

ISO 20022
Credit and Debit Notification
SEPA Direct Debit
camt.054 version 2

Version 1.0.0

Publishing date 19 June 2014

Table of contents

1	INTRODUCTION	3
1.1	Related documents	3
1.2	History	3
2	GENERAL RULES	4
1.3	Agreement	4
1.4	Interval	4
3	TERMS AND CONCEPTS	4
1.5	Abbreviations	4
1.6	Parties	5
1.7	References	5
4	SCENARIO	7
5	FORMAT SPECIFICATION	8
1.8	Message structure	8
1.9	Implementation guidelines	9

1 Introduction

This document describes the Implementation Guide ISO 20022 Credit and Debit Notification camt.054.001.02 for SEPA Direct Debit in Handelsbanken.

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

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

1.1 Related documents

The documents below contain information to facilitate the implementation of the Credit Notification in the ISO 20022 camt.054.001.02 format;

- The ISO 20022 Message Definition Report (MDR), Message Usage Guideline (MUG) and XML Schema can be downloaded from: www.iso20022.org/full_catalogue.page
- The Payments External Code List, which provides the standard values for payment message code elements, www.iso20022.org/external_code_list.page
- Handelsbanken appendix with Bank Transaction Type Codes for camt.054

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 clarification or changes. 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
1.0.0	2014-06-19	Published

2 General rules

Handelsbanken's SEPA Direct Debit Credit/Debit Notification ISO 20022 camt.054 reports only SEPA Direct Debit payments and the message is sent by Handelsbanken to an account owner or to a party authorized by the account owner to receive the message. The report gives information for both credit and/or debit entries from the CustomerDirectDebitInitiation (pain.008) and is sent to the customer via the communication method agreed with the Bank.

The Credit Notification part of the message provides detailed information about the company's incoming SEPA Direct Debits, reflecting all transactions/collections individually included in the Customer Direct Debit Initiation pain.008 message sent to the Bank.

The Debit Notification part of the message provides detailed information regarding rejected (also reflected in the pain.002 Status Report), returned and refunded SEPA Direct Debit transactions/collection (not included in the pain.002 Status Report).

In order to facilitate the matching of the company's payments, Handelsbanken recommends customers to use the "end-to-end reference" which is a unique reference to identify each collection. This reference will be reported back in the Credit/Debit notification report camt.054.

1.3 Agreement

Agreement for the service is signed in the Bank's agreement on Payment and information services for corporate customers. For more information, contact your local bank branch.

There are two options for camt.054 SEPA DD:

- Notification with both credits and debits
- Notification with only debits

1.4 Interval

The Credit/Debit Notification report is created daily. If there are no entries to report a notification will not be sent.

3 Terms and concepts

1.5 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. A Swedish IBAN is made up of 24 characters in total and a foreign IBAN can be up to 34 characters.
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.

Term	Description
BIC	Business Identifier Code is made up of 8 or 11 characters. A unique address linked to SWIFT.

1.6 Parties

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

Party ISO 20022	Description
Owner	Party that legally owns the account.
Servicer	Party that manages the account on behalf of the account owner.
Initiating Party	The Party on the initiative of which the collection data is established. This can either be the creditor or the party that initiates the direct debit on behalf of the creditor e.g. an agent, Service Bureau or a company's service centre.
Creditor	The Party whose account is credited with the direct debit.
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.
Creditor agent	The Bank where the Creditor has its account.
Debtor	The Party whose account is debited with the direct debit.
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 debtor account owner.
Debtor agent	The Bank where the Debtor has its account.

1.7 References

The Credit/Debit Notification has the following possible references on the different levels in the message.

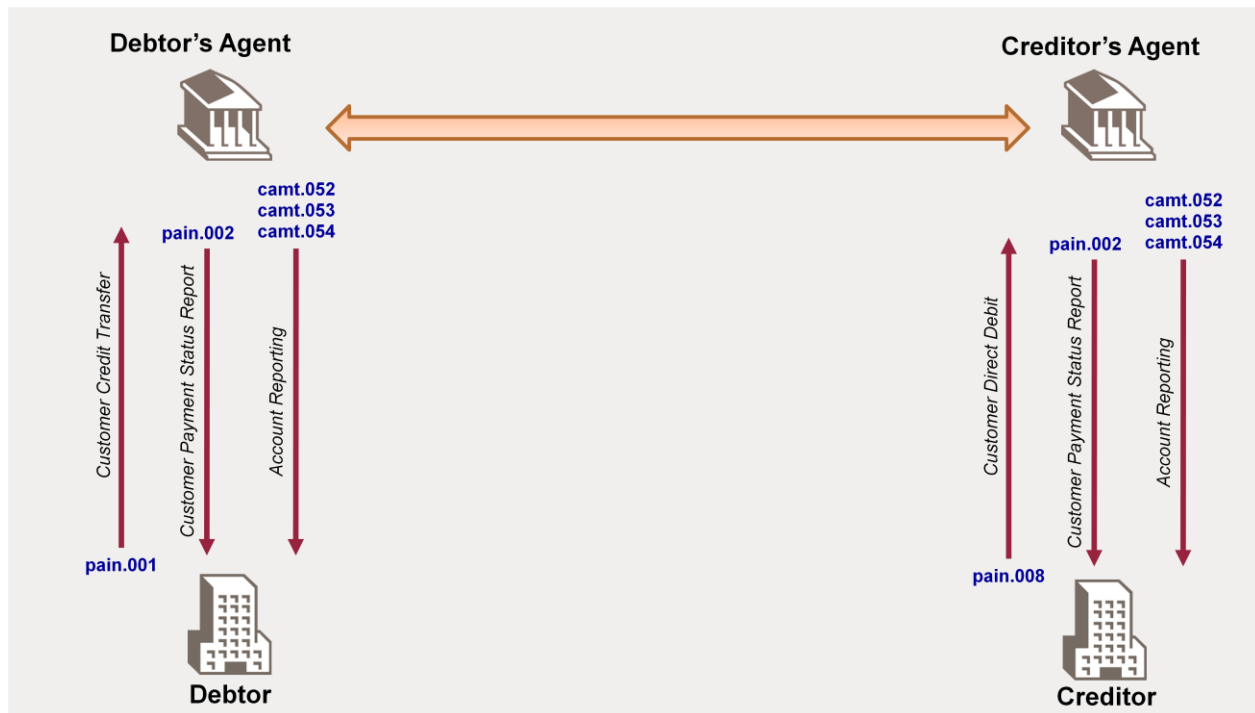
ISO Index No.	Reference type	Message position and tag name	Description
1.0	Group Header	<GrpHdr>	
1.1	Message Id	<GrpHdr><MsgId>	Unique identification of the message, set by Handelsbanken.
2.0	Notification	<Ntfctn>	
2.1	Identification	<Ntfctn><Id>	Unique identification of the notification, set by Handelsbanken.
2.56	Entry	<Ntry>	
2.57	Entry Reference	<Ntry><NtryRef>	Unique reference per transaction within one notification, set by Handelsbanken.
2.64	Account Servicer Reference	<Ntry><AcctSvcrRef>	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.
2.115	Entry Details	<NtryDtls>	

ISO Index No.	Reference type	Message position and tag name	Description
2.124	Original Message Identification	<NtryDtls><TxDtls><Ref> <MsgId>	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
2.125	Account Servicer Reference	<NtryDtls><TxDtls><Ref> < AcctSvcrRef >	Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.
2.126	Original Payment Information Identification	<NtryDtls><TxDtls><Ref> <PmtInfId>	Unique identification, as assigned by the original instructing party to unambiguously identify the payment information group within the message
2.127	Original Instruction Identification	<NtryDtls><TxDtls><Ref> <InstrId>	Unique identification, as assigned by the original instructing party, to unambiguously identify the original transaction.
2.128	Original End-to-end Identification	<NtryDtls><TxDtls><Ref> <EndToEndId>	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
2.130	Mandate identification	<NtryDtls><TxDtls><Ref> <MndtId>	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.
2.214	Remittance Information	<RmtInf>	
2.215	Unstructured free text	<NtryDtls><RmtInf> <Ustrd>	Free text that can be used to help the debtor to identify the transaction if no structured identification is used.
2.223	Creditor's Referred Document Id	<NtryDtls><RmtInf><Strd><RfrdDocInf><RfrdDocInf><Nb>	Unique and unambiguous identification of the referred document, e.g. Debit note Id. Assigned by the creditor.
2.242	Creditor's Structured Reference Id	<NtryDtls><RmtInf><Strd><CdtrRefInf><Ref >	Unique and unambiguous structured identification, as assigned by the creditor, to unambiguously refer to payment transaction.

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's Agent and the Debtor.

Please note that for all messages sent to the bank, the status of the message will be displayed in Handelsbanken online File management.



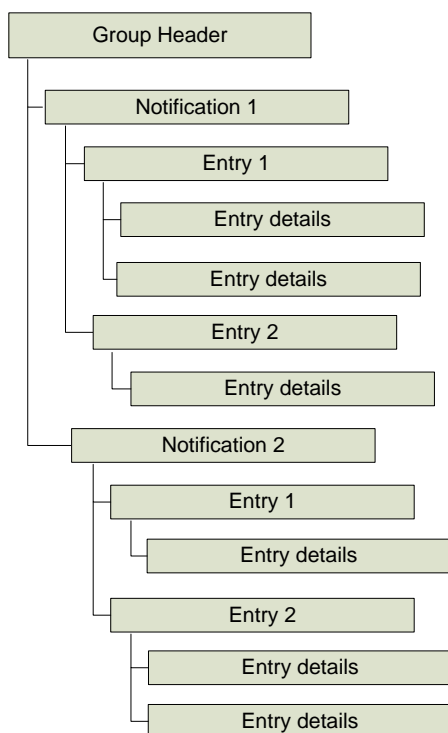
- 1) The Creditor sends a DirectDebitInitiation (pain.008) to the Creditor Agent.
- 2) The Creditor Agent validates the message and sends a PaymentStatusReport (pain.002) reporting if the pain.008 message is rejected after schema validation (Total Reject)
- 3) The information included in every single collection is validated by the payment system. The Creditor Agent sends a PaymentStatusReport (pain.002) to the Creditor reporting the status of the collections on file or transaction level (Total Accept or Partially Accept)
- 4) If the collections are accepted, they will be sent from Creditor Agent to Debtor Agent before settlement. When the collection is to be sent from Creditor Agent depends on scheme (CORE, B2B, COR 1) and/or sequence type (FRST, RCUR, FNAL, OOFF).
- 5) If any of the collections are rejected by Debtor bank after sending but 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 och DebitNotification report (camt.054) to the Creditor reporting executed collections and/or rejected, returned or refunded collections. Collections returned after settlement, i.e. not earlier reported in pain.002 will have a return reason in the camt.054 message.
- 7) Debtor Agent and/or Creditor Agent sends an Account Statement (camt.053) to the Debtor and/or Creditor.

5 Format specification

This section consists of a technical description of the message type Credit Notification ISO 20022 camt.054.001.02.

1.8 Message structure

The Credit/Debit Notification message is composed of: Group Header, Notification, Entry and Entry details.



GroupHeader

This building block is mandatory and present once. It contains elements such as MessageIdentification and CreationDateTime.

Notification

This building block is mandatory and can be repetitive. It should be repeated for each account on which a notification is provided. The Notification contains information on the booked credit and/or debit entries.

Entry

Entry is a mandatory part of the Notification and can be repetitive. It contains information related to the entry in the account, such as Amount, Booking date or Value date and BankTransactionCode.

EntryDetails

Entry Details is a mandatory part of the Entry and can be repetitive. This part contains detailed information related to the entry, such as References, Amount Details, Related Parties and RemittanceInformation.

1.9 Implementation guidelines

The example below illustrates the structure of the format description. 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.

ISO Index	Struct. Seq.	Message Item	Tag name	Mult.	Status	Type
0.0	-	BankToCustomerDebetCreditNotification	<BkToCstmrDbtCdtNtfctn>	[1..1]	M	
1.0	+	GroupHeader	<GrpHdr>	[1..1]	M	
1.1	++	MessageIdentification	<MsgId>	[1..1]	M	Text
1.2	++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime
1.5	++	AdditionalInformation	<AddtlInf>	[0..1]	M	Text
2.0	+	Notification	<Ntfctn>	[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 Sequence	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 d repetition

Heading	Description
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.

ISO Index	Structural Sequence	Message Item	Tag name	Mult.	Status	Type	ISO definition	Handelsbanken Special Comments
0.0	-	BankToCustomerDebetCreditNotification	<BkToCstmrDbtCdtNtfctn>	[1..1]	M			
1.0	+	GroupHeader	<GrpHdr>	[1..1]	M		Common information for the message.	
1.1	++	MessageIdentification	<Msgld>	[1..1]	M	Text	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message.	A unique reference set by Handelsbanken
1.2	++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime	Date and time at which the message was created.	YYYY-MM-DDThh:mm:ss
1.5	++	AdditionalInformation	<AddtlInf>	[0..1]	M	Text	Further details of the message.	Depending on type of agreement: /NOTF/ - Notification including both Debit and Credit entries. /DEBT/ - Notification including only Debit entries (refusals, rejects, returns and refunds)
2.0	+	Notification	<Ntfctn>	[1..n]	M		Notifies credit and debit entries for the account.	Each notification contains one account. There can be several notifications per message.
2.1	++	Identification	<Id>	[1..1]	M	Text	Unique identification, as assigned by the account servicer, to unambiguously identify the account notification.	A unique reference set by Handelsbanken
2.4	++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime	Date and time at which the message was created.	YYYY-MM-DDThh:mm:ss
2.10	++	Account	<Acct>	[1..1]	M			
1.2.0	+++	Identification	<Id>	[1..1]	M		Unique and unambiguous identification for the account between the account owner and the account servicer.	
1.2.1	++++	IBAN	<IBAN>	[1..1]	M	Identifier	International Bank Account Number (IBAN)	IBAN account number
1.2.11	+++	Currency	<Ccy>	[0..1]	M	Code	Identification of the currency in which the account is held.	Always EUR.
1.2.13	+++	Owner	<Ownc>	[0..1]	M		Party that legally owns the account.	
1.2.26	++++	Identification	<Id>	[0..1]	M			
1.2.27	+++++	OrganisationIdentification	<Orgld>	[1..1]	M			
1.2.29	++++++	Other	<Othr>	[0..n]	M		Unique identification of an organisation , as assigned by an institution, using an identification scheme.	
1.2.30	+++++++	Identification	<Id>	[1..1]	M	Text	Identification assigned by an institution.	Swedish Business Registration number or SHB's internal customer number of the account owner. 10 numeric characters.
1.2.31	+++++++	SchemeName	<SchmeNm>	[0..1]	M			
1.2.32	+++++++	Code	<Cd>	[1..1]	M	Code	Name of the identification scheme, in a coded form as published in an external list.	Only "BANK"
1.2.56	+++	Servicer	<Svcr>	[0..1]	M		Party that manages the account on behalf of the account owner.	
1.2.57	++++	FinancialInstitutionIdentification	<FinInstnld>	[1..1]	M		Unique and unambiguous identification of a financial institution.	
1.2.58	+++++	BIC	<BIC>	[0..1]	M	Identifier	Business Identifier Code	BIC of financial institution holding the account
2.23	++	TransactionsSummary	<Txsumry>	[0..1]	M		Set of elements used to provide summary information on entries.	
2.24	+++	TotalEntries	<TtlNtries>	[0..1]	M		Specifies the total number and sum of debit and credit entries.	

2.25	++++	NumberOfEntries	<NbOfNtries>	[0..1]	M	Text	Number of individual entries included in the report	
2.26	++++	Sum	<Sum>	[0..1]	{XOR	Quantity	Total of all individual entries included in the report	Sum of all entries.
2.27	++++	TotalNetEntryAmount	<TtlNetNtryAmt>	[0..1]	XOR}	Quantity	Resulting amount of the netted amounts for all debits and credit entries.	Sum of all entries, used if netted amount.
2.28	++++	CreditDebitIndicator	<CdtDbtInd>	[0..1]	M	Code	Indicates whether the total net entry amount is a credit or a debit amount.	CRDT = credit DBIT = debit
2.29	+++	TotalCreditEntries	<TtlCdtNtries>	[0..1]	C		Specifies the total number and sum of credit entries.	Only if 2.27 TotalNetEntryAmount is used.
2.30	++++	NumberOfEntries	<NbOfNtries>	[0..1]	R	Text	Number of individual entries included in the report	Number of Credit entries
2.31	++++	Sum	<Sum>	[0..1]	R	Quantity	Total of all individual entries included in the report	Sum of all Credit entries
2.32	+++	TotalDebitEntries	<TtlDbtNtries>	[0..1]	C		Specifies the total number and sum of debit entries.	Only if 2.27 TotalNetEntryAmount is used.
2.33	++++	NumberOfEntries	<NbOfNtries>	[0..1]	R	Text	Number of individual entries included in the report	Number of Debit entries
2.34	++++	Sum	<Sum>	[0..1]	R	Quantity	Total of all individual entries included in the report	Sum of all Debit entries
2.56	++	Entry	<Ntry>	[0..n]	M		Set of elements used to specify an entry in the credit/debit notification.	
2.57	+++	EntryReference	<NtryRef>	[0..1]	M	Text	Unique reference for the entry.	A unique reference set by Handelsbanken
2.58	+++	Amount	<AmtCcy="AAA">	[1..1]	M	Amount	Amount of money in the cash entry.	Credited amount/Debited amount. Amount booked on the account. Might be a total of one or many entries (entry details). Charges or compensation amount can be included if debit amount (return).
2.59	+++	CreditDebitIndicator	<CdtDbtInd>	[1..1]	M	Code	Indicates whether the entry is a credit or a debit entry.	CRDT = credit DBIT = debit (refusal, reject,return or refund)
2.62	+++	Status	<Sts>	[1..1]	M	Code	Status of an entry on the books of the account servicer.	Always: BOOK= booked
2.62	+++	BookingDate	<BookgDt>	[0..1]	M		Date and time when an entry is posted to an account on the account servicer's books.	
4.1.0	++++	Date	<Dt>	[1..1]	M	DateTime		YYYY-MM-DD
2.63	+++	ValueDate	<ValDt>	[0..1]	M		Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry.	
4.1.0	++++	Date	<Dt>	[1..1]	M	DateTime		YYYY-MM-DD
2.64	+++	AccountServicerReference	<AcctSvcrRef>	[0..1]	M	Text	Unique reference as assigned by the account servicing institution to unambiguously identify the entry.	Unique booking reference to be found also in the account statement.
2.71	+++	BankTransactionCode	<BkTxCd>	[1..1]	M		Set of elements used to fully identify the type of underlying transaction resulting in an entry.	See appendix "Bank Transaction codes camt.054" for details.
2.72	++++	Domain	<Domn>	[0..1]	M		Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.	
2.73	+++++	Code	<Cd>	[1..1]	M	Code		See appendix "Bank Transaction codes camt.054" for details.
2.74	+++++	Family	<Fmly>	[1..1]	M			
2.75	+++++	Code	<Cd>	[1..1]	M	Code		See appendix "Bank Transaction codes camt.054" for details.

2.76	+++++	SubFamilyCode	<SubFmlyCd>	[1..1]	M	Code		See appendix "Bank Transaction codes camt.054" for details.
2.115	+++	EntryDetails	<NtryDtls>	[0..n]	M		Set of elements used to provide details on the entry.	
2.116	++++	Batch	<Btch>	[0..1]	C		Set of elements used to provide details on batched transactions.	Credit entry: Always used, all credits are always batched according to original pain.008. Debet entry: Used if there is an agreement for batch booking of debit entries.
2.119	+++++	NumberOfTransactions	<NbOfTxs>	[0..1]	R	Text	Number of individual transactions included in the batch	Number of credit/debit entries in the batch entry
2.120	+++++	TotalAmount	<TtlAmtCcy="AAA">	[0..1]	R	Amount	Total amount of money reported in the batch entry	Total amount of credit/debit entries in the batch entry
2.121	+++++	CreditDebitIndicator	<CdtDbtInd>	[0..1]	R	Code	Indicates whether the batch entry is a credit or a debit entry.	CRDT = credit DBIT = debit
2.122	++++	TransactionDetails	<TxDtls>	[0..n]	M		Set of elements used to provide information on the underlying transaction(s).	
2.123	+++++	References	<Refs>	[0..1]	M		Set of elements used to provide the identification of the underlying transaction.	
2.124	+++++	MessageIdentification	<Msgld>	[0..1]	M	Text	Point to point reference, as assigned by the instructing party of the underlying message.	Original MessageId from pain.008
2.125	+++++	AccountServicerReference	<AcctSvcrRef>	[0..1]	C	Text	Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction.	
2.126	+++++	PaymentInformationIdentification	<PmtInfld>	[0..1]	M	Text	Unique identification, as assigned by a sending party to unambiguously identify the payment information group within the message.	From pain.008
2.127	+++++	InstructionIdentification	<InstrId>	[0..1]	C	Text	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.	From pain.008. Reported when available
2.128	+++++	EndToEndIdentification	<EndToEndId>	[0..1]	M	Text	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	From pain.008
2.130	+++++	MandateIdentification	<MndtId>	[0..1]	M	Text	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.	From pain.008
2.136	+++++	AmountDetails	<AmtDtls>	[0..1]	M		Set of elements providing detailed information on the original amount	
2.1.0	+++++	InstructedAmount	<InstdAmt>	[0..1]	M		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.	
2.1.1	+++++	Amount	<AmtCcy="AAA">	[1..1]	M	Amount		Instructed amount from pain.008
2.1.9	+++++	TransactionAmount	<TxAmt>	[0..1]	M		Amount of the underlying transaction.	
2.1.10	+++++	Amount	<AmtCcy="AAA">	[1..1]	M	Amount		Credit entry: Amount paid Debit entry: Amount paid, including charges or compensation amount if added to the debit transaction.

2.152	+++++	Charges	<Chrgs>	[0..n]	C		Provides information on the charges	Credit entry: Not used Debit entry: Provides information on compensation amount and charges related to the debit transaction (return), included in the debited amount. Reported if debited by debtor bank.
2.154	+++++	Amount	<AmtCcy="AAA">	[1..1]	R	Amount	Transaction charges to be paid by the charge bearer.	
2.155	+++++	CreditDebitIndicator	<CdtDbtInd>	[0..1]	R	Code	Indicates whether the charges amount is a credit or a debit amount.	Always 'DBIT'
2.156	+++++	Type	<Tp>	[0..1]	R		Specifies the type of charge.	
2.158	+++++	Proprietary	<Prtry>	[1..1]	R		Type of charge in a proprietary form, as defined by the user.	
7.1.0	+++++	Identification	<Id>	[1..1]	R	Text		DBCH = Debtor Bank Charges DBCA = Debtor Bank Compensation Amount
2.160	+++++	Bearer	 	[0..1]	R	Code	Specifies which party/parties will bear the charges associated with the rprocessing of the payment transaction.	CRED - BorneByCreditor
2.161	+++++	Party	<Pty>	[0..1]	R		Party that takes the transaction charges or to which the transaction charges are due	
6.1.0	+++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	R			
6.1.1	+++++	BIC	<BIC>	[0..1]	R	Identifier	Business Identifier Code	BIC of financial institution debiting the charges.
2.179	+++++	RelatedParties	<RltdPties>	[0..1]	M		Set of elements used to identify the parties related to the underlying transaction.	
2.180	+++++	InitiatingParty	<InitgPty>	[0..1]	C		Party that intitated the payment that is reported in the entry	Credit entry: Initiating party from pain.008 Debit entry: Not used
9.1.0	+++++	Name	<Nm>	[0..1]	R	Text	Name by which a party is known and which is usually used to identify that party.	
9.1.12	+++++	Identification	<Id>	[0..1]	C			
9.1.13	+++++	OrganisationIdentification	<OrgId>	[1..1]	R		Unique and unambiguous way to identify an organisation.	
9.1.14	+++++	BICOrBEI	<BICOrBEI>	[0..1]	{XOR	Identifier	Business Identifier Code	
9.1.15	+++++	Other	<Othr>	[0..n]	XOR}		Unique identification of an organisation , as assigned by an institution, using an identification scheme.	
9.1.16	+++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	
9.1.17	+++++	SchemeName	<SchmeNm>	[0..1]	R		Name of the identification scheme	
9.1.18	+++++	Code	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list.	
2.181	+++++	Debtor	<Dbtr>	[0..1]	M		Party that owes an amount of money to the (ultimate) creditor.	Debtor from pain.008
9.1.0	+++++	Name	<Nm>	[0..1]	M	Text	Name by which a party is known and which is usually used to identify that party.	
9.1.1	+++++	PostalAddress	<PstlAdr>	[0..1]	C		Information that locates and identifies a specific address, as defined by postal address.	
9.1.5	+++++	StreetName	<StrtNm>	[0..1]	C	Text		

9.1.7	+++++++	PostCode	<PstCd>	[0..1]	C	Text		
9.1.8	+++++++	TownName	<TwnNm>	[0..1]	C	Text		
9.1.10	+++++++	Country	<Ctry>	[0..1]	C	Code		
9.1.11	+++++++	AddressLine	<AdrLine>	[0..7]	C	Text	Information that locates and identifies a specific address, as defined by postal address, presented in free format text.	
9.1.12	+++++++	Identification	<Id>	[0..1]	C			From pain.008. Reported when available
9.1.13	+++++++	OrganisationIdentification	<Orgld>	[1..1]	{XOR		Unique and unambiguous way to identify an organisation.	
9.1.14	+++++++	BICOrBEI	<BICOrBEI>	[0..1]	{{XOR	Identifier	Business identifier code	
9.1.15	+++++++	Other	<Othr>	[0..n]	XOR}}		Unique identification of an organisation , as assigned by an institution, using an identification scheme.	
9.1.16	+++++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	
9.1.17	+++++++	SchemeName	<SchmeNm>	[0..1]	R			
9.1.18	+++++++	Code	<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	<Prvtld>	[1..1]	XOR}		Unique and unambiguous identification of a person, e.g. passport	
9.1.22	+++++++	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	{{XOR		Date and placed of birth of a person	
9.1.23	+++++++	BirthDate	<BirthDt>	[1..1]	R	DateTime		
9.1.24	+++++++	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	C	Text		
9.1.25	+++++++	CityOfBirth	<CityOfBirth>	[1..1]	R	Text		
9.1.26	+++++++	CountryOfBirth	<CtryOfBirth>	[1..1]	R	Code		
9.1.27	+++++++	Other	<Othr>	[0..n]	XOR}}		Unique identification of a person, as assigned by an institution, using an identification scheme.	
9.1.28	+++++++	Identification	<Id>	[1..1]	R	Text		
9.1.29	+++++++	SchemeName	<SchmeNm>	[0..1]	R			
9.1.30	+++++++	Code	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external code list.	According to external code list
2.182	+++++	DebtorAccount	<DbtrAcct>	[0..1]	M			From pain.008
1.1.0	+++++	Identification	<Id>	[1..1]	M		Unique and unambiguous identification for the account between the account owner and the account servicer.	
1.1.1	+++++	IBAN	<IBAN>	[1..1]	M	Identifier	International Bank Account Number (IBAN)	IBAN
2.183	+++++	UltimateDebtor	<UltmtDbtr>	[0..1]	C		Ultimate party that owes an amount of money to the (ultimate) creditor.	From pain.008. Reported when available
9.1.0	+++++	Name	<Nm>	[0..1]	R	Text	Name by which a party is known and which is usually used to identify that party.	
9.1.12	+++++	Identification	<Id>	[0..1]	C			
9.1.13	+++++	OrganisationIdentification	<Orgld>	[1..1]	{XOR		Unique and unambiguous way to identify an organisation.	
9.1.14	+++++	BICOrBEI	<BICOrBEI>	[0..1]	{{XOR	Identifier	Business identifier code	
9.1.15	+++++	Other	<Othr>	[0..n]	XOR}}		Unique identification of an organisation , as assigned by an institution, using an identification scheme.	
9.1.16	+++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	
9.1.17	+++++	SchemeName	<SchmeNm>	[0..1]	R		Name of the identification scheme	
9.1.18	+++++	Code	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external list	

9.1.21	+++++++	PrivateIdentification	<PrvtId>	[1..1]	XOR)		Unique and unambiguous identification of a person, e.g. passport	
9.1.22	+++++++	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	{{XOR		Date and placed of birth of a person	
9.1.23	+++++++	BirthDate	<BirthDt>	[1..1]	R	DateTime		
9.1.25	+++++++	CityOfBirth	<CityOfBirth>	[1..1]	R	Text		
9.1.26	+++++++	CountryOfBirth	<CtryOfBirth>	[1..1]	R	Code		
9.1.27	+++++++	Other	<Othr>	[0..n]	XOR}}		Unique identification of a person, as assigned by an institution, using an identification scheme.	
9.1.28	+++++++	Identification	<Id>	[1..1]	R	Text		
9.1.29	+++++++	SchemeName	<SchmeNm>	[0..1]	R			
9.1.30	+++++++	Code	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external code list.	
2.184	+++++	Creditor	<Cdtr>	[0..1]	M		Party to which an amount of money is due.	From pain.008
9.1.0	+++++	Name	<Nm>	[0..1]	M	Text	Name by which a party is known and which is usually used to identify that party.	
9.1.1	+++++	PostalAddress	<PstlAdr>	[0..1]	M		Information that locates and identifies a specific address, as defined by postal address.	
9.1.5	+++++	StreetName	<StrtNm>	[0..1]	C	Text		
9.1.7	+++++	PostCode	<PstCd>	[0..1]	C	Text		
9.1.8	+++++	TownName	<TwnNm>	[0..1]	C	Text		
9.1.10	+++++	Country	<Ctry>	[0..1]	M	Code		
9.1.11	+++++	AddressLine	<AdrLine>	[0..7]	C	Text	Information that locates and identifies a specific address, as defined by postal address, presented in free format text.	
9.1.12	+++++	Identification	<Id>	[0..1]	M			SEPA Direct Debit Creditor ID from CreditorSchemeIdentification in pain.008.
9.1.21	+++++++	PrivateIdentification	<PrvtId>	[1..1]	R			
9.1.27	+++++++	Other	<Othr>	[0..n]	R		Unique identification of a person, as assigned by an institution, using an identification scheme.	
9.1.28	+++++++	Identification	<Id>	[1..1]	R	Text	Identification assigned by an institution.	Creditor ID
9.1.29	+++++++	SchemeName	<SchmeNm>	[0..1]	R			
9.1.31	+++++++	Proprietary	<Prtry>	[1..1]	R	Text	Name of the identification scheme, in a free text form.	Always "SEPA"
2.185	+++++	CreditorAccount	<CdtrAcct>	[0..1]	M			From pain.008
1.1.0	+++++	Identification	<Id>	[1..1]	M		Unique and unambiguous identification for the account between the account owner and the account servicer.	
1.1.1	+++++	IBAN	<IBAN>	[1..1]	M	Identifier	International Bank Account Number (IBAN)	
2.186	+++++	UltimateCreditor	<UltmtCdtr>	[0..1]	C		Ultimate party to which an amount of money is due.	From pain.008. Reported when available
9.1.0	+++++	Name	<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	<Id>	[0..1]	C			
9.1.13	+++++	OrganisationIdentification	<OrgId>	[1..1]	R		Unique and unambiguous way to identify an organisation.	
9.1.14	+++++++	BICOrBEI	<BICOrBEI>	[0..1]	{XOR	Identifier	Business identifier code	
9.1.15	+++++++	Other	<Othr>	[0..n]	XOR)		Unique identification of an organisation , as assigned by an institution, using an identification scheme.	
9.1.16	+++++++	Identification	<Id>	[1..1]	R	Text		

9.1.17	+++++	SchemeName	<SchmeNm>	[0..1]	R			
9.1.18	+++++	Code	<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
2.191	+++++	RelatedAgents	<RltdAgts>	[0..1]	M		Set of elements used to identify the agents related to the underlying transaction.	
2.192	+++++	DebtorAgent	<DbtrAgt>	[0..1]	M		Financial institution servicing an account for the debtor.	From pain.008
6.1.0	+++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	M		Unique and unambiguous identification of a financial institution.	
6.1.1	+++++	BIC	<BIC>	[0..1]	M	Identifier	Business Identifier Code	
2.193	+++++	CreditorAgent	<CdtrAgt>	[0..1]	M		Financial institution servicing an account for the creditor.	From pain.008
6.1.0	+++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	M		Unique and unambiguous identification of a financial institution.	
6.1.1	+++++	BIC	<BIC>	[0..1]	M	Identifier	Business Identifier Code	
2.204	+++++	Purpose	<Purp>	[0..1]	C			From pain.008. Reported when available
2.205	+++++	Code	<Cd>	[1..1]	R	Code	Underlying reason for the payment transaction, as published in an external purpose code list.	According to external code list
2.214	+++++	RemittanceInformation	<RmtInf>	[0..1]	C		Unstructured or structured information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, such as commercial invoices in an account receivable system.	From pain.008. Reported when available
2.215	+++++	Unstructured	<Ustrd>	[0..n]	{XOR	Text		
2.216	+++++	Structured	<Strd>	[0..n]	XOR}			
2.217	+++++	ReferredDocumentInformation	<RfrdDocInf>	[0..n]	{{XOR		Set of elements used to identify the documents referred to in the remittance information.	
2.218	+++++	Type	<Tp>	[0..1]	C		Specifies the type of referred document.	
2.219	+++++	CodeOrProprietary	<CdOrPrtry>	[1..1]	R			
2.220	+++++	Code	<Cd>	[1..1]	R	Code	Document type in a coded form.	
2.223	+++++	Number	<Nb>	[0..1]	R	Text	Unique and unambiguous identification of the referred document.	
2.224	+++++	RelatedDate	<RltdDt>	[0..1]	C	DateTime	Date associated with the referred document.	
2.225	+++++	ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	C		Set of elements used to provide details on the amounts of the referred document.	
2.226	+++++	DuePayableAmount	<DuePyblAmtCcy="AAA">	[0..1]	R	Amount	Amount specified is the exact amount due and payable to the creditor.	
2.236	+++++	CreditorReferenceInformation	<CdtrRefInf>	[0..1]	XOR}}		Reference information provided by the creditor to allow the identification of the underlying documents.	
2.237	+++++	Type	<Tp>	[0..1]	C		Specifies the type of creditor reference.	
2.238	+++++	CodeOrProprietary	<CdOrPrtry>	[1..1]	R			
2.239	+++++	Code	<Cd>	[1..1]	R	Code	Type of creditor reference, in a coded form.	Only "SCOR"
2.241	+++++	Issuer	<Issr>	[0..1]	C	Text	Entity that assigns the credit reference, in a coded form.	Only "ISO"
2.242	+++++	Reference	<Ref>	[0..1]	R	Text	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.	Structured reference

2.273	+++++	ReturnInformation	<RtrInf>	[0..1]	C		Set of elements used to provide the return information.	Credit entry: Not used Debit entry: Complete return information, including return reason in coded form, is provided only for returns after settlement and refunds. I.e. for transactions not earlier reported in pain.002. For transactions earlier reported in pain.002, i.e. for rejects before settlement, proprietary reason 'P002' is provided to identify these transactions
2.274	+++++	OriginalBankTransactionCode	<OrgnIBkTxCd>	[0..1]	R		Bank transaction code included in the original entry for the transaction.	BTC code as stated in the first camt.054 credit report.
2.275	+++++	Domain	<Domn>	[0..1]	R		Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.	
2.276	+++++	Code	<Cd>	[1..1]	R	Code	Specifies the business area of the underlying transaction.	See appendix "Bank Transaction codes camt.054" for details.
2.277	+++++	Family	<Fmly>	[1..1]	R			
2.278	+++++	Code	<Cd>	[1..1]	R	Code	Specifies the family within a domain.	See appendix "Bank Transaction codes camt.054" for details.
2.279	+++++	SubFamilyCode	<SubFmlyCd>	[1..1]	R	Code	Specifies the sub-product family within a specific family.	See appendix "Bank Transaction codes camt.054" for details.
2.283	+++++	Originator	<Orgtr>	[0..1]	C		Party that issues the return	If Return = Debtor Agent If Refund = Debtor
9.1.0	+++++	Name	<Nm>	[0..1]	{XOR	Text	Name by which a party is known and which is usually used to identify that party.	
9.1.12	+++++	Identification	<Id>	[0..1]	XOR}			
9.1.13	+++++	OrganisationIdentification	<OrgId>	[1..1]	R		Unique and unambiguous way to identify an organisation	
9.1.14	+++++	BICOrBEI	<BICOrBEI>	[0..1]	R	Identifier	Business Identifier Code	
2.284	+++++	Reason	<Rsn>	[0..1]	R		Specifies the reason for the return	
2.285	+++++	Code	<Cd>	[1..1]	{XOR	Code	Reason for the return, as published in an external reason code list.	According to external code list, Return Reason
2.286	+++++	Proprietary	<Prtry>	[1..1]	XOR}	Text	Reason for the return, in a proprietary form.	P002 = Reject before settlement, reject reason earlier reported in pain.002
2.287	+++++	AdditionalInformation	<AddtlInf>	[0..n]	C	Text	Further details on the return reason.	Reason in free text, if available.