ISO 20022
CustomerPaymentStatusReport
SEPA Direct Debit
pain.002.001.03

Version 2.0.0
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1   Introduction

This document describes the Implementation Guide ISO 20022 CustomerPaymentStatusReport pain.002.001.03 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 Handelsbanken and the customer.

Handelsbanken´s message set-up complies with the international definitions for content and use of an ISO 20022 "CustomerPaymentStatusReport" message and Common Global Implementation Market Practice (CGI MP).

1.1   Related documents

The documents below contain information to facilitate the implementation of the status report in the ISO 20022 CustomerPaymentStatusReport (pain.002) format;

- The ISO 20022 Message Definition Report (MDR), Message Usage Guideline (MUG) and XML Schema can be downloaded from www.iso20022.org/message_archive.page#Payments_Init

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

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
2.0.0	2016-06-13	OriginalNumberOfTransactions and OriginalControlSum will be echoed back if stated in pain.001 (ISO Index 2.4 and 2.5) TransactionStatus can include the code ACCP (AcceptedCustomerProfile), if agreed upon with the bank.
1.0.0	2013-11-04	Published

2 General rules

Handelsbanken's "Status report SEPA Direct Debit ISO 20022 pain.002.001.03 " reports the status of CustomerDirectDebitInitiation (pain.008.001.02) files sent to Handelsbanken Global Gateway. The report also notifies the creditor about rejected collection transactions. The report is sent via the communication method agreed with the Bank.

In order to facilitate the matching of the collections, Handelsbanken recommends our customers to use the "end-to-end reference" which is a unique reference to identify each collection transaction. This reference will always be reported back on Transaction level in any ISO 20022 report.

Only one cause for rejection per collection transaction is reported, even though it could be rejected for several reasons. The reason for rejection is stated in a coded and, if available, narrative form in English. The status report is delivered as described below.

The status of the file will always be displayed in Handelsbanken online corporate banking service or GlobalOn-Line under File management.

2.1 Validation of the file upon receipt of the file

On receipt of the CustomerDirectDebitInitiation file (pain.008) Handelsbanken instantly checks if the file is valid against the schema for pain.008. If the file is not valid, the whole file is rejected (Group status = Reject/RJCT, TransactionStatus = Not used).

2.2 Validation of transactions upon receipt of the file

After validation of the file, each collection transaction in the file is validated against the payment system.

When the pain.008 file is accepted by the bank, i.e. when every single collection transaction is valid for execution, the whole file is accepted and a positive status is sent in the status report (Group status = ACCP Accepted customer profile – Preceding check of technical validation was successful. Customer profile check was also successful.)

If any mandatory data for a single collection transaction is missing or incorrect, the single collection is rejected and a negative status will be sent in the status report (Group status = Partially accepted/PART, Transaction status = Reject/RJCT).

If agreed upon with the bank, the status report can also include accepted payment transactions. In this case the code ACCP (Accepted customer profile – Preceding check of technical validation was successful. Customer profile check was also successful) is reported for each accepted transaction when group status = ACCP and PART.

If, for some reason, all payment transactions are rejected a negative status is sent in the status report (GroupStatus = Reject/RJCT, TransactionStatus = Reject/RJCT).

2.3 Validation of transactions by other part before settlement on requested collection day

If any of the collections are rejected by other part before settlement on requested collection day, for example, the debtor bank reporting that a debtor account is closed, Handelsbanken creates a status report for this/these rejected collections (GroupStatus = Not used, Transaction status = Reject/RJCT).

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

3.2 Parties

The ISO concepts of different parties are described in the table below.

| Party ISO 20022	Description
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.

3.3 References

The CustomerPaymentStatusReport/Rejected Payments 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	**<OrgnlGrpInfAndSts>**		
2.1	Original Message Identification	<OrgnlGrpInfAndSts><OrgnlMsgId>	Point to point reference, as assigned by the original instructing party, to

ISO Index No.	Reference type	Message position and tag name	Description
			unambiguously identify the original message.
3.0	**<OriginalPaymentInformationAndStatus>**		
3.1	Original Payment Information Identification	<OriginalPaymentInformationAndStatus><OrgnlPmtInfId>	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
3.15	**<TransactionInformationAndStatus>**		
3.17	Original Instruction Identification	<TxInfAndSts><OrgnlInstrId>	Unique identification, as assigned by the original instructing party unambiguously identify the original instruction.
3.18	Original EndToEnd Identification	<TxInfAndSts><OrgnlEndToEndId>	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.
3.32	**<OrgnlTxRef>**		
3.70	Mandate Identification	<PmtId><MndtRltdInf><MndtId>	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.
3.89	Unstructured free text	<OrgnlTxRef ><RmtInf><Ustrd>	Free text for the creditor to identify the transaction if no structured identification is used.
3.97	Creditor´s Referred Document Id	<OrgnlTxRef><RmtInf><Strd><RfrdDocInf><Nb>	Unique and unambiguous identification of the referred document, e.g. Debit Note Id. Assigned by the creditor.
3.116	Creditor's Structured Reference Id	<OrgnlTxRef><RmtInf><Strd><CdtrRefInf><Ref >	Unique reference, as assigned by the creditor, to anambiguously refer to the payment transaction.

4   Scenario

The purpose of this section is to basically describe an example of the entire chain of electronic information exchange between the Creditor, the Creditor's Agent, the Debtor and the Debtor's Agent.
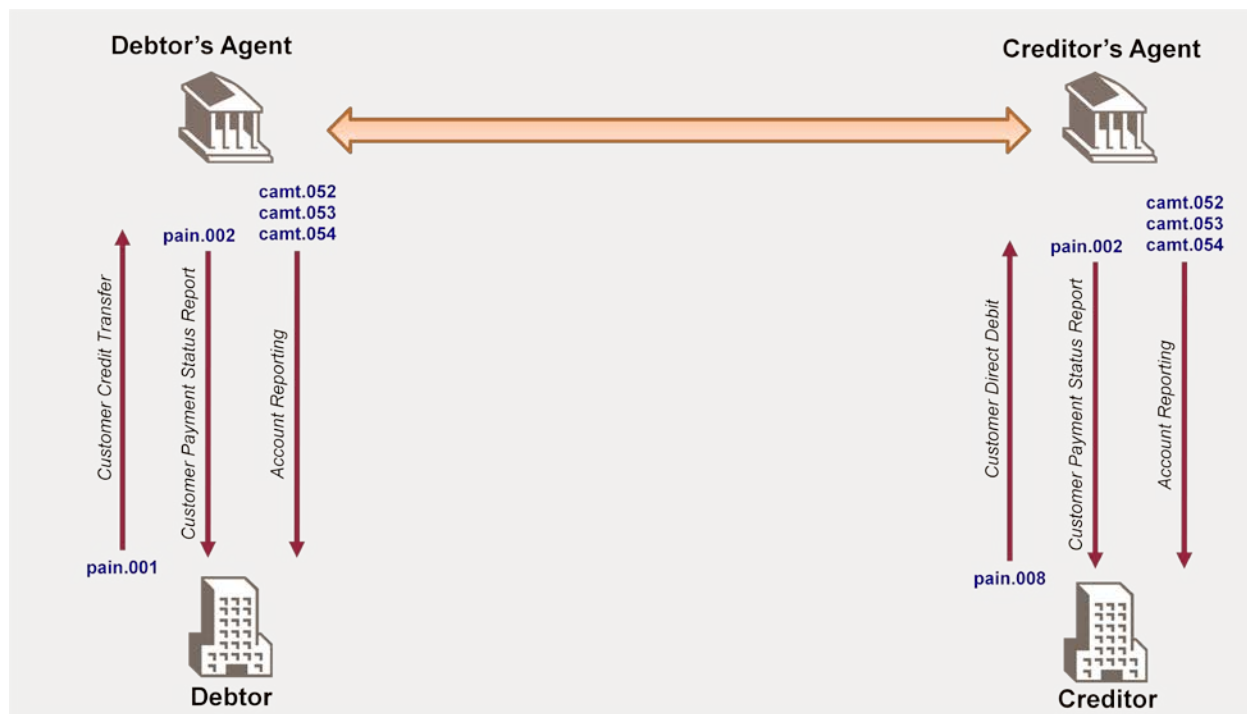
1) The Creditor sends a DirectDebitInitiation (pain.008) to the Creditor Agent.

2) The Creditor Agent validates the file and sends a PaymentStatusReport (pain.002) reporting if the whole file is rejected.

   o   Group status RJCT (Reject), TransactionStatus = Not used.

3) If the file is valid according the schema, the information included in every single collection transaction is validated against the payment system and the Creditor Agent sends a PaymentStatusReport (pain.002) reporting the status of the file and the transactions.

   o   All transactions in the file are validated as OK:
       GroupStatus = ACCP (AcceptedCustomerProfile), TransactionStatus = ACCP (AcceptedCustomerProfile) if agreed upon with the bank, otherwise TransactionStatus is Not used.

   o   Some of the transactions in the file are validated as rejected:
       GroupStatus = PART (Partially Accepted). TransactionStatus = RJCT (Rejected) for rejected transactions. TransactionStatus = ACCP (AcceptedCustomerProfile) if agreed upon with the bank, otherwise TransactionStatus is Not used.

   o   All transactions in the file are validated as rejected:
       GroupStatus = RJCT (Rejected), TransactionStatus = RJCT (Rejected).

4) The collections are processed between Creditor Agent and Debtor Agent before the requested collection day.

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.

      ○   Group status = Not used, TransactionStatus = RJCT (Reject)

6) After settlement on requested collection day Creditor Agent sends a Debit/Credit Notification report (camt.054) to the Creditor reporting executed collections and/or rejected, returned or refunded collections, if any. Transactions earlier reported as rejected in the Status report pain.002 will be marked in the camt.054 message.

7) Debtor Agent and/or Creditor Agent sends an Account Statement (camt.053) to the Creditor and/or Debtor.

5 Format specification

This section consists of a technical description of the message type CustomerPaymentStatusReport DirectDebit ISO 20022 pain.002.001.03.

5.1 Message structure

The Payment initiation message is composed of three parts: GroupHeader, OriginalGroup-InformationAndStatus and TransactionInformationAndStatus.
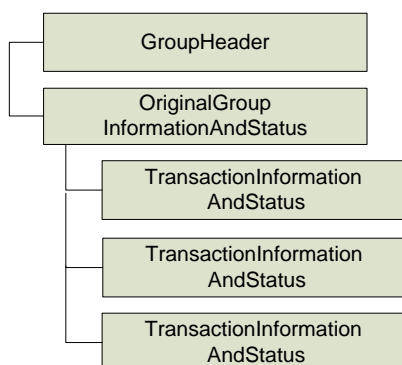
GroupHeader

This building block is mandatory and present only once. It contains general elements that apply to the whole message.

OriginalGroupInformationAndStatus

This building block is mandatory and present once. It contains elements related to the original DirectDebitInitiation message and may contain an overall status, as described in chapter 2.

TransactionInformationAndStatus

This building block is conditional and repetitive. Only used for rejected collections. It contains elements referencing the original instructions contained in the original message and can contain an individual status for the original instructions.

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.

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type
-		CustomerPaymentStatusReport	<CstmrPmtStsRpt>	[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
1.3	++	InitiatingParty	<InitgPty>	[0..1]	M	
9.1.12	+++	Identification	<Id>	[0..1]	M	
9.1.13	++++	OrganisationIdentification	<OrgId>	[1..1]	M	
9.1.14	+++++	BICOrBEI	<BICOrBEI>	[0..1]	M	Identifier
2.0	+	OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	[1..1]	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 OriginalGroupInformationAndStatus <OrgnlGrpInfAndSts> 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 and 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

Heading	Description
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 No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken special Comments
0.0	-	CustomerPaymentStatusReport	<CstmrPmtStsRpt>	[1..1]	M			
1.0	+	GroupHeader	<GrpHdr>	[1..1]	M		Set of characteristics shared by all individual transactions included in the	
1.1	++	MessageIdentification	<MsgId>	[1..1]	M	Text	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.	A unique reference stated by Handelsbanken
1.2	++	CreationDateTime	<CreDtTm>	[1..1]	M	DateTime	Date and time at which the message was created.	YYYY-MM-DDThh-;mm:ss:ss
1.3	++	InitiatingParty	<InitgPty>	[0..1]	M		Party that initiates the status message.	
9.1.12	+++	Identification	<Id>	[0..1]	M		Unique and unambiguous way of identifying an organisation or an	
9.1.13	++++	OrganisationIdentification	<OrgId>	[1..1]	M			
9.1.14	+++++	BICOrBEI	<BICOrBEI>	[0..1]	M	Identifier	Business Identifier Code.	Always "HANDSESS"
2.0	+	OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	[1..1]	M		Original group information concerning the group of transactions, to which the status report message refers.	
2.1	++	OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	M	Text	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.	From pain.008
2.2	++	OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	M	Text	Specifies the original message name identifier to which the message refers.	Always pain.008.001.02
2.3	++	OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	C	DateTime	Date and time at which the original message was created.	From pain.008
2.4	++	OriginalNumberOfTransactions	<OrgnlNbOfTxs>	[0..1]	C	Text	Number of individual transactions contained in the original message	From pain.008
2.5	++	OriginalControlSum	<OrgnlCtrlSum>	[0..1]	C	Quantity	Total of all individual amounts included in the original message, irrespective of currencies.	From pain.008
2.6	++	GroupStatus	<GrpSts>	[0..1]	C	Code	Specifies the status of a group of transactions.	Used on file level Allowed codes: ACCP - AcceptedCustomerProfile, preceding check of technical validation was successful. Customer profile check was also successful. RJCT - Rejected PART - PartiallyAccepted Used on file level
2.7	++	StatusReasonInformation	<StsRsnInf>	[0..n]	C		Set of elements used to provide detailed information on the status reason.	
2.8	+++	Originator	<Orgtr>	[0..1]	R		Party that issues the status.	
9.1.12	+++	Identification	<Id>	[0..1]	R			
9.1.13	++++	OrganisationIdentification	<OrgId>	[1..1]	R			
9.1.14	+++++	BICOrBEI	<BICOrBEI>	[0..1]	R	Identifier	Business Identifier Code.	Always "HANDSESS"
2.9	+++	Reason	<Rsn>	[0..1]	R		Specifies the reason for the status	
2.10	++++	Code	<Cd>	[1..1]	R	Code	Reason for the status, as published in ISO 20022 External Code List	

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken special Comments
2.12	++++	AdditionalInformation	<AddtlInf>	[0..n]	C	Text	Further details on the status reason.	Reason stated as narrative information, if available.
2.13	++	NumberOfTransactionsPerStatus	<NbOfTxsPerSts>	[0..n]	C		Detailed information on the number of transactions for each identical transaction status.	
2.14	+++	DetailedNumberOfTransactions	<DtldNbOfTxs>	[1..1]	R	Text	Number of individual transactions contained in the message, detailed per status.	
2.15	+++	DetailedStatus	<DtldSts>	[1..1]	R	Code	Common transaction status for all individual transactions reported.	Allowed codes: ACCP - Accepted RJCT - Rejected
3.0	+	OriginalPaymentInformationAndStatus	<OrgnlPmtInfAndSts>	[0..n]	C		Information concerning the original payment information, to which the status report message refers.	Only used if the status report includes status on transaction level.
3.1	++	OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	[1..1]	R	Text	Unique identification, as assigned by the original sending party, to unambiguously identify the original	From pain.008
3.15	++	TransactionInformationAndStatus	<TxInfAndSts>	[0..n]	R		Set of elements used to provide information on the original transactions to which the status report message refers.	
3.17	+++	OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	C	Text	Unique identification, as assigned by the original instructing party unambiguously identify the original instruction.	From pain.008
3.18	+++	OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	R	Text	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.	From pain.008
3.19	+++	TransactionStatus	<TxSts>	[0..1]	R	Code	Specifies the status of a transaction, in a coded form.	Allowed codes: ACCP - Accepted RJCT - Rejected
3.20	+++	StatusReasonInformation	<StsRsnInf>	[0..n]	C		Set of elements used to provide detailed information on the status reason.	Only provided when TransactionStatus <TxSts> = RJCT
3.21	++++	Originator	<Orgtr>	[0..1]	R		Party that issues the status.	
9.1.12	+++++	Identification	<Id>	[0..1]	R			
9.1.13	++++++	OrganisationIdentification	<OrgId>	[1..1]	R			
9.1.14	+++++++	BICOrBEI	<BICOrBEI>	[0..1]	R	Identifier	Business Identifier Code.	
3.22	+++++	Reason	<Rsn>	[0..1]	R		Specifies the reason for the status report.	
3.23	++++++	Code	<Cd>	[1..1]	R	Code	Reason for the status, as published in ISO 20022 External Code List (sheet "16-Status reason").	
3.25	+++++	AdditionalInformation	<AddtlInf>	[0..n]	C	Text	Further details on the status reason.	Reason stated as narrative information, if available.
3.32	+++	OriginalTransactionReference	<OrgnlTxRef>	[0..1]	R		Set of key elements used to identify the original transaction that is being referred	Reported as stated in the original pain.008
3.34	++++	Amount	<Amt>	[0..1]	R		Amount of money to be moved between the creditor and the Debitor	
3.35	+++++	InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	R	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.	From pain.008
3.40	++++	RequestedCollectionDate	<ReqdColltnDt>	[0..1]	R	DateTime	Date at which the creditor requests that the amount of money is to be collected from the debtor.	YYYY-MM-DD From pain.008
3.55	++++	PaymentTypeInformation	<PmtTpInf>	[0..1]	R		Set of elements used to further specify the type of transaction.	

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken special Comments
3.58	+++++	ServiceLevel	<SvcLvl>	[0..1]	R		Agreement under which or rules under which the transaction should be processed.	
3.59	++++++	Code	<Cd>	[1..1]	R	Code	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.	From pain.008
3.61	+++++	LocalInstrument	<LclInstrm>	[0..1]	R		This element is used to specify a local instrument, local clearing option and/or further qualify the service or service	
3.62	++++++	Code	<Cd>	[1..1]	R	Code	Specifies the local instrument, as published in an external local instrument code list.	From pain.008
3.64	+++++	SequenceType	<SeqTp>	[0..1]	R	Code	Identifies the direct debit sequence, such as first, recurrent, final or one-off.	From pain.008 Codes used: FRST, OOFF, RCUR
3.65	+++++	CategoryPurpose	<CtgyPurp>	[0..1]	C		Specifies the high level purpose of the instruction based on a set of pre-defined categories.	Reported when available in pain.008.
3.66	++++++	Code	<Cd>	[1..1]	R	Code	Category purpose, as published in an	From pain.008
3.68	++++	PaymentMethod	<PmtMtd>	[0..1]	R	Code	Specifies the means of payment that will be used to move the amount of money.	Always "DD"
3.69	++++	MandateRelatedInformation	<MndtRltdInf>	[0..1]	R		Set of elements used to provide further details of the mandate signed between the creditor and the debtor.	
3.70	+++++	MandateIdentification	<MndtId>	[0..1]	R	Text	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.	From pain.008
3.88	++++	RemittanceInformation	<RmtInf>	[0..1]	C		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.	Reported as provided in pain.008.
3.89	+++++	Unstructured	<Ustrd>	[0..n]	C	Text		
3.90	+++++	Structured	<Strd>	[0..n]	C			
3.91	++++++	ReferredDocumentInformation	<RfrdDocInf>	[0..n]	C		Set of elements used to identify the documents referred to in the remittance information.	
3.92	+++++++	Type	<Tp>	[0..1]	C		Specifies the type of referred document.	
3.93	++++++++	CodeOrProprietary	<CdOrPrtry>	[1..1]	R		Provides the type details of the referred document.	
3.94	+++++++++	Code	<Cd>	[1..1]	R	Code	Document type in a coded form.	Only DEBN=Debit Note
3.97	+++++++	Number	<Nb>	[0..1]	C	Text	Unique and unambiguous identification of the referred document.	
3.99	++++++	ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	C		Set of elements used to provide details on the amounts of the referred	Reported as provided in pain.008
3.100	++++++	DuePayableAmount	<DuePyblAmt Ccy="AAA">	[0..1]	C	Amount	Amount specified is the exact amount due and payable to the creditor.	
3.110	++++++	CreditorReferenceInformation	<CdtrRefInf>	[0..1]	C		Reference information provided by the creditor to allow the identification of the underlying documents.	
3.111	+++++++	Type	<Tp>	[0..1]	C		Specifies the type of creditor reference.	
3.112	++++++++	CodeOrProprietary	<CdOrPrtry>	[1..1]	R		Coded or proprietary format creditor reference type.	
3.113	+++++++++	Code	<Cd>	[1..1]	R	Code	Type of creditor reference, in a coded	Only SCOR

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken special Comments
3.115	++++++++	Issuer	<Issr>	[0..1]	C	Text	Entity that assigns the credit reference type.	"ISO" if RF-reference, otherwise not used
3.116	+++++++	Reference	<Ref>	[0..1]	R	Text	Unique reference, as assigned by the creditor, to anambiguously refer to the payment transaction.	
3.120	++++	UltimateDebtor	<UltmtDbtr>	[0..1]	C		Ultimate party that owes an amount of money to the (ultimate) creditor.	Reported when available in pain.008.
9.1.0	+++++	Name	<Nm>	[0..1]	C	Text		
9.1.12	+++++	Identification	<Id>	[0..1]	C		Unique and unambiguous identification of a party.	
9.1.13	++++++	OrganisationIdentification	<OrgId>	[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		
9.1.17	++++++++	SchemeName	<SchmeNm>	[0..1]	C			
9.1.18	+++++++++	Code	<Cd>	[1..1]	XOR	Code	Name of the identification scheme, in a coded form as published in an external list.	
9.1.19	+++++++++	Proprietary	<Prtry>	[1..1]	XOR	Text	Name of the identification scheme, in a free text form.	
9.1.21	++++++	PrivateIdentification	<PrvtId>	[1..1]	XOR		Unique and unambiguous identification of a person, eg, passport.	
9.1.22	+++++++	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	XOR			
9.1.23	++++++++	BirthDate	<BirthDt>	[1..1]	R	DateTime		From pain.008
9.1.24	++++++++	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	N	Text		
9.1.25	++++++++	CityOfBirth	<CityOfBirth>	[1..1]	R	Text		From pain.008
9.1.26	++++++++	CountryOfBirth	<CtryOfBirth>	[1..1]	R	Code		From pain.008
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		From pain.008
9.1.29	++++++++	SchemeName	<SchmeNm>	[0..1]	R		Name of the identification scheme.	
9.1.30	+++++++++	Code	<Cd>	[1..1]	R	Code	Name of the identification scheme, in a coded form as published in an external	From pain.008
3.121	++++	Debtor	<Dbtr>	[0..1]	C		Party that owes an amount of money to the (ultimate) creditor.	
9.1.0	+++++	Name	<Nm>	[0..1]	C	Text		Reported when available in pain.008.
9.1.1	+++++	PostalAddress	<PstlAdr>	[0..1]	C			Reported when available in pain.008.
9.1.10	++++++	Country	<Ctry>	[0..1]	C	Code		
9.1.11	++++++	AddressLine	<AdrLine>	[0..7]	C	Text		
9.1.12	+++++	Identification	<Id>	[0..1]	C		Unique and unambiguous identification of a party.	Reported when available in pain.008.
9.1.13	++++++	OrganisationIdentification	<OrgId>	[1..1]	XOR		Unique and unambiguous way to identify an organisation.	
9.1.14	+++++++	BICOrBEI	<BICOrBEI>	[0..1]	C	Identifier	Business Identifier Code	
9.1.15	+++++++	Other	<Othr>	[0..n]	C			Debtor identity in Handelsbanken, Business organisation number/SHB number
9.1.16	++++++++	Identification	<Id>	[1..1]	R	Text		
9.1.17	++++++++	SchemeName	<SchmeNm>	[0..1]	C		Name of the identification scheme.	Reported when available in pain.008.
9.1.18	+++++++++	Code	<Cd>	[1..1]	XOR	Code	Name of the identificaion scheme, in a coded form as published in an external list	
9.1.19	+++++++++	Proprietary	<Prtry>	[1..1]	XOR	Text	Name of the identification scheme, in a free text form.	

ISO Index No.	Struct. Seq.	Message Item	Tag Name	Mult.	Status	Type	Definition	Handelsbanken special Comments
9.1.21	++++++	PrivateIdentification	<PrvtId>	[1..1]	XOR		Unique and unambiguous identification of a person, eg, passport.	
9.1.22	+++++++	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	XOR			
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		Name of the identification scheme.	Reported when available in pain.008.
9.1.30	+++++++++	Code	<Cd>	[1..1]	R	Code		
3.122	++++	DebtorAccount	<DbtrAcct>	[0..1]	R		Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the	
1.1.0	+++++	Identification	<Id>	[1..1]	R			
1.1.1	++++++	IBAN	<IBAN>	[1..1]	R	Identifier	International Bank Account Number (IBAN)	IBAN account number
3.123	++++	DebtorAgent	<DbtrAgt>	[0..1]	C		Financial institution servicing an account for the debtor.	Reported when available in pain.008.
6.1.0	+++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	R		Unique and unambiguous identification of a financial institution.	
6.1.1	++++++	BIC	<BIC>	[0..1]	R	Identifier	Business Identifier Code.	
3.125	++++	CreditorAgent	<CdtrAgt>	[0..1]	C		Financial institution servicing an account for the creditor.	Reported when available in pain.008.
6.1.0	+++++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	R		Unique and unambiguous identification of a financial institution.	
6.1.1	++++++	BIC	<BIC>	[0..1]	R	Identifier	Business Identifier Code.	
3.127	++++	Creditor	<Cdtr>	[0..1]	R		Party to which an amount of money is due.	
9.1.0	+++++	Name	<Nm>	[0..1]	R	Text		
9.1.1	+++++	PostalAddress	<PstlAdr>	[0..1]	C			
9.1.10	++++++	Country	<Ctry>	[0..1]	C	Code		
9.1.11	++++++	AddressLine	<AdrLine>	[0..7]	C	Text		
3.128	++++	CreditorAccount	<CdtrAcct>	[0..1]	R		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	<Id>	[1..1]	R			
1.1.1	++++++	IBAN	<IBAN>	[1..1]	R	Identifier	International Bank Account Number (IBAN)	IBAN account number
3.129	++++	UltimateCreditor	<UltmtCdtr>	[0..1]	C		Ultimate party to which an amount of money is due.	Reported when available in pain.008.
9.1.0	+++++	Name	<Nm>	[0..1]	C	Text		
9.1.12	+++++	Identification	<Id>	[0..1]	R			
9.1.13	++++++	OrganisationIdentification	<OrgId>	[1..1]	R			
9.1.14	+++++++	BICOrBEI	<BICOrBEI>	[0..1]	XOR	Identifier		
9.1.15	+++++++	Other	<Othr>	[0..n]	XOR			
9.1.16	++++++++	Identification	<Id>	[1..1]	R	Text		
9.1.17	++++++++	SchemeName	<SchmeNm>	[0..1]	C			
9.1.18	+++++++++	Code	<Cd>	[1..1]	XOR	Code		