

ELECTRONIC BANKING

UNICREDIT BANK CZECH REPUBLIC AND SLOVAKIA, A.S.

MULTICASH

SEPA DIRECT DEBIT IMPORT FORMAT DESCRIPTION

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INTRODUCTION

Dear Client,

We are pleased you have decided to use MultiCash, 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** 24 hours a day, 7 days a week.

This manual will guide you through the SEPA Direct Debit format description. Please note that the MultiCash SEPA payment module (MC SPAWIN – version 3.20 rel. 024 or higher) is a prerequisite for SEPA Credit Transfer payment file import.

If you have any questions, you can contact us on business days from 8:00 to 17:00. Our technical assistance is available at the telephone number 221 210 011, or you can send an e-mail to eb@unicreditgroup.cz.

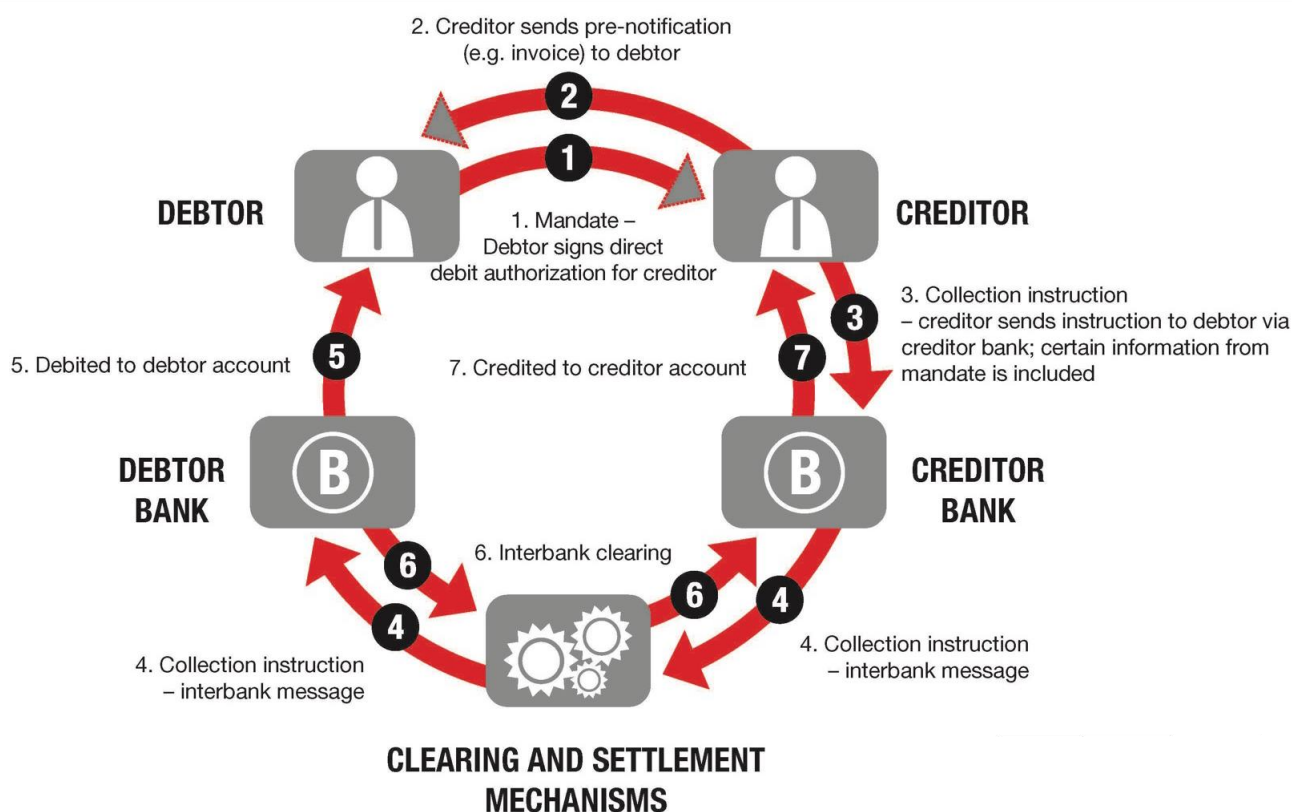
UniCredit Bank Czech Republic and Slovakia, a.s.

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 joined 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 "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 SEPA Direct Debit features

- Payments must be in EUR
- The account of the SEPA Direct Debit beneficiary must be in euros.
- 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 SEPA Direct Debit beneficiary must be a business entity.
- To obtain a beneficiary identification code (PRINK), the SEPA Direct Debit beneficiary 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 (mandate) with the beneficiary.
- The beneficiary must 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 must archive the agreement between itself and the payer (mandate) and present it upon request.
- The validity of the mandate will expire automatically 36 months after the last request sent.

ADVANTAGES OF SEPA DIRECT DEBIT

- SEPA Direct Debits cover 32 European countries.
- The payer is informed in advance of an incoming SEPA Direct Debit and the payment date and is thus better able to manage its cash flow.
- The beneficiary can send a message for the payer along with the request.
- Centralisation of accounts as well as liquidity into a single bank.
- Uniform formats mean payments can easily be matched with accounts receivable or payable in accounting systems.
- The 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 MULTICASH

- 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 Debit.

HOW TO IMPORT SEPA DIRECT DEBIT INTO MULTICASH

- The user can import the file into MultiCash using the “**Payment orders / Import payment order files**” option in the “**SEPA Payments**” module (recommended version of this module is 3.20.024 or higher). In the “**Select payment**” table, choose the file with the SEPA Credit Transfer payment items and then the file type – we recommend using the “**Payment order files**” option. Then click on the “**Open**” button.
- **Allowed file extensions for the file name:**
The recommended file extension for the file containing a SEPA Credit Transfer payment is *.xml, *.cdb or *.txt. MultiCash also accept files with any postfix and without postfix.

ALLOWED CHARACTER SET

Please note that only the following characters may be used in the XML fields:

Permitted Character Code	Character	Hex Code
numeric characters	0 to 9	X'30' -X'39'
upper-case characters	A to Z	X'41' -X'5A'
lower-case 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 = unlimited

ISO 20022 PAYMENT STRUCTURE



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

GENERAL INFORMATION

Group Header

All the information relating to the whole file is found in the Group Header (Tag <GrpHdr>). The most important is:

- 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):
The date and time at which a (group of) payment instruction(s) was created by the instructing party.
- Number of Transactions <NbOfTx>, mandatory (1:1):
The 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 a single transaction.
- Initiating Party <InitgPty>, mandatory (1:1):
The 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

Bulk payments are typically listed in the Payment Information (Tag <PmtInf>). One Pain.008.001.02 message may contain an unlimited number of <PmtInf> blocks but must 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 payment within the file when being processed.

NOTE: Specific processing in MultiCash – the value is filled by MultiCash during generation of the output file.

- Payment Method <PmtMtd>, mandatory (1:1):
Used to further specify the transaction type. MultiCash accepts only Direct Debit, code 'DD'.
- Payment Type Information <PmtTpInf>, mandatory (1:1):
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):
The agreement under which or rules under which the transaction should be processed, as defined in the „ServiceLevel8Choice“ (www.iso20022.org). MultiCash only supports the 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. MultiCash only supports the 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 on which the creditor requests that the amount is to be collected from the debtor. The requested collection date must be set no earlier than 2 banking days from the current (insertion) date.
- Creditor <Cdtr>, mandatory (1:1):
The party to which the amount is due. There are certain elements to further specify the creditor, e.g. name and address fields etc.
- Creditor Account <CdtrAcct>, mandatory (1:1):
The element group that specifies the account to be credited with the instructed amount. The account number must be provided as an IBAN.
- Creditor Agent <CdtrAgt>, mandatory (1:1):
The element group that specifies the financial institution servicing the account for the creditor, using 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

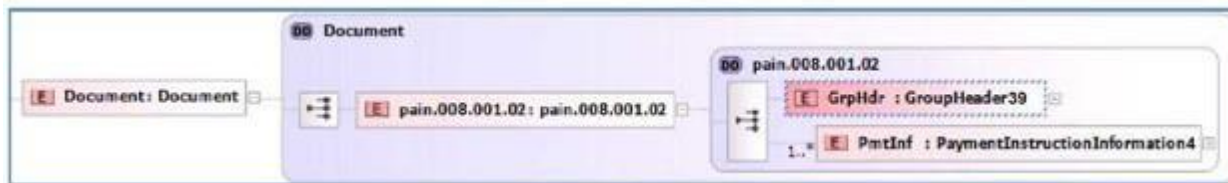
The Direct Debit Transaction Information <DrctDbtTxInf> describes the individual transactions within a PmtInf block. Theoretically the number of occurrences is unlimited (1:n), but due to some technical issues the receiving institution may limit the number of occurrences per PmtInf block. It is recommended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

The important information in DrctDbtTxInf is:

- Payment Identification <PmtId>, mandatory (1:1):
The element group that uniquely identifies the individual transaction. It may contain an Instruction Identification <InstrId> (0:1), which is a point-to-point reference and must contain an End To End Identification <EndToEndId> (1:1) which is transported without any amendments throughout the whole processing cycle.
- Instructed Amount <InstdAmt>, mandatory (1:1):
The element group that specifies the instructed amount. It must be provided as an amount in EUR.
- Direct Debit Transaction <DrctDbtTx>, mandatory (1:1):
The element group providing information specific to the direct debit mandate and creditor identification (PRINK).
- Debtor Agent <DbtrAgt>, mandatory (1:1):
Used to specify the debtor's bank. Must be in the BIC format.
- 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 at its bank. The debtor's account must in IBAN format.
- Remittance Information <RmtInf>, optional (0:1):
The element group used to describe the payment for the debtor in more detail. Please refer to www.iso20022.org for a detailed description of the various elements within the RmtInf. We recommend to use an unstructured format.

IMPLEMENTATION OF THE PAIN.008.001.02 FOR MULTICASH – SEPA DIRECT DEBIT

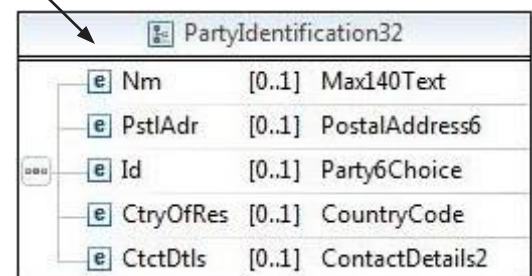
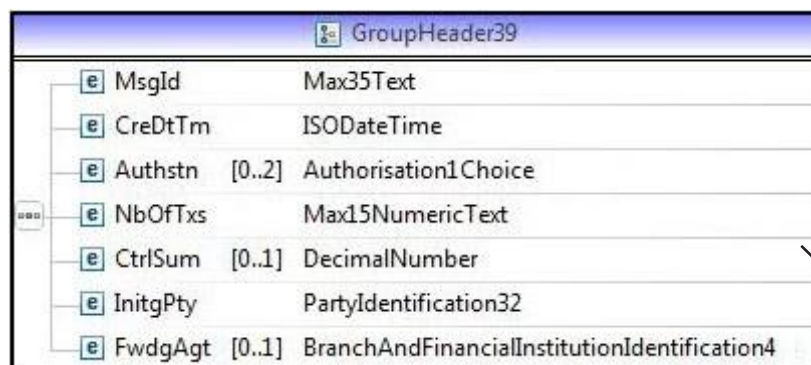
Root



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 was created.
NbOfTx	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 must 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 without limitation, but has to be present at least once. MultiCash supports the use of the following elements:

PaymentInstructionInformation4		
e	PmtInfId	Max35Text
e	PmtMtd	PaymentMethod2Code
e	BtchBookg	[0..1] BatchBookingIndicator
e	NbOfTx	[0..1] Max15NumericText
e	CtrlSum	[0..1] DecimalNumber
e	PmtTpInf	[0..1] PaymentTypeInformation20
e	ReqdColltnDt	ISODate
e	Cdtr	PartyIdentification32
e	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	Specific processing in MultiCash – the value is filled by MultiCash during generation of the output file
PmtMtd	1:1	PaymentMethod2Code	Only 'DD' is allowed
PmtTpInf	1:1	Complex element	Service Level 'SEPA' to be defined in this area. Local instrument must be 'B2B'. The sequence type must also 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 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

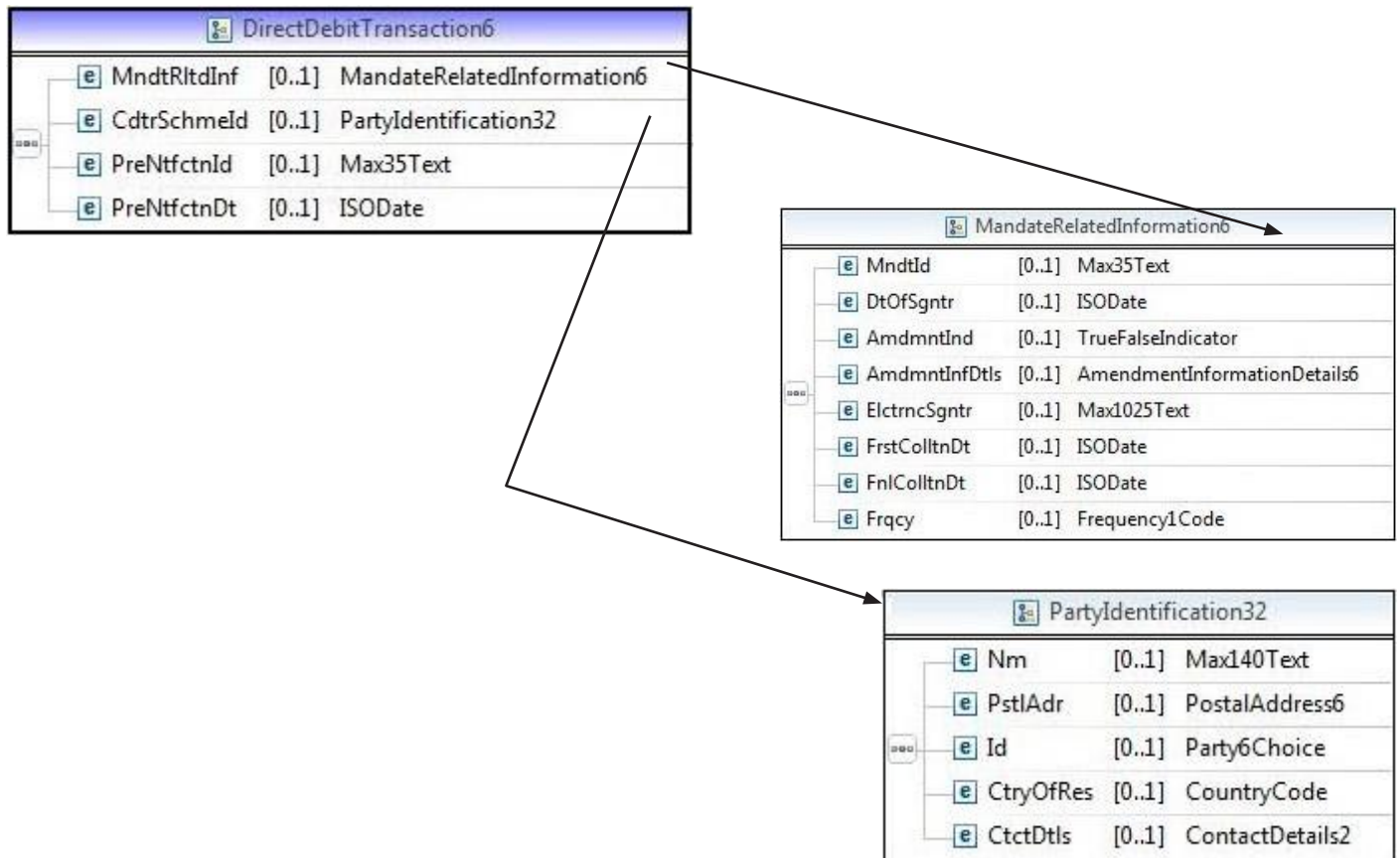
The DirectDebitTransactionInformation block <DrctDbtTxInf> must be present at least once, and can be repeated without limitation. All information about a single transaction is specified within this block, namely the debtor's data, the instructed amount and currency, and so on.

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

Element name	Occurrence	Format	Comments
PmtId	1:1	Complex element	Used to uniquely identify a single transaction
PmtTpInf	0:1	Complex element	To be defined at PmtInf level
InstAmt	1:1	Complex element	Instructed amount, in EUR only
ChrgBr	0:1	ChargeBearerType1 Code	SLEV code is requested
DrctDbtTx	1:1	Complex element	The element group 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 in the IBAN format
UltmtDbtr	0:1	Complex element	Not supported
InstrForCdtrAgt	0:1	Max140Text	Not supported
Purp	0:1	Purpose2choice	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 an unstructured format

DIRECT DEBIT TRANSACTION

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



Element name	Occurrence	Format	Comments
MndtRltdInf	1:1	Complex element	The element group 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 was signed by the debtor
++AmdmntInd	1:1	TrueFalseIndicator	Amendment Indicator notifying whether the underlying mandate is amended or not. Possible values 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

Element name	Occurrence	Format	Comments
+++OrgnlCdtrSchmeld		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'
CdtrSchmeld	1:1	Complex element	Creditor that signs the mandate
++Id	1:1	Party6Choice	Party identification (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'

MULTICASH FILLING INSTRUCTIONS

Element name	Occurrence	Format	Comments
PmtInf	1:n	Complex element PaymentInstructionInformation4	Payment information
PmtInfId	1:1	Max35Text	Value automatically filled / refilled by MultiCash during generation of the output file
PmtMtd	1:1	PaymentMethod2 Code	Only 'DD' is allowed
PmtTplnf	1:1	Complex element PaymentTypeInformation20	Used to provide further instructions for all payments within this bulk payment. Service level 'SEPA', Local Instrument 'B2B' and one of the Sequence Types 'FRST', 'FNAL', 'OOF' or 'RCUR' must 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	<p>One of the following Sequence Types must be chosen:</p> <p>Final ('FNAL') – Final collection of a series of direct debit instructions</p> <p>First ('FRST') – First collection of a series of direct debit instructions</p> <p>OneOff ('OOF') – Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction</p> <p>Recurring ('RCUR') - Direct debit instruction where the debtor's authorisation is used for a regular direct debit transaction initiated by the creditor</p>
ReqdColltnDt	1:1	ISODate	Specifies the day on which the creditor requests that the amount is to be collected from the debtor. The requested collection date must be set no earlier than 2 banking days from the current (insertion) date
Cdtr	1:1	Complex element PartyIdentification32	Party to which the amount is due
+Nm	1:1	Max70Text	Creditor name must be provided, only the first 35 characters may be used
+PstlAdr	0:1	Complex element PostalAddress6	Used to provide the address details of the account holder

Element name	Occurrence	Format	Comments
++Ctry	1:1	CountryCode	Mandatory if PstlAdr is used, country of residence of the account holder
++AdrLine	0:2	Max70Text	Used to provide the street and town address of the account holder
CdtrAcct	1:1	Complex element CashAccount16	Creditor's account
+Id	1:1	Complex element AccountIdentification4Choice	Specifies the account details
++IBAN	1:1	IBAN2007Identifier	Only IBAN is allowed
CdtrAgt	1:1	Complex element BranchAndFinancialInstitutionIdentification4	Financial institution servicing the creditor's account
+FinInstnId	1:1	Complex element FinancialInstitutionIdentification7	Specifies the financial institution servicing the creditor's account
++BIC	1:1	BICIdentifier	Must be provided, only BIC is allowed (BACXCZPP)
DrctDbtTxInf	1:n	Complex element DirectDebitTransactionInformation9	Contains instructions for a single payment
+PmtId	1:1	Complex element PaymentIdentification1	Used to uniquely identify a single payment
++InstrId	0:1	Max35Text	Unique identification as assigned by the instructing party for the 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 EUR is allowed. This data type must be used with the following XML Attribute: Currency (Ccy) using the 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
+DrctDbtTx	1:1	Complex element Direct-DebitTransaction6	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 was signed by the debtor
+++AmdmntInd	1:1	TrueFalseIndicator	Amendment Indicator notifying whether the underlying mandate is amended or not. Possible values are 'true' or 'false'

Element name	Occurrence	Format	Comments
+++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
++++OrgnlCdtrSchmId		PartyIdentification32	Original creditor scheme identification that has been modified
+++++Id	0:1	Party6Choice	Party identification (PrvtId)
++++++PrvtId	0:1	PersonIdentification5	"Othr" element must be chosen
+++++++Othr	0:1	GenericPersonIdentification1	Identification and scheme name
+++++++Id	0:1	Max35Text	Original Creditor ID (Original PRINK)
+++++++SchmeNm	0:1	PersonIdentificationSchemeName1Choice	"Prtry" element must be chosen
+++++++Prtry	0:1	Max35Text	Must contain 'SEPA'
+CdtrSchmId	1:1	Complex element	Creditor that signs the mandate
++Id	1:1	Party6Choice	Party identification (PrvtId)
+++PrvtId	1:1	PersonIdentification5	"Othr" element must be chosen
++++Othr	1:1	GenericPersonIdentification1	Identification and scheme name
+++++Id	1:1	Max35Text	Creditor ID (PRINK)
++++++SchmeNm	1:1	PersonIdentificationSchemeName1Choice	"Prtry" must be chosen
+++++++Prtry	1:1	Max35Text	Must contain 'SEPA'
DbtrAgt	1:1	Complex element BranchAndFinancialInstitutionIdentification4	Used to specify the debtor's 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 the debtor's details
+Nm	1:1	Max70Text	The debtor's name must be provided, only the first 35 characters may be used
+PstlAdr	0:1	Complex element	Used to provide the address details of the beneficiary, the same rules apply as for the creditor-

Element name	Occurrence	Format	Comments
++Ctry	1:1	CountryCode	Mandatory if PstlAdr is used, country of residence of the account holder
++AdrLine	0:2	Max70Text	Used to provide the street and town address of the account holder
+Id	0:1	Complex element Party6Choice	A unique and unambiguous way of identifying an organisation or an individual person. If the Id element is used, the OrgId or PrvtId element must be also used
++OrgId	0:1 or 1:1	OrganisationIdentification4	A unique and unambiguous way of identifying an organisation. <i>This message item is composed of the various Organisation Identification elements (for details please see the „Organisation identification details“ table).</i> If the OrgId element is used, then one of the complex elements from the „Organisation identification details“ table must also be used
++PrvtId	0:1 or 1:1	PersonIdentification5	A unique and unambiguous identification of a person, e.g. passport details. <i>This message item is composed of the various Person Identification elements (for details, please see the „Private identification details“ table).</i> If the PrvtId element is used, then one of the complex elements from the „Private identification details“ table must also be 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	The IBAN is mandatory for SEPA Direct Debits
Purp	0:1	Complex element Purpose2Choice	Reason for the payment transaction
+Cd	1:1	ExternalPurpose1Code	The reason for the payment transaction, as published in the external purpose code list
RmtInf	0:1	Complex element RemittanceInformation5	Either Ustrd or Strd may be used, but not both of them. We propose using Ustrd
+Ustrd	0:1	Max140Text	Used to provide further information useful for the SEPA Direct Debit recipient
+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 (Business Identifier Code) or BEI (Business Entity Identifier). Codes allocated to financial institutions by the registration authority. The Business Entity Identifier (BEI) has the same format as the BIC code (8 or 11 characters) as stipulated in the ISO 9362 standard Banking - Banking Telecommunication Messages Business Identifier Code, BIC).
Othr	0:1	Complex element GenericOrganisationIdentification1	The unique identification of an organisation, as assigned by an institution, using an identification scheme
+Id	1:1	IBEI Identifier (max. 10 characters)	IBEI (International Business Entity Identifier) The International Business Entity Identifier uniquely identifies business entities playing a role in the life cycle of, and events related to, a financial instrument
+SchmeNm	1:1	OrganisationIdentificationSchemeName1Choice	Name of the identification scheme
++Prtry	1:1	Max35Text	The 'IBEI' value must be filled in
Othr	0:1	Complex element GenericOrganisationIdentification1	The 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) 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	OrganisationIdentificationSchemeName1Choice	Name of the identification scheme
++Prtry	1:1	Max35Text	The 'EANGLN' value must be filled in
Othr	0:1	Complex element GenericOrganisationIdentification1	The unique identification of an organisation, as assigned by an institution, using an identification scheme
+Id	1:1	CHIPS Universal Identifier (6 characters)	CHIPS Universal ID (United States) Clearing House Interbank Payments System (CHIPS) Universal Identification (UID) - identifies entities that own accounts at financial institutions participating in CHIPS, through which CHIPS payments are effected. The CHIPS UID is assigned by the New York Clearing House
+SchmeNm	1:1	OrganisationIdentificationSchemeName1Choice	Name of the identification scheme.
++Prtry	1:1	Max35Text	The 'CHIPS' value must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	The unique identification of an organisation, as assigned by an institution, using an identification scheme.

Element name	Occurrence	Format	Comments
+Id	1:1	DUNS Identifier (9 characters)	DUNS (Data Universal Numbering System) A unique identification number provided by Dun & Bradstreet to identify an organization.
+SchmeNm	1:1	OrganisationIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalOrganisationIdentification1Code	The 'DUNS' value must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	The unique identification of an organisation, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	Bank Party Identification A unique and unambiguous assignment made by a specific bank to identify a relationship as defined between the bank and its client.
+SchmeNm	1:1	OrganisationIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalOrganisationIdentification1Code	The 'BANK' value must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	The unique identification of an organisation, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	Tax Identification A number assigned by a tax authority to an entity.
+SchmeNm	1:1	OrganisationIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalOrganisationIdentification1Code	The 'TXID' value must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	The unique identification of an organisation, as assigned by an institution, using an identification scheme.
++Id	1:1	Max35Text	Proprietary Identification A unique and unambiguous identifier for an organisation allocated by an institution.
Othr	0:1	Complex element GenericOrganisationIdentification1	The unique identification of an organisation, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	Other Identification (org.) A unique and unambiguous identifier for an organisation allocated by an institution.
+Issr	0:1	Max35Text	Issuer The entity that assigns the identification.

PERSON IDENTIFICATION ELEMENTS

Element name	Occurrence	Format	Comments
Othr	0:1	Complex element GenericPersonIdentification1	The unique identification of a person, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	Drivers licence Number A number assigned by a license authority to a driver's license.
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	The 'DRLC' value must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	The unique identification of a person, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	Customer Number A number assigned by an agent to identify its customer.
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	The 'CUST' value must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	The unique identification of a person, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	Social Security Number A number assigned by a social security agency.
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	The 'SOSE' value must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	The unique identification of a person, as assigned by an institution, using an identification scheme
+Id	1:1	Max35Text	Alien Security Number A number assigned by a government agency to identify foreign nationals.
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	The 'ARNU' value must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	The unique identification of a person, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	Passport Number A number assigned by a passport authority to a passport.

Element name	Occurrence	Format	Comments
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	The 'CCPT' value must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	The unique identification of a person, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	Tax Identification Number A number assigned by a tax authority to an entity.
+SchmeNm	1:1	OrganisationIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalOrganisationIdentification1Code	The 'TXID' value must be filled in.
Othr	0:1	Complex element GenericOrganisationIdentification1	The unique identification of an organisation, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	Identity Card Number A number assigned by a national authority to an identity card.
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	The 'NIDN' value must be filled in.
Othr	0:1	Complex element GenericPersonIdentification1	The unique identification of a person, as assigned by an institution, using an identification scheme.
+Id	1:1	Max35Text	Employer Identification Number A number assigned to an employer by a registration authority.
+SchmeNm	1:1	PersonIdentificationSchemeName1Choice	Name of the identification scheme.
++Cd	1:1	ExternalPersonIdentification1Code	The 'EMPL' value 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 was 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.
Othr	0:1	Complex element GenericPersonIdentification1	Other Identification An identifier issued to a person for which no specific identifier has been defined.

Element name	Occurrence	Format	Comments
+Id	1:1	Max35Text	Identification An identifier issued to a person for which no specific identifier has been defined.
+Issr	1:1	Max35Text	Issuer The entity that assigns the identification.