  | | |  |  |  | |
|  | |
| AT-22 Remittance information from the Creditor) Usage Rule: Either ‘Structured’ or ‘Unstructured’, may be present. | |
| 2.89 | {OR [0..n] | ++++Unstructured | *Usage Rule*: ‘Unstructured’ may carry structured remittance information, as agreed between the Originator and the Beneficiary. | | <Ustrd> | O | 140 | A text | | | Additional direct debit information for partner bank.  Only one occurrence of „Unstructured‟ is allowed | 24H SERVISMID/MANDATE2014CI/SK78ZZZ70000000027SIGN/2014-1-1 | AV subfield 1-4 | |
| *Format Rule*: Only one occurrence of | |
| ‘Unstructured’ is allowed. | |
| 2.90 | Or} [0..n] | +++++ Structured | Only one occurrence of Structured allowed | | <Strd> | O | 140 |  | | | CSOB does not support structured type of Remittance Information |  |  | |

* Following table describes detailed description of <Id> – Identification of:
  + Initiating party - Iniciujúca strana
  + Debtor - Platitel´
  + Ultimate Debtor - Pôvodný platitel´
  + Creditor - Príjemca
  + Ultimate Creditor - Konečný príjemca

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Index** | **Mult** | **Message Element** | **SEPA Core Requirements** | **Tag Name** | **M/O** | **Length** | **Format** | **Basic description** | **Sample** | **Mapping to SKI** |
|  | [0..1] | + Identifikácia |  | <Id> | O |  | A |  |  |  |
|  | {Or | **++ Organisation Identification** | *Usage Rule:* Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed. | <OrgId> |  |  |  | Unique and unambiguous way to identify an organisation. |  |  |
|  | {Or | +++ BICOrBEI |  | <BICOrBEI> |  | 8 or 11 |  | Bank Identifier Code |  |  |
|  | Or} | +++ Other |  | <Othr> |  |  |  |  |  |  |
|  | [1..1] | ++++ Identification |  | <Id> | M | 35 | A | Identification assigned by an institution. |  |  |
|  | [0..1] | ++++ SchemeName |  | <SchmeNm> | O |  |  | Name of the identification scheme. |  |  |
|  | {Or | +++++ Code |  |  |  | 4 | Code | Only codes from the ISO 20022 ExternalOrganisationIdentification1Codes  (**External Code Sets**) |  |  |
|  |
|  | Or} | +++++ Proprietary |  |  |  | 35 | A | Name of the identification scheme, in a free text form. |  |  |
|  | [0..1] | ++++ Issuer |  | <Issr> | O | 35 | A | Entity that assigns the identification. |  |  |
|  | {Or | **++ Private Identification** | *Usage Rule:* Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed. | <PrvtId> |  |  | A |  |  |  |
|  | [1..1] | +++ DateAndPlaceOfBirth |  | <DtAndPlcOfBirth> |  |  |  | Date and place of birth of a person. |  |  |
|  | [0..1] | ++++ BirthDate |  | <BirthDt> | M |  | Date |  |  |  |
|  | [1..1] | ++++ ProvinceOfBirth |  | <PrvcOfBirth> | O | 35 | A |  |  |  |
|  | [1..1] | ++++ CityOfBirth |  | <CityOfBirth> | M | 35 | A |  |  |  |
|  | Or} | ++++ CountryOfBirth |  | <CtryOfBirth> | M | 2 | Code | Country code |  |  |
|  | [1..1] | +++ Other |  | <Othr> |  |  |  |  |  |  |
|  | [0..1] | ++++ Identification |  | <Id> | M | 35 | A | Identification assigned by an institution. |  |  |
|  | {Or | +++++Code |  |  |  | 4 | Code | Only codes from ISO 20022 ExternalPersonIdentification1Code are allowed.  (**External Code Sets**) |  |  |
|  |
|  | Or} | +++++ Proprietary |  |  |  | 35 | A |  |  |  |
|  | [0..1] | ++++ Issuer |  | <Issr> | O | 35 | A | Entity that assigns the identification. |  |  |

**Identification fields filling examples**

* Creditor

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 2.19 | [1..1] | **++ Creditor** |  | <Cdtr> | M |  |  | |  |  |  |
|  | [0..1] | +++ Identification |  | <Id> | O |  |  | |  |  |  |
|  | [0..1] | **++++** Organisation Identification |  | <OrgId> |  |  |  |  | |  |  |
|  | [0..1] | +++++Other |  | <Othr> |  |  |  |  | |  |  |
|  | [0..1] | ++++++ Identification |  | <Id> | O |  |  | Unique and unambiguous organisation identification. | | OTHER-ID 123456 |  |
|  | [0..1] | ++++++Issuer |  | <Issr> | O | 35 | A | Entity that assigns the identification/Issuer | | OTHER-AUTHORITY |  |

* Ultimate Creditor

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 2.23 | [0..1] | ++ Ultimate Creditor | AT-38 Name of the Creditor Reference Party Usage Rule: ‘Name’ is limited to 70 characters in length. | <UltmtCdtr> | O | 70 |  | Ultimate Creditor information |  |  |
|  | [0..1] | +++ Identification | Debtor Identification Code | <Id> | O |  | A | Organisation OR Private Identification; see table below for details |  |  |
|  | [0..1] | **++++ Organisation** Identification | AT-39 Identification code of the Creditor Reference Party  *Usage Rule:* Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed. | <OrgId> |  |  |  |  |  |  |
|  | [0..1] | +++++Other |  | <Othr> |  |  |  |  |  |  |
|  | [0..1] | ++++++ Identification |  | <Id> | O |  |  | Unique and unambiguous identification. | DAN-CISLO123456789 |  |
|  | [0..1] | ++++++Scheme Name |  | <SchmeNm> | O |  |  |  |  |  |
|  | [0..1] | +++++++ Code |  | <Cd> | O | 4 | Code | See code in (**External Code Sets**) | TXID |  |

* Debtor

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 2.72 | [1..1] | **+++ Debtor** |  | <Dbtr> | M | 70 |  |  |  |  |
|  | [1..1] | ++++ Identification | AT-27 Debtor Identification Code | <Id> | M |  |  |  |  |  |
|  | [0..1] | **+++++** Organisation Identification |  | <OrgId> |  |  |  | See code in (**External Code Sets**) |  |  |
|  | [0..1] | ++++++Other |  | <Othr> |  |  |  |  |  |  |
|  | [0..1] | +++++++ Identification |  | <Id> | O |  |  | Unique and unambiguous identification | INA-IDENTIFIKACIA-SPOLOCNOSTI-12345 |  |

* Ultimate Debtor

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 2.74 | [0..1] | +++ UltimateDebtor | AT-37 Identification code of the Debtor Reference Party | <UltmtDbtr> | O |  |  |  |  |  |
|  | [0..1] | +++ Identification | Debtor reference party Id | <Id> |  |  |  |  |  |  |
|  | [0..1] | ++++++ Private Identification | *Usage Rule:* Either ‘Date and Place of Birth’ or one occurrence of ‘Other’ is allowed. | <PrvtId> |  |  | A |  |  |  |
|  | [0..1] | +++++++Other |  | <Othr> |  |  |  |  |  |  |
|  | [1..1] | +++++++ Identification |  | <Id> | M | 35 | A | ID assigned by the institution | 7812116123 |  |
|  | [0..1] | +++++++Issuer |  | <Issr> | O | 35 | A | Entity that assigns the identification/Issuer | OP-VYDAL-SENEC |  |

* Initiating Party

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1.8 | [1..1] | ++ Initiating Party | Initiating Party | <InitgPty> | M |  |  | Usage: This can either be the creditor or a party that initiates the direct debit on behalf of the creditor. |  |  |
|  | [0..1] | +++ Identification | Identification Code | <Id> | O |  | A | Private OR Organisation Identification; see **Following table** for details |  |  |
|  | [0..1]{Or | ++++ Organisation Identification | *Usage Rule:* Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed. | <OrgId> |  |  | A |  |  |  |
|  | [0..1] | +++++Other |  | <Othr> |  |  |  |  |  |  |
|  | [1..1] | ++++++ Identification |  | <Id> | M | 35 | A | ID assigned by the institution | OTHER-ID 123456 |  |
|  | [0..1] | ++++++Issuer |  | <Issr> | O | 35 | A | Entity that assigns the identification/Issuer | OTHER-AUTHORITY |  |

## SEPA Direct Debit XML file example:

<?xml version="1.0" encoding="utf-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"

xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"

xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 pain.008.001.02.xsd">

<CstmrDrctDbtInitn>

<GrpHdr>

<MsgId>MCDD1401297279962425</MsgId>

<CreDtTm>2014-01-29T08:49:10</CreDtTm>

<NbOfTxs>1</NbOfTxs>

<CtrlSum>2555.00</CtrlSum>

<InitgPty>

<Nm>OMIKRON SK IT</Nm>

<PstlAdr>

<Ctry>SK</Ctry>

<AdrLine>ZAHRADNI 16/1855</AdrLine>

<AdrLine>BRATISLAVA 2, 821 00</AdrLine>

</PstlAdr>

<Id>

<OrgId>

<Othr>

<Id>OTHER-ID 123456</Id>

<Issr>OTHER-AUTHORITY</Issr>

</Othr>

</OrgId>

</Id>

</InitgPty>

</GrpHdr>

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</SvcLvl>

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<Cd>CORE</Cd>

</LclInstrm>

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</PmtTpInf>

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<Cdtr>

<Nm>OMIKRON SK IT</Nm>

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<AdrLine>ZAHRADNI 16/1855</AdrLine>

<AdrLine>BRATISLAVA 2, 821 00</AdrLine>

</PstlAdr>

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<Othr>

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<EndToEndId>/VS987654/SS8888888888/KS0308</EndToEndId>

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</FinInstnId>

</DbtrAgt>

<Dbtr>

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<PstlAdr>

<Ctry>SK</Ctry>

<AdrLine>ULICNI 81</AdrLine>

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<Id>

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</Id>

</DbtrAcct>

<UltmtDbtr>

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<PstlAdr>

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<AdrLine>ROFLOVA 23</AdrLine>

<AdrLine>SENEC</AdrLine>

</PstlAdr>

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