



INTERNET BANKING

OF UNICREDIT BANK

CZECH REPUBLIC, A.S.

BUSINESSNET PROFESSIONAL

SEPA DIRECT DEBIT

IMPORT FORMAT

DESCRIPTION

July 2018

Contents:

SEPA Direct Debit Import description

Introduction.....	3
SEPA Direct Debit – basic description	4
Advantages of SEPA Direct Debit	5
Supported type of SEPA direct debit in BusinessNet.....	5
How to import SEPA Direct Debit into BusinessNet	5
Allowed character set.....	6
Element occurrence.....	6
Structure of the ISO 20022 payment	6
General information	7
Implementation of the pain.008.001.02 for BusinessNet – SEPA Direct Debit	9
<i>Root.....</i>	<i>9</i>
<i>Group Header</i>	<i>9</i>
<i>Payment Information.....</i>	<i>10</i>
<i>Direct Debit Transaction Information</i>	<i>11</i>
<i>Direct Debit Transaction</i>	<i>12</i>
BusinessNet filling instructions	14
<i>Organisation Identification elements</i>	<i>17</i>
<i>Person Identification elements.....</i>	<i>18</i>

Introduction

Dear Client,

We are pleased you have decided to use BusinessNet, a modern electronic banking service designed specifically for corporate clients.

Electronic banking services will enable you to manage your financial flows **simply, comfortably, securely and effectively** for 24 hours a day, 7 days a week.

This manual will guide you through SEPA Direct Debit format description.

If you have any questions, you can contact us on every business day from 7.00 to 18.00, our technical assistance is available at the telephone number 221 210 011, or you can send an e-mail to elbn@unicreditgroup.cz.

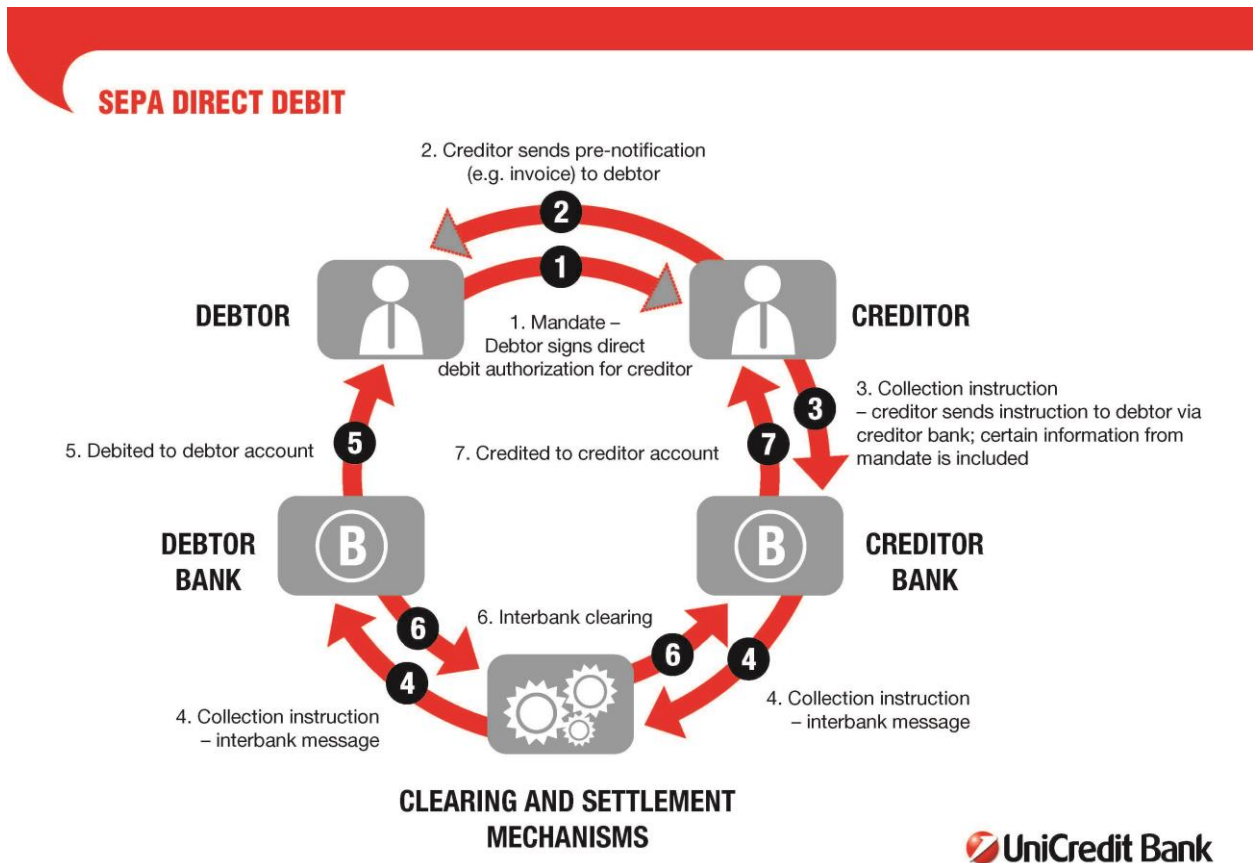
UniCredit Bank Czech Republic, a.s.

SEPA Direct Debit – basic description

Since the end of 2008, businesses and consumers have been able, for the first time ever, to use cross-border direct debiting across 32 European countries. This service may be used if the payer's bank and the beneficiary's bank have both acceded to the SEPA Direct Debit Scheme.

A SEPA direct debit is a euro-denominated noncash payment initiated electronically by the beneficiary through its bank on the basis of a prior agreement with the payer (a so-called “mandate”). The agreement between the payer and the beneficiary must contain the required particulars, including the type of SEPA direct debit used.

Direct debits are most often used for recurrent payments with a fixed or variable amount, but a one-time direct debit can also be made.



Main features of SEPA Direct Debit

- Payment currency is EUR.
- Account of the beneficiary of the SEPA direct debit payments must be in Euro.
- The beneficiary's and payer's account numbers must be entered in IBAN format.
- The beneficiary's and payer's banks must be identified by their valid BIC codes.
- The beneficiary of a SEPA direct debit must be a business entity.
- To obtain a beneficiary identification code (PRINK), the beneficiary of a SEPA direct debit must be registered at the Czech National Bank in the Czech Republic (or at the appropriate authority for the given country).
- The payer concludes a written agreement (a so-called “mandate”) with the beneficiary.
- The beneficiary is obliged to send information about the amount and payment date of the SEPA Direct Debit to the payer in advance (for example in invoice form).
- The beneficiary is obliged to archive the agreement between itself and the payer (the so-called mandate) and to present it upon request.
- The validity of the mandate will expire automatically 36 months after the last request sent.

Advantages of SEPA Direct Debit

- Possibility to carry out SEPA direct debit within 32 European countries.
- The payer is informed in advance of an incoming SEPA direct debit and the payment date and thus is able better to manage its cash.
- The beneficiary is able to send a message for the payer along with the request.
- Centralisation of accounts as well as liquidity into a single bank.
- Due to uniform formats, payments can easily be matched up with accounts receivable or payable in accounting systems.
- Processing of payments, including rejected and returned payments, is governed by uniform, standardised conditions, and thus processing can be automated.
- Legal harmonisation ensures better predictability of transactions.

Supported type of SEPA direct debit in BusinessNet

- **Business-to-business (B2B)** direct debit is intended exclusively for business entities. A SEPA direct debit mandate must be granted in order to execute a payment on the basis of a request for a SEPA B2B direct debit. This type of SEPA direct debit is irrevocable, and thus the payer cannot request reimbursement of an executed SEPA direct debit.

A SEPA Direct Debit may be executed if the banks of the sender of the direct debit and of the payer have accepted the conditions for processing SEPA direct debits.

How to import SEPA Direct Debit into BusinessNet

- The user can upload the file into the BusinessNet by use of option “**Payments > Imports & Uploads > Start Import**” or by use of option “**Payments > Imports & Uploads > Start Upload**”. When using these options, the user must first choose the type of order “**Seпа Payment**” and then item “**SEPA Direct Debit Request Pain008 (XML)**” in the field “**File Structure**” in order to upload the file corresponding to this description. Find detailed user instruction concerning the upload of the transaction file in the application Help which you can open by clicking on a question mark in the right upper corner.
- **File extension which the file name may include:**
The file containing SEPA Credit Transfer payment orders may include only *.xml extension. Max. length of file name (incl. possible file extension) is 64 characters.

Allowed character set

Please note that within the fields of the XML only the following characters are allowed to use:

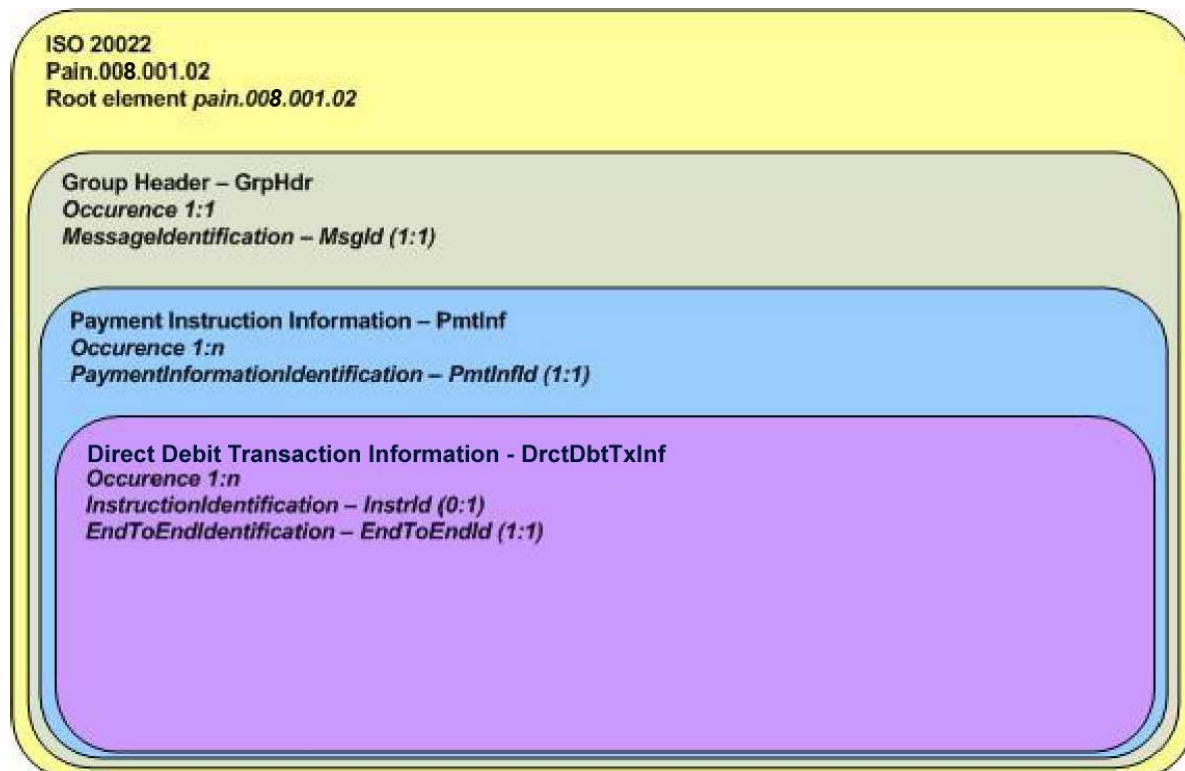
Permitted Character Code	Character	Hex Code
numeric characters	0 to 9	X'30' -X'39'
capital characters	A to Z	X'41' -X'5A'
small characters	a to z	X'61' -X'7A'
apostrophe	"'"	X'27'
colon	"."	X'3A'
question mark	"?"	X'3F'
comma	","	X'2C'
minus	"-"	X'2D'
blank character	" "	X'20'
left bracket	"("	X'28'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

Element occurrence

Element occurrence is defined by the following parameters:

Min. occurrence	:	Max. occurrence
0 = optional	:	1 = once
1 = mandatory	:	2 = twice
	:	n = unbounded

Structure of the ISO 20022 payment



It is important to understand that some of the information within these Pain messages apply to the whole message, to a certain bulk or to a single transaction, depending on the information level.

General information

Group Header

Within the Group Header (Tag <GrpHdr>) all information related to the whole file are to be found. The most important ones are:

- Message Identification <MsgId>, mandatory (1:1):
This Id is used to identify the message and should be unique to the submitter of the message for a predefined period of time. It is a point-to-point reference between the instructing party and the next party in the chain.
- Creation Date Time <CreDtTm>, mandatory (1:1):
Date and time at which a (group of) payment instruction(s) was created by the instructing party.
- Number of Transactions <NbOfTx>, mandatory (1:1):
Number of all individual transactions contained within this message / file.
- Control Sum <CtrlSum>, optional (0:1):
Contains the sum of all instructed amounts of all transactions within this message regardless of the currency of the single transaction.
- Initiating Party <InitgPty>, mandatory (1:1):
Party that initiates the payment. This can either be the creditor or a party that initiates the direct debit on behalf of the creditor.

There are some more fields which may be used by the instructing party. For further details please refer to the ISO 20022 maintenance guide, available at www.iso20022.org.

Payment Information

Within the Payment Information (Tag <PmtInf>) typically a bulk of payments is stated. One Pain.008.001.02 messages may contain an unbounded number of <PmtInf> blocks but does have to have at least one occurrence (1:n). Each <PmtInf> is dedicated to one account and one requested execution date.

The most important tags to be used by the instructing party are:

- Payment Information Identification <PmtInfId>, mandatory (1:1):
Used to identify a specific bulk within the file when being processed.
- Payment Method <PmtMtd>, mandatory (1:1):
Used to further specify the type of the transaction. BusinessNet accept only Direct Debit, code 'DD'.
- Payment Type Information <PmtTpInf>, mandatory (1:1):
Is a set of elements that is used to further specify the type of payments in this respective PmtInf block.
 - Service Level <SvcLvl>, mandatory (1:1):
Agreement under which or rules under which the transaction should be processed, as defined in the "ServiceLevel8Choice" (www.iso20022.org). BusinessNet application support only **SEPA** code.
 - Local Instrument <LclInstrm>, mandatory (1:1)
This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. In BusinessNet application we support only **B2B** code.
 - Sequence Type <SeqTp>, mandatory (1:1)
This element identifies the direct debit sequence, such as first (sequence type **FRST**), recurrent (sequence type **RCUR**), final (sequence type **FNAL**) or one-off (sequence type **OOFF**).
- Requested Collection Date <ReqColltnDt>, mandatory (1:1):
Specifies the day at which the creditor request that the amount of money is to be collected from the debtor. Requested collection date must be set 2 banking day at the earliest from the current (insertion) date.

- Creditor <Cdtr>, mandatory (1:1):
Party to which an amount of money is due. There are certain elements to further specify the creditor, e.g. Name and Postal Address fields etc.
- Creditor Account <CdtrAcct>, mandatory (1:1):
Element group that provides the account that has to be credited with the instructed amount. Account must be provided as an IBAN.
- Creditor Agent <CdtrAgt>, mandatory (1:1):
Element group that specifies financial institution servicing an account for the creditor as a BIC identification.
- Charge Bearer <ChrgBr>, optional (0:1):
Used to indicate which party/parties will bear the charges associated with the processing of the payment transactions. Only **SLEV** is allowed.

Direct Debit Transaction Information

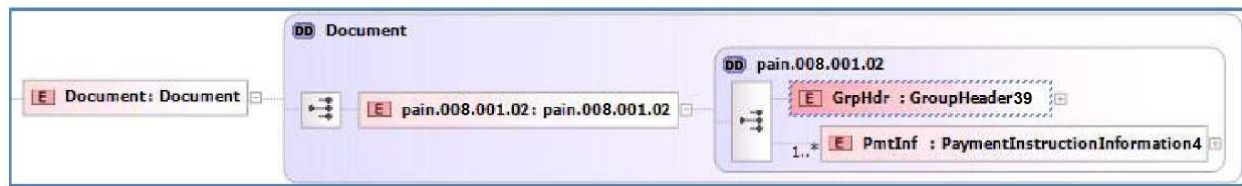
The Direct Debit Transaction Information <DrctDbtTxInf> describes the individual transactions within a PmtInf block. Theoretically the number of occurrences is unbounded (1:n), but due to some technical issues the receiving institution may limit the number of occurrences per PmtInf block. It is recommended import max 99,999 occurrences.

The important information within the DrctDbtTxInf are:

- Payment Identification <PmtId>, mandatory (1:1):
Element group that uniquely identifies the individual transaction. May contain a Instruction Identification <InstrId> (0:1) which is a point-to-point reference and must contain a End To End Identification <EndToEndId> (1:1) which is transported without any amendments throughout the whole processing cycle.
- Instructed Amount <InstdAmt>, mandatory (1:1):
Element group that specifies the instructed amount. Must be provided as an amount with currency EUR.
- Direct Debit Transaction <DrctDbtTx>, mandatory (1:1):
Set of elements providing information specific to the direct debit mandate and creditor identification (PRINK).
- Debtor Agent <DbtrAgt>, mandatory (1:1):
Used to specify the debtor's account holding institution. Must consist of a BIC.
- Debtor <Dbtr>, mandatory (1:1):
Specifies the debtor (party that owes an amount of money to the creditor) (e.g. Name, address, organisation or private identification etc.).
- Debtor Account <DbtrAcct>, mandatory (1:1):
Used to specify the debtor's account with the account holding institution. Debtor's account must be filled in in IBAN format.
- Remittance Information <RmtInf>, optional (0:1):
Group of elements used to describe the payment for the debtor more in detail. Please refer to www.iso20022.org for a detailed description of the various elements within the RmtInf. We recommend to use it with unstructured format.

Implementation of the pain.008.001.02 for BusinessNet – SEPA Direct Debit

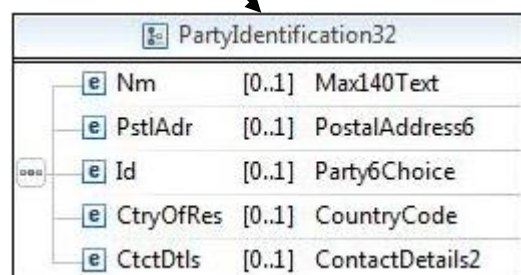
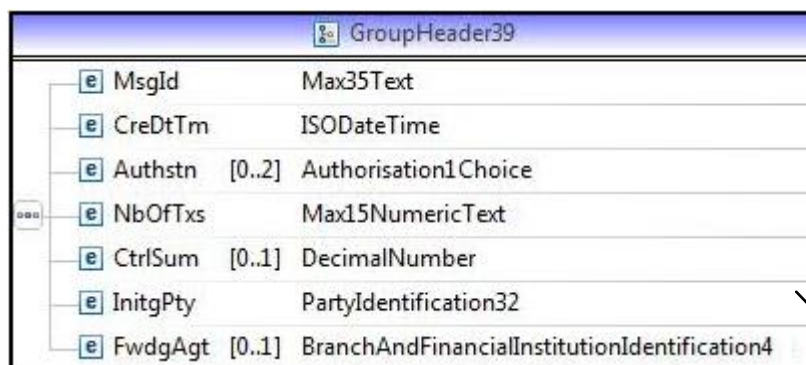
Root



Group Header

The Group Header <GrpHdr> consists of the following elements:

Element name	Occurrence	Format	Comments
MsgId	1:1	Max35Text	Unique message identification.
CreDtTm	1:1	ISODatetime	Timestamp when the message had been created.
NbOfTxs	1:1	Max15NumericText	Number of all individual transactions within this message/file.
CtrlSum	0:1	DecimalNumber	Sum of all instructed amounts in this message, irrespective of the currencies.
InitgPty	1:1	Complex element	Party that created the message, at least the name has to be provided. In general we recommend not to use other elements than the name except where necessary due to local practices.



Payment Information


















The Payment Information <PmtInf> may be repeated unbounded, but has to be present at least once. BusinessNet does support the usage of the following elements:

PaymentInstructionInformation4		
e	PmtInfId	Max35Text
e	PmtMtd	PaymentMethod2Code
e	BtchBookg	[0..1] BatchBookingIndicator
e	NbOfTxs	[0..1] Max15NumericText
e	CtrlSum	[0..1] DecimalNumber
e	PmtTpInf	[0..1] PaymentTypeInformation20
e	ReqdColltnDt	ISODate
e	Cdtr	PartyIdentification32
...	CdtrAcct	CashAccount16
e	CdtrAgt	BranchAndFinancialInstitutionIdentification4
e	CdtrAgtAcct	[0..1] CashAccount16
e	UltmtCdtr	[0..1] PartyIdentification32
e	ChrgBr	[0..1] ChargeBearerType1Code
e	ChrgsAcct	[0..1] CashAccount16
e	ChrgsAcctAgt	[0..1] BranchAndFinancialInstitutionIdentification4
e	CdtrSchmeId	[0..1] PartyIdentification32
e	DrctDbtTxInf	[1..*] DirectDebitTransactionInformation9

Element name	Occurrence	Format	Comments
PmtInf Id	1:1	Max35Text	Used to identify a specific bulk within the file when being processed.
PmtMtd	1:1	PaymentMethod2Code	Only usage of 'DD' is allowed
PmtTpInf	1:1	Complex element	Service Level 'SEPA' to be defined in this area. Local instrument must be 'B2B'. Also sequence type must be defined (FRST, RCUR, FNAL or OOFF).
ReqdColltnDt	1:1	ISODate	Date at which the creditor requests that the amount of money is to be collected from the debtor.
Cdtr	1:1	PartyIdentification32	Party to which an amount of money is due. There are certain elements to further specify the creditor, e.g. Name and Postal Address fields etc.
CdtrAcct	1:1	Complex element	Account that will be credited with the transactions amount. IBAN requested
CdtrAgt	1:1	Complex element	Creditor's financial institution. BIC requested
DrctDbtTxInf	1:n	Complex element	Set of elements used to provide information on the individual transaction(s) included in the message.

Direct Debit Transaction Information

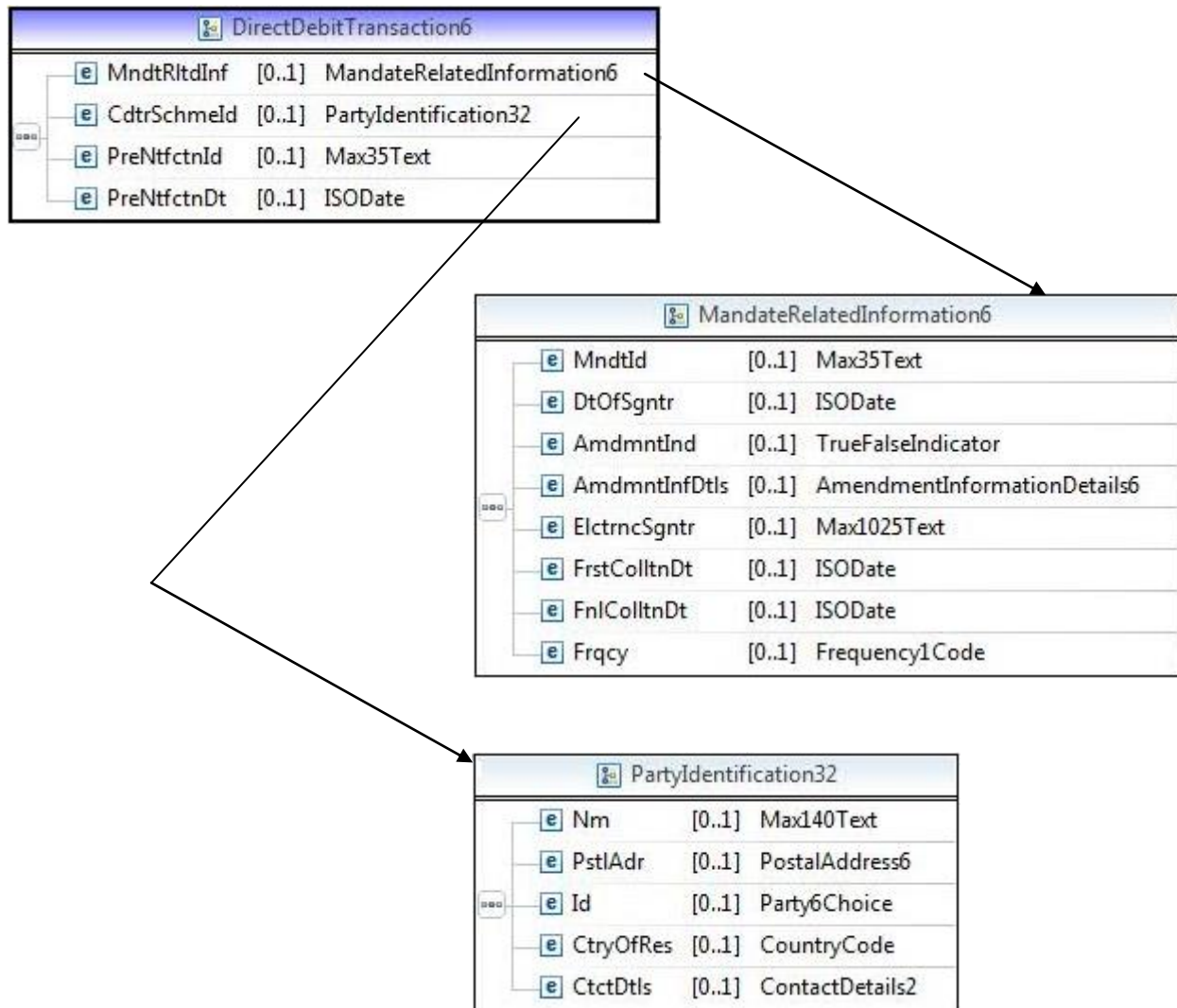
The DirectDebitTransactionInformation block <DrctDbtTxInf> must be present at least once, and can be repeated unlimited. All single transaction information are specified within this block, that is debtor's data, instructed amount and currency and so on.

DirectDebitTransactionInformation9			
		PmtId	PaymentIdentification1
		PmtTpInf	[0..1] PaymentTypeInformation20
		InstdAmt	ActiveOrHistoricCurrencyAndAmount
		ChrgBr	[0..1] ChargeBearerType1Code
		DrctDbtTx	[0..1] DirectDebitTransaction6
		UltmtCdtr	[0..1] PartyIdentification32
		DbtrAgt	BranchAndFinancialInstitutionIdentification4
		DbtrAgtAcct	[0..1] CashAccount16
...		Dbtr	PartyIdentification32
		DbtrAcct	CashAccount16
		UltmtDbtr	[0..1] PartyIdentification32
		InstrForCdtrAgt	[0..1] Max140Text
		Purp	[0..1] Purpose2Choice
		RgltryRptg	[0..10] RegulatoryReporting3
		Tax	[0..1] TaxInformation3
		RltdRmtInf	[0..10] RemittanceLocation2
		RmtInf	[0..1] RemittanceInformation5

Element name	Occurrence	Format	Comments
PmtId	1:1	Complex element	Used to uniquely identify the single transaction
PmtTpInf	0:1	Complex element	To be defined in PmtInf level
InstdAmt	1:1	Complex element	Instructed amount, only in EUR currency
ChrgBr	0:1	ChargeBearerType1 Code	SLEV code is requested
DrctDbtTx	1:1	Complex element	Set of elements providing information specific to the direct debit mandate and creditor identification (PRINK).
UltmtCdtr	0:1	Complex element	Not supported
DbtrAgt	1:1	Complex element	BIC requested for SEPA Direct Debit
DbtrAgtAcct	0:1	Complex element	Not supported
Dbtr	1:1	Complex element	Specifies the debtor
DbtrAcct	1:1	Complex element	Specifies the debtor's account as IBAN account identification
UltmtDbtr	0:1	Complex element	Not supported
InstrForCdtrAgt	0:1	Max140Text	Not supported
Purp	0:1	Purpose2choice	Underlying reason for the payment transaction.
RgltryRptg	0:10	Complex element	Not Supported
Tax	0:1	Complex element	Not supported
RltdRmtInf	0:10	Complex element	Not supported
RmtInf	0:1	Complex element	Used to provide the beneficiary (debtor) with additional information related to the specific instruction. It is recommended to use it with unstructured format.

Direct Debit Transaction

The DirectDebitTransaction <DrctDbtTx> element provide information specific to the direct debit mandate and creditor information identification.



Element name	Occurrence	Format	Comments
MndtRltdInf	1:1	Complex element	Set of elements used to provide further details of the direct debit mandate signed between the creditor and the debtor
MndtId	1:1	Max35Text	Mandate Id (assigned by the creditor)
DtOfSgntr	1:1	ISODate	Date on which the direct debit mandate has been signed by the debtor
AmdmntInd	1:1	TrueFalseIndicator	Amendment Indicator notifying whether the underlying mandate is amended or not. Possible value are 'true' or 'false'
AmdmntInfDtls	0:1	AmendmentInformationDetails6	Amendment Information Details If Amendment Indicator is 'false', then AmdmntInfDtls is not allowed. If Amendment Indicator is 'true', then AmdmntInfDtls must be present.
OrgnlMndtId	0:1	Max35Text	Original Mandate ID Unique identification, as assigned by the creditor, to unambiguously identify the original mandate.

OrgnlCdrSchmeId		PartyIdentification32	Original creditor scheme identification that has been modified.
Id	0:1	Party6Choice	Identification of a party (PrvtId)
PrvtId	0:1	PersonIdentification5	"Othr" element must be chosen
Othr	0:1	GenericPerson Identification1	Identification and Scheme name
Id	0:1	Max35Text	Original Creditor ID (Original PRINK)
SchmeNm	0:1	PersonIdentification SchemeName1Choice	"Prtry" must be chosen
Prtry	0:1	Max35Text	Must contain 'SEPA'
CdrSchmeId	1:1	Complex element	Credit party that signs the mandate
Id	1:1	Party6Choice	Identification of a party (PrvtId)
PrvtId	1:1	PersonIdentification5	"Othr" element must be chosen
Othr	1:1	GenericPerson Identification1	Identification and Scheme name
Id	1:1	Max35Text	Creditor ID (PRINK)
SchmeNm	1:1	PersonIdentification SchemeName1Choice	"Prtry" must be chosen
Prtry	1:1	Max35Text	Must contain 'SEPA'

BusinessNet filling instructions

Element name	Occurrence	Format	Comments
PmtInf	1:n	Complex element PaymentInstructionInformation4	Payment information
PmtInfId	1:1	Max35Text	Used to identify a specific bulk within the file when being processed.
PmtMtd	1:1	PaymentMethod2 Code	Only usage of 'DD' is allowed
PmtTpInf	1:1	Complex element PaymentTypeInformation20	Used to provide further instructions for all payments within this bulk. Service level 'SEPA', Local Instrument 'B2B' and one of Sequence Type 'FRST', 'FNAL', 'OOF' or 'RCUR' to be defined in this area.
InstrPrty	0:1	Priority2Code	Currently not supported
SvcLvl	1:1	ServiceLevel8Choice	Mandatory for SEPA Direct Debit
Cd	1:1	ExternalServiceLevel1Code	Only 'SEPA' code is allowed
LclInstrm	1:1	LocalInstrument2Choice	Only SEPA Business to Business Direct Debit is allowed
Cd	1:1	ExternalLocalInstrument1Code	Only 'B2B' code is allowed
SeqTp	1:1	SequenceType1Code	One of the following Sequence Types must be chosen: Final ('FNAL') – Final collection of a series of direct debit instruction First ('FRST') – First collection of a series of direct debit instructions OneOff ('OOF') – Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction Recurring ('RCUR') – Direct debit instruction where the debtor's authorisation is used for regular direct debit transaction initiated by the creditor
ReqdColltnDt	1:1	ISODate	Specifies the day at which the creditor request that the amount of money is to be collected from the debtor. Requested collection date must be set 2 banking day at the earliest from the current (insertion) date.
Cdtr	1:1	Complex element PartyIdentification32	Party to which an amount of money is due.
Nm	1:1	Max70Text	Creditor name must be provided, only first 35 characters shall be used
PstlAdr	0:1	Complex element PostalAddress6	Used to provide address details of account holder
Ctry	1:1	CountryCode	Mandatory if PstlAdr is used, country of residence of the account holder
AdrLine	0:2	Max70Text	Used to provide Street and Town of account holder
CdtrAcct	1:1	Complex element CashAccount16	Creditors's account
Id	1:1	Complex element AccountIdentification4Choice	Specifies the account details
IBAN	1:1	IBAN2007Identifier	Only usage of IBAN is allowed
CdtrAgt	1:1	Complex element BranchAndFinancialInstitution Identification4	Financial institution servicing an account for the creditor
FinInstnId	1:1	Complex element FinancialInstitutionIdentification7	Specifies the financial institution servicing an account for the creditor
BIC	1:1	BICIdentifier	Must be provided, only usage of BIC is allowed (BACXCZPP)
DrctDbtTxInf	1:n	Complex element DirectDebitTransactionInformation9	Contains the single payment instructions
PmtId	1:1	Complex element PaymentIdentification1	Used to uniquely identify the single payment
InstrId	0:1	Max35Text	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.
EndToEndId	1:1	Max35Text	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.
InstdAmt	1:1	Complex element ActiveOrHistoricCurrencyAndAmount	Instructed amount, only currency "EUR" is allowed. This data type must be used with the following XML Attribute: Currency (Ccy) which is typed by ActiveOrHistoricCurrencyCode.
ChrgBr	1:1	ChargeBearerType1Code	Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Only 'SLEV' is allowed

Element name	Occurrence	Format	Comments
DrcDtTx	1:1	Complex element DirectDebitTransaction6	Set of elements providing information specific to the direct debit mandate and creditor information identification
MndtRltdInf	1:1	Complex element MandateRelatedInformation6	Set of elements used to provide further details of the direct debit mandate signed between the creditor and the debtor
MndtId	1:1	Max35Text	Mandate Id (assigned by the creditor)
DtOfSgntr	1:1	ISODate	Date on which the direct debit mandate has been signed by the debtor
AmdmntInd	1:1	TrueFalseIndicator	Amendment Indicator notifying whether the underlying mandate is amended or not. Possible value are 'true' or 'false'
AmdmntInfDtls	0:1	AmendmentInformation Details6	Amendment Information Details If Amendment Indicator is 'false', then AmdmntInfDtls is not allowed. If Amendment Indicator is 'true', then AmdmntInfDtls must be present.
OrgnlMndtId	0:1	Max35Text	Original mandate ID Unique identification, as assigned by the creditor, to unambiguously identify the original mandate.
OrgnlCdrSchmeId		PartyIdentification32	Original creditor scheme identification that has been modified.
Id	0:1	Party6Choice	Identification of a party (PrvtId)
PrvtId	0:1	PersonIdentification5	"Othr" element must be chosen
Othr	0:1	GenericPerson Identification1	Identification and Scheme name
Id	0:1	Max35Text	Original Creditor ID (Original PRINK)
SchmeNm	0:1	PersonIdentification SchemeName1Choice	"Prtry" element must be chosen
Prtry	0:1	Max35Text	Must contain 'SEPA'
CdrSchmeId	1:1	Complex element	Credit party that signs the mandate
Id	1:1	Party6Choice	Identification of a party (PrvtId)
PrvtId	1:1	PersonIdentification5	"Othr" element must be chosen
Othr	1:1	GenericPerson Identification1	Identification and Scheme name
Id	1:1	Max35Text	Creditor ID (PRINK)
SchmeNm	1:1	PersonIdentification SchemeName1Choice	"Prtry" must be chosen
Prtry	1:1	Max35Text	Must contain 'SEPA'
DbtrAgt	1:1	Complex element BranchAndFinancialInstitutionIdentificati on4	Used to specify the debtor's account holding bank
FinInstnId	1:1	Complex element FinancialInstitutionIdentification7	Specifies the debtor bank's details
BIC	1:1	BICIdentifier	BIC identifier must be provided
Dbtr	1:1	Complex element PartyIdentification32	Used to provide debtor's details
Nm	1:1	Max70Text	Debtor name must be provided, only first 35 characters shall be used
PstlAdr	0:1	Complex element	Used to provide address details of beneficiary, same rules as Creditor apply
Ctry	1:1	CountryCode	Mandatory if PstlAdr is used, country of residence of the account holder
AdrLine	0:2	Max70Text	Used to provide Street and Town of account holder

Element name	Occurrence	Format	Comments
Id	0:1	Complex element Party6Choice	Unique and unambiguous way of identifying an organisation or an individual person. If Id element is used, than OrgId or PrvtId element must be also used.
OrgId	0:1 or 1:1	OrganisationIdentification4	Unique and unambiguous way of identifying an organisation. <i>This message item is composed of the various Organisation Identification elements (for details please see table „Organisation identifications details“).</i> If OrgId element is used, than also one of complex element from table „Organisation identification details“ must be also used.
PrvtId	0:1 or 1:1	PersonIdentification5	Unique and unambiguous identification of a person, eg, passport. <i>This message item is composed of the various Person Identification elements (for details please see table „Private identifications details“).</i> If PrvtId element is used, than also one of complex element from table „Private identification details“ must be also used.
DbtrAcct	1:1	Complex element CashAccount16	Used to specify the debtor's account
Id	1:1	Complex element AccountIdentification4Choice	Detailed account information, provided as IBAN account identification
IBAN	1:1	IBAN2007Identifier	For SEPA Direct Debit is providing of IBAN mandatory.
Purp	0:1	Complex element Purpose2Choice	Underlying reason for the payment transaction.
Cd	1:1	ExternalPurpose1Code	Underlying reason for the payment transaction, as published in an external purpose code list.
RmtInf	0:1	Complex element RemittanceInformation5	Either Ustrd or Strd may be used, but not both of them. We propose to use Ustrd
Ustrd	0:1	Max140Text	Used to provide further information useful for the recipient of SEPA Direct Debit
Strd	0:1	Complex element StructuredRemittanceInformation7	Not to be used

Organisation Identification elements

Element name	Occurrence	Format	Comments
BICOrBEI	0:1	Complex element AnyBICIdentifier (8 or 11 characters)	BIC (Bank Identifier Code) Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
Othr	0:1	Complex element GenericOrganisationIdentification1	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
Id	1:1	Max35Text	Customer No. Number assigned by an issuer to identify a customer. Number assigned by a party to identify a creditor or debtor relationship.
SchmeNm	1:1	OrganisationIdentificationSchemeName1 Choice	Name of identification scheme.
Cd	1:1	ExternalOrganisationIdentification1Code	Value 'CUST' must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
Id	1:1	EANGLN Identifier (13 characters)	EANGLN (Global Location Number) Global Location Number. A non-significant reference number used to identify legal entities, functional entities, or physical entities according to the European Association for Numbering (EAN) numbering scheme rules. The number is used to retrieve detailed information that is linked to it.
SchmeNm	1:1	OrganisationIdentificationSchemeName1 Choice	Name of identification scheme.
Prtry	1:1	Max35Text	Value 'EANGLN' must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
Id	1:1	Max35Text	Employer Identification No. Number assigned by a registration authority to an employer.
SchmeNm	1:1	OrganisationIdentificationSchemeName1 Choice	Name of identification scheme.
Cd	1:1	ExternalOrganisationIdentification1Code	Value 'EMPL' must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
Id	1:1	DUNS Identifier (9 characters)	DUNS (Data Universal Numbering System) Data Universal Numbering System. A unique identification number provided by Dun & Bradstreet to identify an organization.
SchmeNm	1:1	OrganisationIdentificationSchemeName1 Choice	Name of identification scheme.
Cd	1:1	ExternalOrganisationIdentification1Code	Value 'DUNS' must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
Id	1:1	Max35Text	Bank party identification Unique and unambiguous assignment made by a specific bank to identify a relationship as defined between the bank and its client.
SchmeNm	1:1	OrganisationIdentificationSchemeName1 Choice	Name of identification scheme.
Cd	1:1	ExternalOrganisationIdentification1Code	Value 'BANK' must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	Unique identification of an organisation, as assigned by an institution, using an identification scheme.
Id	1:1	Max35Text	Tax Identification Number assigned by a tax authority to an entity.
SchmeNm	1:1	OrganisationIdentificationSchemeName1 Choice	Name of identification scheme.
Cd	1:1	ExternalOrganisationIdentification1Code	Value 'TXID' must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	Proprietary Identification Unique identification of an organisation, as assigned by an institution, using an identification scheme.
Id	1:1	Max35Text	Identification Unique and unambiguous identifier for an organisation that is allocated by an institution.
Issr	0:1	Max35Text	Issuer - Entity that assigns the identification.

Person Identification elements

Element name	Occurrence	Format	Comments
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
Id	1:1	Max35Text	Drivers licence No. Number assigned by a license authority to a driver's license.
SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
Cd	1:1	ExternalPersonIdentification1Code	Value 'DRLC' must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
Id	1:1	Max35Text	Customer No. Number assigned by an agent to identify its customer.
SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
Cd	1:1	ExternalPersonIdentification1Code	Value 'CUST' must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
Id	1:1	Max35Text	Social Security No. Number assigned by a social security agency.
SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
Cd	1:1	ExternalPersonIdentification1Code	Value 'SOSE' must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
Id	1:1	Max35Text	Alien Security No. Number assigned by a government agency to identify foreign nationals.
SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
Cd	1:1	ExternalPersonIdentification1Code	Value 'ARNU' must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
Id	1:1	Max35Text	Passport No. Number assigned by a passport authority to a passport.
SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
Cd	1:1	ExternalPersonIdentification1Code	Value 'CCPT' must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
Id	1:1	Max35Text	Tax Identification No. Number assigned by a tax authority to an entity.
SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
Cd	1:1	ExternalPersonIdentification1Code	Value 'TXID' must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
Id	1:1	Max35Text	Identity Card No. Number assigned by a national authority to an identity card.
SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
Cd	1:1	ExternalPersonIdentification1Code	Value 'NIDN' must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	Unique identification of a person, as assigned by an institution, using an identification scheme.
Id	1:1	Max35Text	Employer Identification No. Number assigned to an employer by a registration authority.
SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
Cd	1:1	ExternalPersonIdentification1Code	Value 'EMPL' must be filled in.
DtAndPlcOfBirth	0:1	Complex element DateAndPlaceOfBirth	Date and Place of Birth Date and place of birth of a person.
BirthDt	1:1	ISO Date (YYYY-MM-DD)	Birth Date Date on which a person is born.
PrvcOfBirth	0:1	Max35Text	Province of birth Province where a person was born.
CityOfBirth	1:1	Max35Text	City of birth City where a person was born.
CtryOfBirth	1:1	Country code (2 characters)	Country of birth Country where a person was born.

Element name	Occurrence	Format	Comments
Othr	0:1	Complex element GenericPersonIdentification1	Other Identification Identifier issued to a person for which no specific identifier has been defined.
Id	1:1	Max35Text	Identification Identifier issued to a person for which no specific identifier has been defined.
Issr	1:1	Max35Text	Issuer Entity that assigns the identification.