ISO 20022
Customer Direct Debit Initiation
pain.008.001.02

Version 1.0.1
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1   Introduction

This document describes the Implementation Guide for Customer Direct Debit Initiation ISO 20022 pain.008.001.02 in Handelsbanken.

The purpose of this Message Implementation Guide is to provide guidance for how information is structured in the exchange between the customer and Handelsbanken.

Handelsbanken's message set-up complies with the international definitions for content and use of an ISO 20022 "CustomerDirectDebitInitiation" Message and Common Global Implementation (CGI).

1.1   Related documents

The documents below contain information to facilitate the implementation to execute payments in the ISO 20022 CustomerDirectDebitInitiation (pain.008) format;

- The ISO 20022 Message Definition Report (MDR), Message Usage Guideline (MUG) and XML schema pain.008.001.02.xsd can be downloaded from: www.iso20022.org/full_catalogue.page

- The External Code List, which provides the standard values for message code elements, www.iso20022.org/external_code_list.page

- The European Payments Council (EPC) Implementation Guidelines for SEPA B2B Direct Debit Scheme http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=590

- The European Payments Council (EPC) Implementation Guidelines for SEPA Core Direct Debit Scheme http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=594

1.2   History

New releases of the Implementation Guides are published on a regular basis, based on new versions of the underlying standards or to provide changes or clarifications. At Handelsbanken, changes to version numbers are made according to the following guidelines. The original version is 1.0.0.

- The last digit is changed when the format descriptions are changed, for example text clarifications and examples.

- The second digit is changed if minor changes are made to the format such as new countries or changes in the payment type.

- The first digit is changed (thus becoming a completely new version) if the format changes mean that the customer will have to make adaptations in order to continue using the service. In this case, all customers affected are informed of the new version and what the changes involve.

Version	Date	Description
1.0.1	2017-01-10	Minor changes and updates.
1.0.0	2013-11-04	Published

2 General information

Handelsbanken is able to offer SEPA direct debit services as Creditor bank in the following countries within the EU/EEA:

Denmark	Netherlands
Finland	Norway
France	Sweden
Germany	

2.1 SEPA area information

The Euro Direct Debit service is governed by EPC (European Payments Council) through yearly updates of SEPA Rulebooks. The EU commission has also launched a number of regulations regarding payments within the SEPA area. The following documents, laws and regulations create the foundation of payments within SEPA:

- Payment Services Directive
- EU regulation 924/2009
- EU regulation 260/2012
- EPC Core Rulebook

http://www.europeanpaymentscouncil.eu/content.cfm?page=sepa_direct_debit_(sdd)

- EPC B2B Rulebook

http://www.europeanpaymentscouncil.eu/content.cfm?page=sepa_business_to_business_direct_debit_(b2b_sdd)

2.1.1 THE DIFFERENT SEPA DIRECT DEBIT SERVICES

Handelsbanken offers 2 different services that can be handled within SEPA.

SEPA Direct Debit CORE; The CORE service is used to make collections between consumers and corporate customers. Debtors (Consumers) have 8 weeks refund right of all collections.

SEPA Direct Debit B2B; The B2B service is only between corporate customers. There is no refund right in this service.

2.1.2 MANDATES

The Creditor (beneficiary) of the SDD collection is responsible to provide the debtor (payer) with a mandate form. The mandate must be dated and signed by the debtor before a collection is initiated. It's the responsibility of the Creditor to make sure that the mandate is correct, the Creditor must be able to show the mandate in case of any dispute with banks or debtors. The Creditor must store and archive all mandates for future use. A mandate must at least contain:

- A unique Mandate ID

- Name and IBAN of the debtor (payer)

- Creditor ID

- Date and signature of the debtor

A mandate used in a local Core direct debit scheme, can with small changes be reused in the SEPA DD Core scheme. Account number must be in IBAN format and the above mentioned bullet points must be fulfilled.

Mandates from old local B2B schemes cannot be reused. New mandates for SEPA Direct Debit must be written.

2.1.3 SEPA DIRECT DEBIT SEQUENCE TYPES

There are four different sequence types of a collection in SEPA direct debit:

- FRST – can be used the first time a recurrent collection is made on the basis of a mandate
- RCUR – can be used from the first or the second collection on recurrent collections during the agreed lifespan of the mandate
- FNAL – used as the final collection made of recurrent collections on the basis of a mandate. The mandate is automatically blocked after the use of a LAST sequence type.
- OOFF – used as single collections were the mandate can be used for one collection only. The mandate is automatically blocked after it has been used.

Please note that either FRST or RCUR can be used the first time a collection is made within a mandate.

2.1.4 ACCOUNTS IN SEPA DIRECT DEBIT

Only EUR accounts are allowed and must be stated with an IBAN.

2.1.5 CREDITOR ID

A creditor must have a unique Creditor ID before they can start collect SEPA direct debit transactions from their debtors. The Creditor ID is given to you from your local Handelsbanken branch office.

If you already have got a Creditor ID from another bank, this can also be used in Handelsbanken SEPA Direct Debit services.

2.1.6 RESTRICTION FOR PAIN.008 FILES SENT TO HANDELSBANKEN

Each pain.008 file can only contain collections to accounts that belong to the **same** creditor within the **same** country.

2.2   Validation of messages and transactions

2.2.1   MESSAGE LEVEL

On receipt of the pain.008 CustomerDirectDebitInitiation file Handelsbanken instantly checks if the file is valid against the xsd schema for pain.008. If the file is not valid, the whole file is rejected. A pain.002 Status report is sent reporting the status of the file.

For all files sent to Handelsbanken, the status of the file is displayed in Handelsbanken Online Corporate Banking Service.

It is possible to validate your pain.008-file against the schema on Handelsbanken website, www.handelsbanken.com/sepa.

2.2.2   TRANSACTION LEVEL

After validation of the file, each collection transaction in the file is validated against the payment system. If any mandatory data is missing or incorrect the collection will be rejected and a negative status will be sent in the Status report including a rejection code of the erroneous collection.

3 Terms and concepts

3.1 Abbreviations

These abbreviations are frequently used and are important for the understanding of the message.

Term	Description
IBAN	International Bank Account Number – identifier used nationally and internationally by financial institutions. An IBAN consists of a country code, a control digit, a bank identifier and a national account number.
SWIFT	SWIFT is the abbreviation of Society for Worldwide Interbank Financial Telecommunication and is a communications network used by most of the banks in the world for sending each other payment instructions and messages.
BIC	Business Identifier Code is made up of 8 or 11 characters. A unique address linked to SWIFT.

3.2 References

The Direct Debit Initiation has the following possible references on the different levels in the message.

ISO Index No.	Reference type	Message position and tag name	Description
1.0	**<GrpHdr>**		
1.1	Message Identification	<GrpHdr><MsgId>	Unique identification of the message.
2.0	**<PmtInf>**		
2.1	Payment Identification	<PmtInf><PmtInfId>	Unique identification to unambiguously identify the payment information group within the message.
2.28	**<DrctDbtTxInf>**		
2.30	Instruction Identification	<PmtId><InstrId>	Identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Creditors own identification of the transaction.
2.31	End-to-end Identification	<PmtId><EndToEndId>	Identification assigned by the initiating party to unambiguously identify the transaction. Creditors own identification of the transaction. This reference will be passed on to the Debtor. If no EndtoEndIdentification is created, "NOTPROVIDED" must be given.
2.48	Mandate Identification	<PmtId><MndtRltdInf> <MndtId>	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.

ISO Index No.	Reference type	Message position and tag name	Description
2.116	Creditor's Structured Reference Identification	<RmtInf><Strd> <CdtrRefInf>< CdtrRef>	Reference information provided by the creditor to allow the identification of the underlying documents, RF-reference.
2.97	Creditor´s Referred Document Identification	<RmtInf><Strd> <RfrdDocInf><RfrdDocNb>	Unique and unambiguous identification of the referred document (Debit Note Identification).
2.89	Unstructured free text	<RmtInf> <Ustrd>	Free text that can be used to help the creditor to identify the transaction if no structured identification is used.

3.3 Parties

The different parties in the ISO concept are described in the table below.

Party ISO 20022	Description
Debtor	The Party whose account is debited with the payment (payer).
Ultimate Debtor	The Party that originally ordered goods or services and to whom the seller has sent the invoice. Ultimate Debtor is used when the receiver of the invoice is different than the account owner.
Initiating Party	The Party on the initiative of which the payment data is established. This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor e.g. an agent, Service Bureau or a company's service centre.
Creditor	The Party whose account is credited with the payment (beneficiary).
Ultimate Creditor	The Party which is the ultimate beneficiary of the payment. For example the payment is credited to an account of a financing company, but the ultimate beneficiary is the customer of the financing company.
Debtor agent	The Bank where the Debtor has its account.
Creditor agent	The Bank where the Creditor has its account.

4 Scenario

The purpose of this section is to basically describe the entire chain of electronic information exchange between the Creditor, the Creditor's Agent, the Debtor and the Debtor's Agent.

Please note that for all files sent to the bank, the status of the file is displayed in Handelsbanken Online Corporate Banking Service.
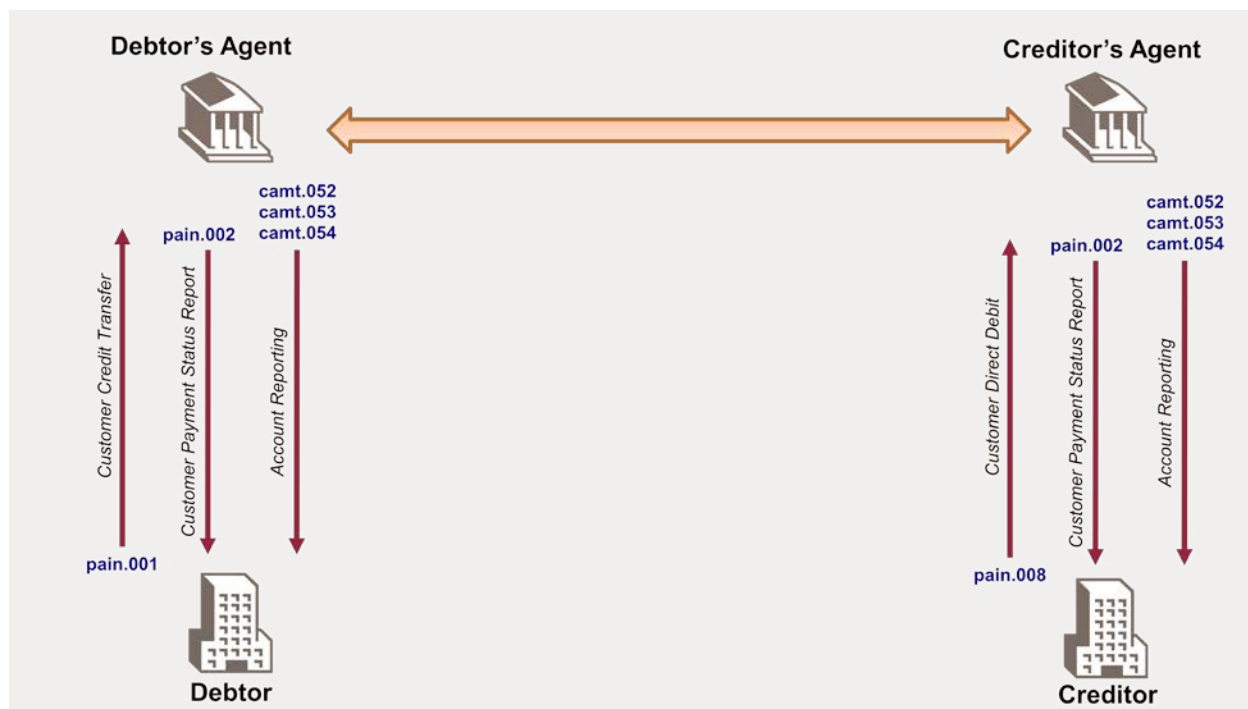

1) The Creditor sends a DirectDebitInitiation (pain.008) to the Creditor Agent.

2) The Creditor Agent validates the message and sends a PaymentStatusReport (pain.002) reporting the status of the file.

3) The information included in every single collection is validated against the payment system and the Creditor Agent sends a PaymentStatusReport (pain.002) reporting valid collections and/or rejected collections to the Creditor, if any.

4) The collections are sent from the Creditor Agent to the Debtor Agent before the requested collection date.

5) If any of the collections are rejected before settlement on requested collection day, the Creditor Agent sends a PaymentStatusReport (pain.002) reporting rejected collections to the Creditor.

6) After settlement on requested collection day Creditor Agent sends a DebitCreditNotification report (camt.054) to the Creditor reporting executed collections and/or rejected, returned or refunded collections, if any.

7) Debtor Agent and/or Creditor Agent sends an Account Statement (camt053) to the Debtor and/or Creditor.

5 Format specification

This section consists of a technical description of the message type DirectDebitInitiation ISO 20022 pain.008.001.02 as approved for use in communication with Handelsbanken. Please note that it is possible to overpopulate the message and send more information than described in the implementation guide but there are no guarantees that Handelsbanken will be able to process it further.

5.1 Message structure

The payment 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.
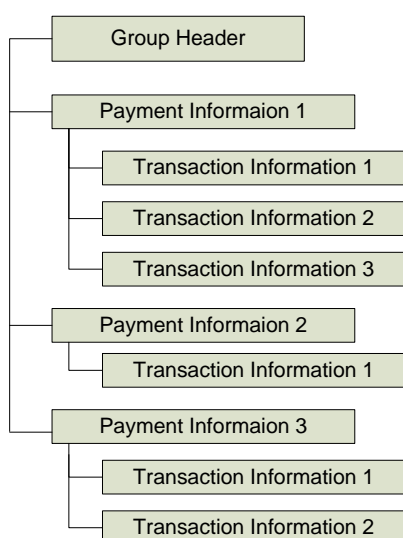
GroupHeader

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 credit side of the transaction, such as Creditor, CreditorAccount and PaymentTypeInformation.

DirectDebitTransactionInformation

Transaction Information is part of the Payment Information block, is mandatory and can be repetitive. It contains information related to the debit side of the transaction, such as MandateRelatedInformation , Debtor, DebtorAccount and RemittanceInformation.

5.2 Implementation guidelines

The order of the elements in the table follows the order of the elements in the schema. White rows are used for Message Items that can hold data and yellow rows are Message Items which are XML tags used for the data's structural position in the XML message.

The headings used in the format description are described in the table below.

Structural Sequence (Depth)	Message Item	Tag Name	Mult.	Status	Type
-	Customer Direct Debit Initiation	<CstmrDrctDbtInitn>		M	
+	GroupHeader	<GrpHdr>	[1..1]	M	
++	MessageIdentification	<MsgId>	[1..1]	M	Text
++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime
++	NumberOfTransactions	<NbOfTxs>	[1..1]	M	Text
++	ControlSum	<CtrlSum>	[0..1]	M	Quantity
++	InitiatingParty	<InitgPty>	[1..1]	M	
+++	Name	<Nm>	[0..1]	O	1-70 text
+++	Identification	<Id>	[0..1]	M	
++++	OrganisationIdentification	<OrgId>	[1..1]	M	
+++++	BICOrBEI	<BICOrBEI>	[0..1]	{XOR	Identifier
+++++	Other	<Othr>	[0..1]	XOR}	
++++++	Identification	<Id>	[1..1]	R	Text
++++++	SchemeName	<SchmeNm>	[0..1]	R	
+++++++	Code	<Cd>	[1..1]	R	Code
+	PaymentInformation	<PmtInf>	[1..n]	M	

Heading	Description
ISO Index no	Reference number that points to the related field description in the ISO 20022 Message Definition Report (MDR).
Structural Sepuence	Indication of the Message Items structural level in the message tree structure by the number of +-signs. Group Header <GrpHdr> and Payment Information <PmtInf> has one + as the two starting points in the message.
Message Item	A Message Item is a composing part of a Message. It can be a Message Element (which can be compared to the "fields" of a traditional message) or a Message Component (which can be compared to a block of information, consisting of different message elements).
Tag Name	A specific name assigned to a Message Item that will appear in the XML Schema and in XML instances that use this Message Item.
Multiplicity	Indicates whether a Message Item is optional, mandatory and/or repetitive due to ISO 20022 XML schema. Multiplicity is represented by a notation between square brackets as described below; [0..1] this element and all underlying elements in the tree (in the XML-schema) is optional and must be presented exactly once [0..n] this element this element is optional with unlimited repetition [1..1] this element is mandatory and must be present exactly once [1..n] this element is mandatory with unlimited repetition
Status	Indicates the data's status due to Handelsbanken. Optional(O) = optional to include the data in the message Mandatory(M) = the data will be required to ensure a correct process of the payment Conditional(C) = the data is required for certain payments or required dependent on other data in the message Exclusive or(XOR) = one of many data should be used, but not multiple Required(R)= the data is mandatory if an optional or conditional data is used
Type	A Type Representation is used to group similar Types, such as Codes, Dates, Text, Numeric etc. If Handelsbanken has restrictions in the number of characters that differs from the schema, it will be stated in this column.

The XML Header should follow the recommendation from www.iso20022.org:

<?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">

ISO Index No.	Structural Sequence (Depth)	Message Item	Message Item (Non-Indented)	Tag Name	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
	-	Customer Direct Debit Initiation		<CstmrDrctDbtInitn>	<CstmrDrctDbtInitn>		M			
1.0	+	GroupHeader	GroupHeader	<GrpHdr>	<GrpHdr>	[1..1]	M		Set of characteristics shared by all individual transactions included in the message	
1.1	++	MessageIdentification	MessageIdentification	<MsgId>	<MsgId>	[1..1]	M	Text	Unique identification, as assigned by the instructing party and sent to the next party in the chain, to unambiguously identify the message.	The Message ID must be unique as it is used for duplicate control. The Message ID is returned in the Status report.
1.2	++	CreationDateTime	CreationDateTime	<CreDtTm>	<CreDtTm>	[1..1]	M	DateTime	Date & time at which the message was created.	YYYY-MM-DDthh:mm:ss:sss
1.6	++	NumberOfTransactions	NumberOfTransactions	<NbOfTxs>	<NbOfTxs>	[1..1]	M	Text	Number of individual transactions contained in the message.	
1.7	++	ControlSum	ControlSum	<CtrlSum>	<CtrlSum>	[0..1]	M	Quantity	Total of all individual amounts included in the	
1.8	++	InitiatingParty	InitiatingParty	<InitgPty>	<InitgPty>	[1..1]	M		Party that initiates the payment.	E.g. Creditor or Service bureau.
9.1.0	+++	Name	Name	<Nm>	<Nm>	[0..1]	O	1-70 text	Name by which a party is known and which is usually used to identify that party.	
9.1.12	+++	Identification	Identification	<Id>	<Id>	[0..1]	M			
9.1.13	++++	OrganisationIdentification	OrganisationIdentification	<OrgId>	<OrgId>	[1..1]	M		Unique and unambiguous way to identify an organisation.	Use one of <BICOrBEI> or <Other>.
9.1.14	+++++	BICOrBEI	BICOrBEI	<BICOrBEI>	<BICOrBEI>	[0..1]	{XOR	Identifier	Business Identifier Code	
9.1.15	+++++	Other	Other	<Othr>	<Othr>	[0..1]	XOR}		Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
9.1.16	++++++	Identification	Identification	<Id>	<Id>	[1..1]	R	Text	Identification assigned by an institution.	Swedish Business Registration number or SHB internal number 10 numeric characters.
9.1.17	++++++	SchemeName	SchemeName	<SchmeNm>	<SchmeNm>	[0..1]	R			
9.1.18	+++++++	Code	Code	<Cd>	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	Only "BANK" could be used.
2.0	+	PaymentInformation	PaymentInformation	<PmtInf>	<PmtInf>	[1..n]	M		Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation.	
2.1	++	PaymentInformationIdentification	PaymentInformationIdentification	<PmtInfId>	<PmtInfId>	[1..1]	M	Text	Unique identification, as assigned by the sending party, to unambiguously identify the payment information group within the message.	
2.2	++	PaymentMethod	PaymentMethod	<PmtMtd>	<PmtMtd>	[1..1]	M	Code	Specifies the means of payment that will be used to move the amount of money.	Always DD = Direct Debit.
2.3	++	BatchBooking	BatchBooking	<BtchBookg>	<BtchBookg>	[0..1]	M	Indicator	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all	Always "TRUE".
2.4	++	NumberOfTransactions	NumberOfTransactions	<NbOfTxs>	<NbOfTxs>	[0..1]	M	Text	Number of individual transactions contained in the payment information group.	Number of tranactions will be checked. Number of transactions is returned in the pain.002 Status report.
2.5	++	ControlSum	ControlSum	<CtrlSum>	<CtrlSum>	[0..1]	M	Quantity	Total of all individual amounts included in the group, irrespective of currencies.	The Control Sum will be checked. The Control Sum is returned in the pain.002
2.6	++	PaymentTypeInformation	PaymentTypeInformation	<PmtTpInf>	<PmtTpInf>	[0..1]	M		Set of elements used to further specify the type of transaction.	
2.8	+++	ServiceLevel	ServiceLevel	<SvcLvl>	<SvcLvl>	[0..1]	M		Agreement under which or rules under which the transaction should be processed.	
2.9	++++	Code	Code	<Cd>	<Cd>	[1..1]	M	Code	Specifies a pre-agreed service or level of service between the parties, as published in an external service	Always "SEPA".
2.11	+++	LocalInstrument	LocalInstrument	<LclInstrm>	<LclInstrm>	[0..1]	M		User community specific instrument.	Only one LocalInstrument within one file.
2.12	++++	Code	Code	<Cd>	<Cd>	[1..1]	M	Code	Specifies the local instrument, as published in an external local instrument code list.	B2B, CORE or COR1.
2.14	+++	SequenceType	SequenceType	<SeqTp>	<SeqTp>	[0..1]	M	Code	Identifies the direct debit sequence, such as first, recurrent, final or one-off.	FRST (First), RCUR (Recurring), FNAL (Final) or OOFF (OneOff)
2.15	+++	CategoryPurpose	CategoryPurpose	<CtgyPurp>	<CtgyPurp>	[0..1]	O		Specifies the high level purpose of the instruction based on a set of pre-defined categories.	
2.16	++++	Code	Code	<Cd>	<Cd>	[1..1]	R	Code	Specifies the category purpose, as published in an external code list	According to external code list
2.18	++	RequestedCollectionDate	RequestedCollectionDate	<ReqdColltnDt>	<ReqdColltnDt>	[1..1]	M	Date	Date at which the creditor requests that the amount of money is to be collected from the debtor.	YYYY-MM-DD. Only one RequestedCollectionDate within one file.
2.19	++	Creditor	Creditor	<Cdtr>	<Cdtr>	[1..1]	M		Party to which an amount of money is due.	
9.1.0	+++	Name	Name	<Nm>	<Nm>	[0..1]	M	1-70 Text	Name by which a party is known and which is usually used to identify that party.	
9.1.1	+++	PostalAddress	PostalAddress	<PstlAdr>	<PstlAdr>	[0..1]	O			

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ISO Index No.	Structural Sequence (Depth)	Message Item	Message Item (Non-Indented)	Tag Name	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
9.1.10	++++	Country	Country	<Ctry>	<Ctry>	[0..1]	R	Code		According to ISO Standard
9.1.11	++++	AddressLine	AddressLine	<AdrLine>	<AdrLine>	[0..2]	O	1-70 Text		Max 2 address lines are used.
2.20	++	CreditorAccount	CreditorAccount	<CdtrAcct>	<CdtrAcct>	[1..1]	M		Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	
1.1.0	+++	Identification	Identification	<Id>	<Id>	[1..1]	M			
1.1.1	++++	IBAN	IBAN	<IBAN>	<IBAN>	[1..1]	M	Identifier	International Bank Account Number (IBAN) - identifier used internationally by financial institutions	Only IBAN is used.
2.21	++	CreditorAgent	CreditorAgent	<CdtrAgt>	<CdtrAgt>	[1..1]	M		Financial institution servicing an account for the creditor.	According to business rules, is CreditorAgentId not mandatory when CreditorAccount is stated as IBAN. "NOTPROVIDED" could be written as <Other><Identification> instead of BIC.
6.1.0	+++	FinancialInstitutionIdentification	FinancialInstitutionIdentification	<FinInstnId>	<FinInstnId>	[1..1]	M		Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	
6.1.1	++++	BIC	BIC	<BIC>	<BIC>	[0..1]	{XOR	Identifier	Business Identifier Code	
6.1.19	++++	Other	Other	<Othr>	<Othr>	[0..1]	XOR}			
6.1.20	+++++	Identification	Identification	<Id>	<Id>	[1..1]	R	Text		Only "NOTPROVIDED" is allowed if BIC is
2.23	++	UltimateCreditor	UltimateCreditor	<UltmtCdtr>	<UltmtCdtr>	[0..1]	O		Ultimate party to which an amount of money is due.	
9.1.0	+++	Name	Name	<Nm>	<Nm>	[0..1]	R	1-70 Text	Name by which a party is known and which is usually used to identify that party.	
9.1.12	+++	Identification	Identification	<Id>	<Id>	[0..1]	O			Could only be organisations.
9.1.13	++++	OrganisationIdentification	OrganisationIdentification	<OrgId>	<OrgId>	[1..1]	R		Unique and unambiguous way to identify an organisation.	Use one of <BICOrBEI> or <Other>.
9.1.14	+++++	BICOrBEI	BICOrBEI	<BICOrBEI>	<BICOrBEI>	[0..1]	{XOR	Identifier	Business Identifier Code	
9.1.15	+++++	Other	Other	<Othr>	<Othr>	[0..1]	XOR}		Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
9.1.16	++++++	Identification	Identification	<Id>	<Id>	[1..1]	R	Text	Identification assigned by an institution.	
9.1.17	++++++	SchemeName	SchemeName	<SchmeNm>	<SchmeNm>	[0..1]	R			
9.1.18	+++++++	Code	Code	<Cd>	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	According to external code list.
2.27	++	CreditorSchemeIdentification	CreditorSchemeIdentification	<CdtrSchmeId>	<CdtrSchmeId>	[0..1]	M		Credit party that signs the mandate.	
9.1.0	+++	Name	Name	<Nm>	<Nm>	[0..1]	O	1-70 Text	Name by which a party is known and which is usually used to identify that party.	
9.1.12	+++	Identification	Identification	<Id>	<Id>	[0..1]	M			
9.1.21	++++	PrivateIdentification	PrivateIdentification	<PrvtId>	<PrvtId>	[1..1]	M			
9.1.27	+++++	Other	Other	<Othr>	<Othr>	[0..1]	M		Unique identification of a person, as assigned by an institution, using an identification scheme.	
9.1.28	++++++	Identification	Identification	<Id>	<Id>	[1..1]	M	Text	Identification assigned by an institution.	Creditor ID, as received through your branch.
9.1.29	++++++	SchemeName	SchemeName	<SchmeNm>	<SchmeNm>	[0..1]	M			
9.1.31	+++++++	Proprietary	Proprietary	<Prtry>	<Prtry>	[1..1]	M	Text	Name of the identification scheme, in a free text	Always "SEPA"
2.28	++	DirectDebitTransactionInformation	DirectDebitTransactionInforma	<DrctDbtTxInf>	<DrctDbtTxInf>	[1..n]	M		Set of elements used to provide information on the individual transaction(s) included in the message.	
2.29	+++	PaymentIdentification	PaymentIdentification	<PmtId>	<PmtId>	[1..1]	M		Set of elements used to reference a payment instruction.	
2.30	++++	InstructionIdentification	InstructionIdentification	<InstrId>	<InstrId>	[0..1]	O	Text	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.	Creditors own identification of the transaction.
2.31	++++	EndToEndIdentification	EndToEndIdentification	<EndToEndId>	<EndToEndId>	[1..1]	M	Text	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	Creditors own identification of the transaction. This reference will be passed on to the payer of the collection. If no EndtoEndId, "NOTPROVIDED" should be given. The EndToEndID is returned in any ISO
2.44	+++	InstructedAmount	InstructedAmount	<InstdAmt Ccy="AAA">	<InstdAmt Ccy="AAA">	[1..1]	M	Amount	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.	Always in EUR.
2.45	+++	ChargeBearer	ChargeBearer	<ChrgBr>	<ChrgBr>	[0..1]	M	Code	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	Always SLEV (Following Service Level).
2.46	+++	DirectDebitTransaction	DirectDebitTransaction	<DrctDbtTx>	<DrctDbtTx>	[0..1]	M		Set of elements providing information specific to the direct debit mandate.	

ISO Index No.	Structural Sequence (Depth)	Message Item	Message Item (Non-Indented)	Tag Name	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
2.47	++++	MandateRelatedInformation	MandateRelatedInformation	<MndtRltdInf>	<MndtRltdInf>	[0..1]	M		Set of elements used to provide further details of the direct debit mandate signed between the creditor and the debtor.	
2.48	+++++	MandateIdentification	MandateIdentification	<MndtId>	<MndtId>	[0..1]	M	Text	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.	
2.49	+++++	DateOfSignature	DateOfSignature	<DtOfSgntr>	<DtOfSgntr>	[0..1]	M	DateTime	Date on which the direct debit mandate has been signed by the debtor.	Date for signing of Mandate, YYYY-MM-DD.
2.50	+++++	AmendmentIndicator	AmendmentIndicator	<AmdmntInd>	<AmdmntInd>	[0..1]	C	Indicator	Indicator notifying whether the underlying mandate is amended or not.	If amendment of mandate, use "TRUE" otherwise NOT USED or "FALSE"
2.51	+++++	AmendmentInformationDetails	AmendmentInformationDetails	<AmdmntInfDtls>	<AmdmntInfDtls>	[0..1]	C		List of mandate elements that have been modified.	Required and only used if 2.50 is set to "TRUE"
2.52	++++++	OriginalMandateIdentification	OriginalMandateIdentification	<OrgnlMndtId>	<OrgnlMndtId>	[0..1]	C	Text	Unique identification, as assigned by the creditor, to unambiguously identify the original mandate.	Original Mandate ID.
2.53	++++++	OriginalCreditorSchemeIdentification	OriginalCreditorSchemeIdentifi	<OrgnlCdtrSchmeId>	<OrgnlCdtrSchmeId>	[0..1]	C		Original creditor scheme identification that has been modified.	
9.1.0	+++++++	Name	Name	<Nm>	<Nm>	[0..1]	C	1-70 Text	Name by which a party is known and which is usually used to identify that party.	
9.1.12	+++++++	Identification	Identification	<Id>	<Id>	[0..1]	R			
9.1.21	++++++++	PrivateIdentification	PrivateIdentification	<PrvtId>	<PrvtId>	[1..1]	R		Unique and unambiguous identification of a person, eg, passport.	
9.1.27	+++++++++	Other	Other	<Othr>	<Othr>	[0..1]	R			
9.1.28	++++++++++	Identification	Identification	<Id>	<Id>	[1..1]	R	Text	Identification assigned by an institution.	Creditor ID, as received through your branch.
9.1.29	++++++++++	SchemeName	SchemeName	<SchmeNm>	<SchmeNm>	[0..1]	R		Name of the identification scheme.	
9.1.31	++++++++++ +	Proprietary	Proprietary	<Prtry>	<Prtry>	[1..1]	R	Text	Name of the identification scheme, in a free text form.	Always "SEPA".
2.56	++++++	OriginalDebtor	OriginalDebtor	<OrgnlDbtr>	<OrgnlDbtr>	[0..1]	C		Original debtor that has been modified.	
9.1.0	+++++++	Name	Name	<Nm>	<Nm>	[0..1]	C	Text	Name by which a party is known and which is usually used to identify that party.	
9.1.1	+++++++	PostalAddress	PostalAddress	<PstlAdr>	<PstlAdr>	[0..1]	C			
9.1.10	++++++++	Country	Country	<Ctry>	<Ctry>	[0..1]	C	Code		
9.1.11	++++++++	AddressLine	AddressLine	<AdrLine>	<AdrLine>	[0..7]	C	Text		Max 2 address lines are used.
9.1.12	++++++++	Identification	Identification	<Id>	<Id>	[0..1]	C			
9.1.13	++++++++	OrganisationIdentification	OrganisationIdentification	<OrgId>	<OrgId>	[1..1]	{XOR		Unique and unambiguous way to identify an organisation.	Use one of <BICOrBEI> or <Other>.
9.1.14	+++++++++	BICOrBEI	BICOrBEI	<BICOrBEI>	<BICOrBEI>	[0..1]	{{XOR	Identifier	Business Identifier Code	
9.1.15	+++++++++	Other	Other	<Othr>	<Othr>	[0..n]	XOR}}		Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
9.1.16	++++++++++	Identification	Identification	<Id>	<Id>	[1..1]	C	Text		
9.1.17	++++++++++	SchemeName	SchemeName	<SchmeNm>	<SchmeNm>	[0..1]	C			
9.1.18	++++++++++ +	Code	Code	<Cd>	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	
9.1.21	++++++++	PrivateIdentification	PrivateIdentification	<PrvtId>	<PrvtId>	[1..1]	XOR}		Unique and unambiguous identification of a person, eg, passport.	
9.1.22	+++++++++	DateAndPlaceOfBirth	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	<DtAndPlcOfBirth>	[0..1]	{{XOR		Date and place of birth of a person.	
9.1.23	++++++++++	BirthDate	BirthDate	<BirthDt>	<BirthDt>	[1..1]	R	DateTime		
9.1.24	++++++++++	ProvinceOfBirth	ProvinceOfBirth	<PrvcOfBirth>	<PrvcOfBirth>	[0..1]	C	Text		
9.1.25	++++++++++	CityOfBirth	CityOfBirth	<CityOfBirth>	<CityOfBirth>	[1..1]	R	Text		
9.1.26	++++++++++	CountryOfBirth	CountryOfBirth	<CtryOfBirth>	<CtryOfBirth>	[1..1]	R	Code		
9.1.27	+++++++++	Other	Other	<Othr>	<Othr>	[0..n]	XOR}}		Unique identification of a person, as assigned by an institution, using an identification scheme.	
9.1.28	++++++++++	Identification	Identification	<Id>	<Id>	[1..1]	R	Text	Unique and unambiguous identification of a person.	
9.1.29	++++++++++	SchemeName	SchemeName	<SchmeNm>	<SchmeNm>	[0..1]	C		Name of the identification scheme.	
9.1.30	++++++++++ +	Code	Code	<Cd>	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	
2.57	++++++	OriginalDebtorAccount	OriginalDebtorAccount	<OrgnlDbtrAcct>	<OrgnlDbtrAcct>	[0..1]	C		Original debtor account that has been modified.	
1.1.0	+++++++	Identification	Identification	<Id>	<Id>	[1..1]	R			
1.1.1	++++++++	IBAN	IBAN	<IBAN>	<IBAN>	[1..1]	R	Identifier	International Bank Account Number	
2.58	++++++	OriginalDebtorAgent	OriginalDebtorAgent	<OrgnlDbtrAgt>	<OrgnlDbtrAgt>	[0..1]	C		Original debtor agent that has been modified.	
6.1.0	+++++++	FinancialInstitutionIdentification	FinancialInstitutionIdentification	<FinInstnId>	<FinInstnId>	[1..1]	R		Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	
6.1.1	++++++++	BIC	BIC	<BIC>	<BIC>	[0..1]	R	Identifier	Business Identifier Code	
2.60	++++++	OriginalFinalCollectionDate	OriginalFinalCollectionDate	<OrgnlFnlColltnDt>	<OrgnlFnlColltnDt>	[0..1]	C	DateTime	Original final collection date that has been modified.	Original mandate info , YYYY-MM-DD.

ISO Index No.	Structural Sequence (Depth)	Message Item	Message Item (Non-Indented)	Tag Name	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
2.61	++++++	OriginalFrequency	OriginalFrequency	\<OrgnlFrqcy\>	\<OrgnlFrqcy\>	[0..1]	C	Code	Original frequency that has been modified.	Original Frequency DIAL (Daily), WEEK (Weekly), MNTH (Monthly), QURT (Quarterly), YEAR
2.63	+++++	FirstCollectionDate	FirstCollectionDate	\<FrstColltnDt\>	\<FrstColltnDt\>	[0..1]	O	DateTime	Date of the first collection of a direct debit as per the mandate.	Mandate info , YYYY-MM-DD
2.64	+++++	FinalCollectionDate	FinalCollectionDate	\<FnlColltnDt\>	\<FnlColltnDt\>	[0..1]	O	DateTime	Date of the final collection of a direct debit as per the mandate.	Mandate info , YYYY-MM-DD
2.65	+++++	Frequency	Frequency	\<Frqcy\>	\<Frqcy\>	[0..1]	O	Code	Regularity with which direct debit instructions are to be created and processed.	DIAL, WEEK, MNTH, QURT, YEAR. Accepted but not acted upon.
2.70	+++	DebtorAgent	DebtorAgent	\<DbtrAgt\>	\<DbtrAgt\>	[1..1]	M		Financial institution servicing an account for the debtor.	According to business rules, is CreditorAgentId not mandatory when CreditorAccount is stated as IBAN. "NOTPROVIDED" could be written as \<Other\>\<Identification\> instead of BIC.
6.1.0	++++	FinancialInstitutionIdentification	FinancialInstitutionIdentification	\<FinInstnId\>	\<FinInstnId\>	[1..1]	M		Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	
6.1.1	+++++	BIC	BIC	\<BIC\>	\<BIC\>	[0..1]	{XOR	Identifier	Business Identifier Code	
6.1.19	+++++	Other	Other	\<Othr\>	\<Othr\>	[0..1]	XOR}			
6.1.20	++++++	Identification	Identification	\<Id\>	\<Id\>	[1..1]	C	Text		Only "NOTPROVIDED" is allowed if BIC is
2.72	+++	Debtor	Debtor	\<Dbtr\>	\<Dbtr\>	[1..1]	M		Party that owes an amount of money to the (ultimate) creditor.	
9.1.0	++++	Name	Name	\<Nm\>	\<Nm\>	[0..1]	M	1-70 text	Name by which a party is known and which is usually used to identify that party.	
9.1.1	++++	PostalAddress	PostalAddress	\<PstlAdr\>	\<PstlAdr\>	[0..1]	M			
9.1.10	+++++	Country	Country	\<Ctry\>	\<Ctry\>	[0..1]	M	Code		
9.1.11	+++++	AddressLine	AddressLine	\<AdrLine\>	\<AdrLine\>	[0..2]	M	1-70 text		Max 2 address lines can be used.
9.1.12	++++	Identification	Identification	\<Id\>	\<Id\>	[0..1]	O		Unique and unambiguous identification of a party.	
9.1.13	+++++	OrganisationIdentification	OrganisationIdentification	\<OrgId\>	\<OrgId\>	[1..1]	{XOR		Unique and unambiguous way to identify an organisation.	Use one of \<BICOrBEI\> or \<Other\>.
9.1.14	++++++	BICOrBEI	BICOrBEI	\<BICOrBEI\>	\<BICOrBEI\>	[0..1]	C	Identifier	Business Identifier Code	
9.1.15	++++++	Other	Other	\<Othr\>	\<Othr\>	[0..1]	C		Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
9.1.16	+++++++	Identification	Identification	\<Id\>	\<Id\>	[1..1]	R	Text	Identification assigned by an institution.	
9.1.17	+++++++	SchemeName	SchemeName	\<SchmeNm\>	\<SchmeNm\>	[0..1]	R			
9.1.18	++++++++	Code	Code	\<Cd\>	\<Cd\>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	According to external code list.
9.1.21	+++++	PrivateIdentification	PrivateIdentification	\<PrvtId\>	\<PrvtId\>	[1..1]	XOR}		Unique and unambiguous identification of a person, eg, passport.	Use one of \<DateAndPlaceOfBirth\> or \<Other\>.
9.1.22	++++++	DateAndPlaceOfBirth	DateAndPlaceOfBirth	\<DtAndPlcOfBirth\>	\<DtAndPlcOfBirth\>	[0..1]	{{XOR			
9.1.23	+++++++	BirthDate	BirthDate	\<BirthDt\>	\<BirthDt\>	[1..1]	R	DateTime		
9.1.24	+++++++	ProvinceOfBirth	ProvinceOfBirth	\<PrvcOfBirth\>	\<PrvcOfBirth\>	[0..1]	C	Text		
9.1.25	+++++++	CityOfBirth	CityOfBirth	\<CityOfBirth\>	\<CityOfBirth\>	[1..1]	R	Text		
9.1.26	+++++++	CountryOfBirth	CountryOfBirth	\<CtryOfBirth\>	\<CtryOfBirth\>	[1..1]	R	Code		
9.1.27	++++++	Other	Other	\<Othr\>	\<Othr\>	[0..n]	XOR}}		Unique identification of a person, as assigned by an institution, using an identification scheme.	
9.1.28	+++++++	Identification	Identification	\<Id\>	\<Id\>	[1..1]	R	Text	Unique and unambiguous identification of a person.	
9.1.29	+++++++	SchemeName	SchemeName	\<SchmeNm\>	\<SchmeNm\>	[0..1]	R		Name of the identification scheme.	
9.1.30	++++++++	Code	Code	\<Cd\>	\<Cd\>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	According to external code list.
2.73	+++	DebtorAccount	DebtorAccount	\<DbtrAcct\>	\<DbtrAcct\>	[1..1]	M		Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	
1.1.0	++++	Identification	Identification	\<Id\>	\<Id\>	[1..1]	M			
1.1.1	+++++	IBAN	IBAN	\<IBAN\>	\<IBAN\>	[1..1]	M	Identifier	International Bank Account Number	
2.74	+++	UltimateDebtor	UltimateDebtor	\<UltmtDbtr\>	\<UltmtDbtr\>	[0..1]	C		Ultimate party that owes an amount of money to the (ultimate) creditor.	Mandatory if provided in the mandate.
9.1.0	++++	Name	Name	\<Nm\>	\<Nm\>	[0..1]	R	1-70 text	Name by which a party is known and which is usually used to identify that party.	
9.1.12	++++	Identification	Identification	\<Id\>	\<Id\>	[0..1]	O			
9.1.13	+++++	OrganisationIdentification	OrganisationIdentification	\<OrgId\>	\<OrgId\>	[1..1]	{XOR		Unique and unambiguous way to identify an organisation.	Use one of \<BICOrBEI\> or \<Other\>.
9.1.14	++++++	BICOrBEI	BICOrBEI	\<BICOrBEI\>	\<BICOrBEI\>	[0..1]	{{XOR	Identifier	Business Identifier Code	
9.1.15	++++++	Other	Other	\<Othr\>	\<Othr\>	[0..1]	XOR}}		Unique identification of an organisation, as assigned by an institution, using an identification scheme.	
9.1.16	+++++++	Identification	Identification	\<Id\>	\<Id\>	[1..1]	R	Text		

ISO Index No.	Structural Sequence (Depth)	Message Item	Message Item (Non-Indented)	Tag Name	Tag Name	Mult.	Status	Type	Definition	Handelsbanken Special comments
9.1.17	+++++++	SchemeName	SchemeName	<SchmeNm>	<SchmeNm>	[0..1]	R		Name of the identification scheme.	
9.1.18	++++++++	Code	Code	<Cd>	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	According to external code list.
9.1.21	+++++	PrivateIdentification	PrivateIdentification	<PrvtId>	<PrvtId>	[1..1]	XOR}		Unique and unambiguous identification of a person, eg, passport.	Use one of <DateAndPlaceOfBirth> or <Other>.
9.1.22	++++++	DateAndPlaceOfBirth	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	<DtAndPlcOfBirth>	[0..1]	{{XOR			
9.1.23	+++++++	BirthDate	BirthDate	<BirthDt>	<BirthDt>	[1..1]	R	DateTime		
9.1.24	+++++++	ProvinceOfBirth	ProvinceOfBirth	<PrvcOfBirth>	<PrvcOfBirth>	[0..1]	O	Text		
9.1.25	+++++++	CityOfBirth	CityOfBirth	<CityOfBirth>	<CityOfBirth>	[1..1]	R	Text		
9.1.26	+++++++	CountryOfBirth	CountryOfBirth	<CtryOfBirth>	<CtryOfBirth>	[1..1]	R	Code		
9.1.27	++++++	Other	Other	<Othr>	<Othr>	[0..n]	XOR}}		Unique identification of a person, as assigned by an institution, using an identification scheme.	
9.1.28	+++++++	Identification	Identification	<Id>	<Id>	[1..1]	R	Text	Unique and unambiguous identification of a person.	
9.1.29	+++++++	SchemeName	SchemeName	<SchmeNm>	<SchmeNm>	[0..1]	R		Name of the identification scheme.	
9.1.30	++++++++	Code	Code	<Cd>	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	According to external code list.
2.76	+++	Purpose	Purpose	<Purp>	<Purp>	[0..1]	O			
2.77	++++	Code	Code	<Cd>	<Cd>	[1..1]	R	Code	Underlying reason for the payment transaction, as published in an external purpose code list.	According to external code list.
2.79	+++	RegulatoryReporting	RegulatoryReporting	<RgltryRptg>	<RgltryRptg>	[0..10]	C		Information needed due to regulatory and statutory requirements.	According to country specific information.
11.1.4	++++	Details	Details	<Dtls>	<Dtls>	[0..n]	R			
11.1.8	+++++	Code	Code	<Cd>	<Cd>	[0..1]	R	Text	Specifies the nature, purpose, and reason for the transaction to be reported for regulatory and statutory requirements in a coded form.	Reporting code, according to country specifics.
11.1.10	+++++	Information	Information	<Inf>	<Inf>	[0..n]	C	Text	Additional details that cater for specific domestic regulatory requirements.	Free text, for reporting in Norway only.
2.88	+++	RemittanceInformation	RemittanceInformation	<RmtInf>	<RmtInf>	[0..1]	O		Bilaterally agreed but conditional on clearing system ability to handle remittance information. Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured or structured form.	
2.89	++++	Unstructured	Unstructured	<Ustrd>	<Ustrd>	[0..n]	{XOR	Text		Maximum 140 characters.
2.90	++++	Structured	Structured	<Strd>	<Strd>	[0..n]	XOR}			Please note that only 140 characters, including reference and all tags, can be forwarded to the payer.
2.91	+++++	ReferredDocumentInformation	ReferredDocumentInformation	<RfrdDocInf>	<RfrdDocInf>	[0..n]	O		Set of elements used to identify the documents referred to in the remittance information.	
2.92	++++++	Type	Type	<Tp>	<Tp>	[0..1]	O		Specifies the type of referred document.	
2.93	+++++++	CodeOrProprietary	CodeOrProprietary	<CdOrPrtry>	<CdOrPrtry>	[1..1]	R		Provides the type details of the referred document.	
2.94	++++++++	Code	Code	<Cd>	<Cd>	[1..1]	R	Code	Document type in a coded form.	Only DEBN=Debit Note
2.97	++++++	Number	Number	<Nb>	<Nb>	[0..1]	R	Text	Unique and unambiguous identification of the referred document.	
2.98	++++++	RelatedDate	RelatedDate	<RltdDt>	<RltdDt>	[0..1]	O	DateTime	Date associated with the referred document.	YYYY-MM-DD.
2.99	+++++	ReferredDocumentAmount	ReferredDocumentAmount	<RfrdDocAmt>	<RfrdDocAmt>	[0..1]	O		Set of elements used to provide details on the amounts of the referred document.	
2.100	++++++	DuePayableAmount	DuePayableAmount	<DuePyblAmt Ccy="AAA">	<DuePyblAmt Ccy="AAA">	[0..1]	R	Amount	Amount specified is the exact amount due and payable to the creditor.	
2.110	+++++	CreditorReferenceInformation	CreditorReferenceInformation	<CdtrRefInf>	<CdtrRefInf>	[0..1]	O		Reference information provided by the creditor to allow the identification of the underlying documents.	
2.111	++++++	Type	Type	<Tp>	<Tp>	[0..1]	O		Specifies the type of creditor reference.	
2.112	+++++++	CodeOrProprietary	CodeOrProprietary	<CdOrPrtry>	<CdOrPrtry>	[1..1]	R		Coded or proprietary format creditor reference type.	
2.113	++++++++	Code	Code	<Cd>	<Cd>	[1..1]	R	Code	Type of creditor reference, in a coded form.	Always "SCOR".
2.115	+++++++	Issuer	Issuer	<Issr>	<Issr>	[0..1]	C	Text	Entity that assigns the credit reference type.	Set to "ISO" if RF-reference.
2.116	++++++	Reference	Reference	<Ref>	<Ref>	[0..1]	R	Text	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.	