

**The Deutsche Bundesbank's technical specifications for
the settlement of interbank SCC collections via the
RPS SEPA-Clearer (SCL) 2025 Version 1.0
("SCC/SCL technical specifications")**

valid from 5 October 2025

Notes on the English translation

This translation has been prepared with the greatest possible care; however,
in case of doubt, the German text is the authoritative version.

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Changes/additions to the “technical specifications” compared with March 2023

Section	Location	Changes/additions
7	Error Codes	<ul style="list-style-type: none">- Record a new error code "ECN" for file rejection due to a fault situation.- Editorial addition to error code B40.

1 Introduction

All items to be processed between the SEPA-Clearer and SEPA-Clearer participants are exchanged in the form of physical files. The formats of the individual files and bulks (logical files contained in files) are specified in the corresponding sections of this document.

If the XML format and syntax rules defined in the XSD schema files are not observed, a file rejection message is generated by the SEPA-Clearer. With regard to outgoing files, the data formats provided meet the specifications of this document.

The SCC service provided by the SEPA-Clearer caters for SCC collections in XML format in accordance with ISO 20022 and the Berlin Group's SEPA Card Clearing (SCC) Framework. Here, the familiar principles applied by the SDD service were broadly adopted for the purpose of processing SCC collections. However, since the SCC framework contains no mention of any presentment deadlines for SCC collections, the SCC and SDD facilities differ considerably inasmuch as such collections are settled directly after the relevant payment message is processed.

Validations carried out under the SCC service are confined to the elements crucial to interbank settlement activities. Checking rules that go beyond schema validations are described in the following sections.

The message type pacs.002.001.05SCLSCC used in the DVF or RSF does not form part of the SCC framework. It is a notice of rejection which the SEPA-Clearer sends to participants in the event of an error to inform them about rejected bulks or individual transactions (at the validation or settlement stage).

2 Duplication checks

2.1 Duplication checks in the SEPA-Clearer

Participants in the Bundesbank's RPS SEPA-Clearer are advised to unambiguously reference each individual transaction that occurs in the course of an operating day. Ensuring that payments are unambiguous helps to avoid duplicate payments and makes it easier to classify and trace specific payments.

The SEPA-Clearer carries out duplication checks at file, bulk and individual transaction level. These cover the following criteria, from which an unambiguous key can be derived.

- Service category (SCC)
- Reference number
- Identification of the party that allocated the reference
- Interbank settlement date

The table below shows the duplication criteria applying at file, bulk and individual transaction levels.

	Origin	Service	Reference number	BIC	Date
Files	IDF file header	SCC	File reference If a file is rejected, it must always be given a new file reference before it is resubmitted.	Sending institution	-
IDF bulks	IDF group header	SCC	Message ID It is necessary to ensure that the <Msgld> remains unique for the various pacs types (pacs.003, pacs.004 and pacs.007). (See explanatory note on <Msgld>).	Instructing agent	Interbank settlement date
Card clearing collection	pacs.003	SCC	Transaction ID	Creditor agent	Interbank settlement date
Return/refund	pacs.004	SCC	Return ID	Original debtor agent	Interbank settlement date
Reversal	pacs.007	SCC	Reversal ID	Original creditor agent	Interbank settlement date

2.2 Duplication checks in other CSMs

Explanatory notes on entering references (at bulk and individual transaction level) in order to avoid rejections by other CSMs owing to duplicate submission

The Bundesbank routes SCC collections which cannot be processed in the SEPA-Clearer via other CSMs. To avoid rejections by other CSMs on account of other duplication checks, the references entered in the following message elements should be kept unambiguous for an extended period of time (at least three months) by, for example, applying a time stamp.

- Message identification (bulk level; pacs.003, pacs.004 and pacs.007)
- Transaction ID (individual transaction level; pacs.003)
- Return ID (individual transaction level; pacs.004)
- Reversal ID (individual transaction level; pacs.007)

The individual participant is responsible for any rejections by other CSMs owing to duplicate submissions arising from that participant's non-compliance with the aforementioned rules for completing fields. Furthermore, that participant shall be liable for any resulting damages, breaches of agreed return deadlines, etc.

3 Daily reconciliation report for SEPA card clearing collections (DRR SCC)

Summary of the SCC bulks submitted to and delivered from the SEPA-Clearer, a copy of which is made available to each SEPA-Clearer participant in EBCDIC format every business day at the end of that day's SEPA-Clearer processing schedule. The DRR SCC is not structured in XML format.

The DRC SCC files delivered from the SEPA-Clearer in ASCII format using the EBICS communication structure do not incorporate any special characters for the line feed at the end of the record.

3.1 DRD header

Status	Field name	Format	Content	Item
M	Record type	4x	HDRD	0
M	Service identifier	3x	SCC	4
M	File type	3x	DRD	7
M	Sending institution	4!a2!a2!c	SEPA-Clearer's BIC (in production mode: MARKDEFF; in test mode: MARKDEF0)	10
M	Sender's file reference	16!x	SEPA-Clearer's reference	18
M	Date and time	6!n6!n	YYMMDDHHMMSS	34
M	Test code	1x	Either "T" (test) or "P" (production), depending on the processing environment	46
M	Receiving institution	4!a2!a2!c3!c	Originator's BIC/clearing institution's BIC (<u>not</u> communication partner)	47
M	Business date clearer	6!n	SEPA-Clearer business day	58

3.2 DRD (pacs.003) SEPA card clearing collection bulks sent body

Submissions of SEPA card clearing collections to the SEPA-Clearer by SEPA-Clearer participants

Status	Field name	Format	Content	Item
M	Record type	4x	DDSB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number of card clearing collections processed	8n	Number of processed transactions in a bulk	39
M	Number of card clearing collections rejected	8n	Number of records rejected in a bulk	47
M	Value of card clearing collections processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0.00	55
M	Value of card clearing collections rejected	18d	Total value of records rejected in a bulk. If an entire bulk is rejected, total value of all transactions contained in the bulk	73
M	Processing cycle number	2n	Processing cycle <ul style="list-style-type: none"> • A “90” denotes processing after the first submission window • A “92” denotes processing after the second submission window 	91

3.3 DRD (pacs.004) return/refund bulks sent body

Submissions of returns/refunds to the SEPA-Clearer by SEPA-Clearer participants

Status	Field name	Format	Content	Item
M	Record type	4x	DFSB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number of returns/refunds processed	8n	Number of processed transactions in a bulk	39
M	Number of returns/refunds rejected	8n	Number of records rejected in a bulk	47
M	Value of returns/refunds processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0.00	55
M	Value of returns/refunds rejected	18d	Total value of records rejected in a bulk. If an entire bulk is rejected, total value of all transactions contained in the bulk	73
M	Processing cycle number	2n	Processing cycle <ul style="list-style-type: none"> • A “90” denotes processing after the first submission window • A “92” denotes processing after the second submission window 	91

3.4 DRD (pacs.007) reversal bulks sent body

Submissions of reversals to the SEPA-Clearer by SEPA-Clearer participants

Status	Field name	Format	Content	Item
M	Record type	4x	DVSB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number of reversals processed	8n	Number of processed transactions in a bulk	39
M	Number of reversals rejected	8n	Number of records rejected in a bulk	47
M	Value of reversals processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0.00	55
M	Value of reversals rejected	18d	Total value of records rejected in a bulk. If an entire bulk is rejected: total value of the bulk	73
M	Processing cycle number	2n	Processing cycle <ul style="list-style-type: none"> • A “90” denotes processing after the first submission window • A “92” denotes processing after the second submission window 	91

3.5 DRD (pacs.003) SEPA card clearing collection bulks received body

Deliveries of SEPA-Clearer card clearing collections to SEPA-Clearer participants

Status	Field name	Format	Content	Item
M	Record type	4x	DDRB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number of card clearing collections received	8n	Number of delivered transactions in a bulk	39
M	Value of card clearing collections received	18d	Total value of delivered transactions in a bulk	47
M	Processing cycle number	2n	Processing cycle <ul style="list-style-type: none"> • A “90” denotes deliveries from the first delivery window • A “92” denotes deliveries from the second delivery window • A “94” denotes deliveries from the third delivery window 	65

3.6 DRD (pacs.004) return bulks received body

Deliveries of returns from the SEPA-Clearer to SEPA-Clearer participants

Status	Field name	Format	Content	Item
M	Record type	4x	DFDB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number of returns received	8n	Number of delivered transactions in a bulk	39
M	Value of returns received	18d	Total value of delivered transactions in a bulk	47
M	Processing cycle number	2n	Processing cycle <ul style="list-style-type: none"> • A “90” denotes deliveries from the first delivery window • A “92” denotes deliveries from the second delivery window • A “94” denotes deliveries from the third delivery window 	65

3.7 DRD (pacs.007) reversal bulks received body

Deliveries of reversals from the SEPA-Clearer to SEPA-Clearer participants

Status	Field name	Format	Content	Item
M	Record type	4x	DVDB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number of reversals received	8n	Number of delivered transactions in a bulk	39
M	Value of reversals received	18d	Total value of delivered transactions in a bulk	47
M	Processing cycle number	2n	Processing cycle <ul style="list-style-type: none"> • A “90” denotes deliveries from the first delivery window • A “92” denotes deliveries from the second delivery window • A “94” denotes deliveries from the third delivery window 	65

3.8 DRD trailer

Status	Field name	Format	Content	Item
M	Record type	4x	TDRD	0
M	Total number of records	6n	Number of DRD bodies	4

4 XML file header

4.1 SCC input debit file (SCC IDF) header

(BBkIDFBIkSCC)

see annex 1

4.2 SCC debit validation file (SCC DVF) header

(BBkDVFBIkSCC)

see annex 2

4.3 SCC debit notification file (SCC DNF) header

(BBkDNFBIkSCC)

see annex 3

4.4 SCC settled debit file (SCC SDF) header

(BBkSDFBIkSCC)

see annex 4

4.5 SCC unsettled debit file (SCC UDF) header

(BBkUDFBIkSCC)

see annex 5

4.6 SCC result of settlement file (SCC RDF) header

(BBkRSFBIkSCC)

see annex 6

5 XML interbank messages

5.1 SEPA card clearing – interbank card clearing collection

(pacs.003.002.04)

see annex 7

5.2 SEPA card clearing – reject card clearing collection

(pacs.002.001.05SCLSCC)

see annex 8

5.3 SEPA card clearing – interbank return/refund

(pacs.004.002.04)

see annex 9

5.4 SEPA card clearing – interbank reversal

(pacs.007.002.04)

see annex 10

5.5 SEPA card clearing – card remittance information

(supl.017.002.01)

see annex 11

6 Use of the instructing agent/instructed agent

The following section provides an overview of how the *instructing agent*, the *instructed agent* and the *receiving institution* and *sending institution* are to be specified at the different message levels (file, bulk or individual transaction level). The “InstructedAgentRule” and the “InstructingAgentRule” must be observed in accordance with the ISO 20022 standard. The latter rule encompasses an exclusion principle, which clearly states that the *instructing agent* may be specified only in the group header or at individual transaction level. This principle also applies to the *instructed agent*.

The following information is **not** intended to depict all the data elements that can or must contain a BIC in an SCC collection but rather to identify the key actors involved in payment processing using the SEPA-Clearer.

Brief overview of key individual actors

Sending institution <SndgInst> in the file header: should contain the BIC of the file sender (communication partner).

A file delivered to the SEPA-Clearer may contain bulks from one or more *instructing agents*. The BIC of the *sending institution* can deviate from that of the (respective) *instructing agent* and need not be listed in the SCL Directory. This is, for example, the case for technical service providers who themselves are not participants in the SEPA-Clearer.

A file sent by the SEPA-Clearer contains exactly one bulk. “MARKDEFF” (in the test: “MARKDEF0”) is entered as the *sending institution*.

Receiving institution <RcvgInst> in the file header: should contain the BIC of the file recipient (communication partner).

A file sent by the SEPA-Clearer contains exactly one bulk for an *instructed agent*. The BIC of the *receiving institution* can deviate from that of the *instructed agent* and need not be listed in the SCL Directory. This is, for example, the case for technical service providers who themselves are not participants in the SEPA-Clearer.

In a file delivered to the SEPA-Clearer “MARKDEFF” (in the test: “MARKDEF0”) must be specified as the *receiving institution*).

Instructing agent <InstgAgt> in the group header: should contain the BIC of the submitter of a bulk submitted to the SEPA-Clearer. This BIC can, but need not necessarily, be listed in the SCL Directory. The countervalue of the submitted bulk is settled using the technical sub-account in TARGET specified by the submitter for the purpose of effecting financial settlement via the SEPA-Clearer during the corresponding SDD/SCC settlement cycle. The BIC of the *instructing agent* can deviate from that of the payment service provider at the individual transaction level.

In the files delivered by the SEPA-Clearer, the field *instructing agent* in the group header is left blank.

Instructed agent <InstdAgt> in the group header: In the files delivered by the SEPA-Clearer, the field *instructed agent* in the group header contains the BIC of the SEPA-Clearer participant whose technical sub-account in TARGET is used for the purpose of effecting financial settlement during the corresponding SDD/SCC settlement cycle. This BIC can, but need not necessarily, be listed in the SCL Directory. The BIC of the *instructed agent* can deviate from that of the *debtor/creditor agent* at the individual transaction level.

In the case of submissions to the SEPA-Clearer, this field must be left blank.

Instructing agent <InstgAgt> at the individual transaction level: should contain the BIC of the original submitter to the SEPA-Clearer of the bulk in which the transaction was contained. Upon delivery of the transaction, this BIC is entered at individual transaction level by the SEPA-Clearer and can, but need not necessarily, be listed in the SCL Directory. The BIC of the *instructing agent* can deviate from that of the *debtor/creditor agent* at the individual transaction level.

In the case of submissions to the SEPA-Clearer, this field must be left blank.

Instructed agent <InstdAgt> at the individual transaction level: This field is **not** supported at the individual transaction level.

Debtor agent BIC <DbtrAgt> at the individual transaction level: should contain the BIC of the payer's payment service provider (debtor bank). It is essential that this is contained in the SCL Directory as it is the key criterion for routing the payment in the SCC service.

Creditor agent BIC <CdtrAgt> at the individual transaction level: should contain the BIC of the payee's payment service provider (creditor bank). This BIC must be listed in the SCL Directory.

Sample entry for the maximum number of different BICs in an SCC input debit file:

File header:

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Sample XML file generated by XMLSpy v2012 rel. 2 sp1 (http://www.altova.com)-->
<BBkIDF:BBkIDFBkSCC xsi:schemaLocation="urn:BBkIDF:xsd:BBkIDFBkSCC BBkIDFBkSCC.xsd"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:BBkIDF="urn:BBkIDF:xsd:BBkIDFBkSCC"
xmlns:env="urn:iso:std:iso:20022:tech:xsd:supl.017.002.01">
  <BBkIDF:Sndglnst>AAAADEAAXX</BBkIDF:Sndglnst>
  <BBkIDF:Rcvglnst>MARKDEF0</BBkIDF:Rcvglnst>
  <BBkIDF:FileRef>2018062803010112</BBkIDF:FileRef>
  <BBkIDF:SrcId>SCC</BBkIDF:SrcId>
  <BBkIDF:TstCode>T</BBkIDF:TstCode>
  <BBkIDF:FType>IDF</BBkIDF:FType>
  <BBkIDF:FDtTm>2018-06-28T09:37:47Z</BBkIDF:FDtTm>
  <BBkIDF:NumDDBIk>1</BBkIDF:NumDDBIk>
  <BBkIDF:NumRVSBk>0</BBkIDF:NumRVSBk>
  <BBkIDF:NumRFRBk>1</BBkIDF:NumRFRBk>
```

BIC of a technical service provider who is not a participant in the SEPA-Clearer itself, but has been authorised to submit by an SCL participant.

Bulk header:

```
<BBkIDF:FIToFICstmrDrctDbt xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.003.002.04">
  <GrpHdr>
    <MsgId>BBBBDEBBXX2018062803010112001</MsgId>
    <CreDtTm>2018-06-28T09:37:47Z</CreDtTm>
    <NbOfTxs>3</NbOfTxs>
    <TtlIntrBkSttlmAmt Ccy="EUR">6.00</TtlIntrBkSttlmAmt>
    <IntrBkSttlmDt>2018-06-28</IntrBkSttlmDt>
    <SttlmInf>...</SttlmInf>
    <InstgAgt>
      <FinInstnId>
        <BICFI>BBBBDEBBXX</BICFI>
      </FinInstnId>
    </InstgAgt>
  </GrpHdr>
```

BIC of the SCL participant whose account will be used for settlement. This BIC can, but need not necessarily, be listed in the SCL Directory.

Individual transaction level:

```

<DrctDbtTxInf>
  <PmtId> ... </PmtId>
  <PmtTplnf> ... </PmtTplnf>
  <IntrBkSttlmAmt Ccy="EUR">1.00</IntrBkSttlmAmt>
  <InstdAmt Ccy="EUR">1.00</InstdAmt>
  <ChrgBr>SLEV</ChrgBr>
  <ReqdColltnDt>2018-06-28</ReqdColltnDt>
  <DrctDbtTx> ... </DrctDbtTx>
  <Cdtr> ... </Cdtr>
  <CdtrAcct> ... </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>CCCCDECCXX</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <UltmtCdtr> ... </UltmtCdtr>
  <Dbtr> ... </Dbtr>
  <DbtrAcct> ... </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>DDDDDEDD</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <UltmtDbtr> ... </UltmtDbtr>
  <Purp> ... </Purp>
  <RmtInf> ... </RmtInf>
  <SplmtryData xsi:type="SupplementaryData1BG" > ... </SplmtryData>
</DrctDbtTxInf>

```

BIC of the payee's payment service provider (creditor bank). This BIC must be listed in the SCL Directory.

BIC of the payer's payment service provider (debtor bank). This BIC must be listed in the SCL Directory.

7 Error codes/rejection reason codes

Error codes used in connection with the structural check of an SCC input debit file (SCC IDF) by the SEPA-Clearer

The errors described below result in the entire file being rejected by means of SCC DVF (exception: A01)

Error code	Nature of error
A01	IDF was partially rejected.
ECN	file rejection due to a fault situation
R02	The file name designation does not conform with the rules (code currently not in use).
R04	The sender's BIC in the file name does not conform with the rules (code currently not in use).
R07	SWIFTNet FileAct request type does not conform with the rules.
R09	IDF was completely rejected as it does not conform with the rules for other reasons (eg character set data deviate from UTF-8).
R10	IDF does not correspond to the schema and therefore cannot be processed.
R11	Sender's BIC (<SndgInst>) is incorrect.
R12	Recipient's BIC (<RcvgInst>) is incorrect.
R13	IDF is a duplicate.
R14	Error in test code (<TstCode>).
R18	Number of card clearing collection bulks contained in the IDF does not match the figure given in the file header.
R20	Number of return/refund bulks contained in the IDF does not match the figure given in the file header.
R22	Number of reversal bulks contained in the IDF does not match the figure given in the file header.
S01	IDF was rejected as maximum permissible number of bulks in a file was exceeded.

Error codes used in connection with the structural check of a bulk by the SEPA-Clearer

The errors described below result in the whole bulk being rejected by means of SCC DVF (exception: B01)

Error code	Nature of error	Type	pacs.002SCL
B01	Bulk was partially rejected.	PRTRY	X
B02	Maximum permissible number of transactions contained in a bulk was exceeded.	PRTRY	X
B03	Number of transactions contained in a bulk does not match the figure given in the group header.	PRTRY	X
B05	Total amount in the field <TtlIntrBkSttlnAmt>, <TtlRtrdIntrBkSttlmAmt> or <TtlRvsdIntrBkSttlmAmt> does not match the sum of the transactions in the bulk.	PRTRY	X
B09	Entire bulk was rejected as all transactions contained in it were rejected. The specific reasons for rejecting each transaction are stated in the DVF.	PRTRY	X
B10	Entire bulk was rejected either because the instructing agent has to be included in the IDF group header or the specified instructing agent is not authorised to make submissions for the submitted payment type.	PRTRY	X
B11	Entire bulk was rejected as the instructed agent must not be included in the IDF group header.	PRTRY	X
B14	Entire bulk was rejected as the <Msgld> was duplicated.	PRTRY	X
B15	Entire bulk was rejected as the date in the field <IntrBkSttlmDt> or <OrgnlIntrBkSttlmDt> falls outside the permitted time period.	PRTRY	X
B16	Entire bulk was rejected as the data entered in the field <ClrSys> is incorrect.	PRTRY	X
B40	Entire bulk was rejected as it contains more than 999 erroneous transactions. Specific reasons for rejection are only stated for the validated, erroneous individual transactions.	PRTRY	X
B98	Entire bulk was rejected as the <Msgld> does not comply with the format rules.	PRTRY	X
B99	Bulk was rejected for other reasons.	PRTRY	X

Individual transaction-related error codes (SEPA-Clearer and other CSMs) or rejection codes (PSPs) specific to the individual transaction:

Initiating payment service provider

The last two columns contain the interbank message types in which the respective error code can be specified explaining the reason for the R-transaction.

Code	ISO 20022 designation	SEPA card clearing reason (according to BG SCC IGRelNote2014 2.0)	Initiator	Type	pacs.007	pacs.004
AC01	IncorrectAccountNumber	Clearing collection is sent to the wrong partner	Payment service provider	ISO		X
AC04	ClosedAccountNumber	Card transaction performed without payment guarantee and cardholder account does not exist	Payment service provider	ISO		X
AC06	BlockedAccount	Account blocked Account blocked for card clearing by the debtor	Payment service provider	ISO		X
AG02	InvalidBankOperation	Card transaction not allowed as per card scheme rules	Payment service provider	ISO		X
	Code	Usage rule: To be used to indicate an incorrect 'operation code / transaction code / sequence type'.				
AM04	InsufficientFunds	Card transaction performed without payment guarantee and cardholder account does not cover the transaction amount	Payment service provider	ISO		X
AM05	Duplication	Duplicate collection/entry	Payment service provider	ISO	X	X

Code	ISO 20022 designation	SEPA card clearing reason (according to BG SCC IGRelNote2014 2.0)	Initiator	Type	pacs.007	pacs.004
AM09	WrongAmount	Collection of multi-step payment without valid finalisation in the online part; amount not correct	Payment service provider			X
BE06	UnknownEndcustomer	Clearing collection sent to the wrong partner. Ultimate debtor identifier not known	Payment service provider			X
CURR	IncorrectCurrency	Conversion rate not correct	Payment service provider	ISO		X
EMVL	EMVLiabilityShift	EMV liability shift	Payment service provider	ISO		X
FF01	Note: Currently allowed in technical rejection message only	Format error in the collection	Payment service provider	ISO		X
		Note: not allowed yet by ISO for return messages, may be used as proprietary code.				
FOCR	FollowingCancellationRequest	Transaction reversed	Payment service provider	ISO		X
MD01	NoMandate	Transaction not authorised by issuer Offline Tx: Chip data for TC computation missing Offline Tx: Tc incorrect or missing Transaction above floor limit No cardholder authorisation	Payment service provider	ISO		X
MS02	Unspecified reason	Card scheme-specific reason	Payment service provider	ISO	X	X
	Customer-generated					
MS03	Unspecified reason Agent-generated	Reason not specified	Payment service provider	ISO	X	

Code	ISO 20022 designation	SEPA card clearing reason (according to BG SCC IGRelNote2014 2.0)	Initiator	Type	pacs.007	pacs.004
PINL	PINLiabilityShift	PIN liability shift	Payment service provider	ISO		X
RC01	BankIdentifierIncorrect	Clearing collection is sent to the wrong partner (ie invalid BIC)	Payment service provider	ISO		X
SVNR	ServiceNotRendered	Service not rendered	Payment service provider	ISO		X
TM01	Cut-off time	Presentment of the collection does not occur within the agreed period. Second presentment of the collection does not occur within the agreed period. Late presentment.	Payment service provider	ISO		X

Initiator: other CSMs / SEPA-Clearer

The latter three columns specify the interbank message types which can trigger a rejection on the basis of the respective error code.

Code	ISO 20022 designation	SEPA card clearing reason (according to BG SCC IGRelNote2013 2.0) or nature of error	Initiator	Type	pac.007	pac.004	pac.003
AM05	Duplication	Duplicate message	Other CSM / SEPA-Clearer	ISO	X	X	X
DT01	InvalidDate	The date falls outside the time period permitted by the SEPA-Clearer	SEPA-Clearer	ISO	X	X	
ED05	SettlementFailed	Unsuccessful settlement (rejected by means of RSF)	Other CSMs / SEPA-Clearer	ISO	X	X	X
PART	---	Partial rejection of a bulk	SEPA-Clearer		X	X	X
PY01	---	The transaction cannot be processed as the payer's and/or the payee's payment service provider is/are not registered as a direct or indirect participant in the STEP2 SDD service	SEPA-Clearer	PRTRY	X	X	X
RJCT	---	Rejection of entire bulk	SEPA-Clearer		X	X	X
XT13	---	The transaction contains at least one field which is not supported. At least one mandatory field is missing from the transaction. The invalid XML field is indicated by the error code (if a code exists).	SEPA-Clearer	PRTRY	X	X	X

Code	ISO 2022 designation	SEPA card clearing reason (according to BG SCC IGRelNote2013 2.0) or nature of error	Initiator	Type	pacs.007	pacs.004	pacs.003
XT27	---	The transaction contains at least one element with a BIC not listed in the SCL Directory	SEPA-Clearer	PRTRY	X	X	X
XT99	---	Collection rejected for other reasons (code currently not in use)	SEPA-Clearer	PRTRY			

8 Character set

The SEPA-Clearer supports the full UTF-8 character set.

Payment service providers must be able to support the following Latin character set commonly used in international communication.

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : () . ' ' +
Space

However, it can be agreed on a bilateral or multilateral basis to support one or more UTF-8 character sets in addition to the Latin character set (eg the Greek character set). However, this is solely permitted for message elements containing text (ie fields programmed to accept freely entered text), eg remittance information, name and address. In all other cases, only Latin characters may be used.

Unless prevented by the schema parameters, the SEPA-Clearer therefore forwards data records featuring non-Latin characters not contained in the UTF-8 character set to the recipient without making any changes to the text.

Checks by the SEPA-Clearer

(1) When files are submitted (SCC IDF), the SEPA-Clearer checks whether their prologue contains the following information in line with the usage rules applying to the UTF-8 character set.

```
<?xml version="1.0" encoding="UTF-8"?>
```

If any other character set is entered, the entire file is rejected using the error code R09.

(2) No character set checks beyond those covering compliance with the UTF-8 character set are carried out by the SEPA-Clearer.

9 Notes on format/status

9.1 Explanatory notes on the format of XML file headers and the daily reconciliation report

Format	Description
a	Alpha, capital letters
c	Alphanumeric, letters: capital letters
d	Decimal including decimal point and two decimal places
n	Numeric
x	Characters in accordance with Latin character set, in some cases restricted by XSD schema file (see also section entitled "Character set")
3!a	Precisely three alphanumeric characters
ISODate	YYYY-MM-DD
ISODateTime	YYYY-MM-DDThh:mm:ss
Status	
M	Mandatory field
O	Optional field

9.2 Completing amount fields in line with the schema

Sample entry		Processing in the SEPA-Clearer
996.5	One decimal place	996.50
997.	No decimal places	997.00
998	No decimal point and no decimal places	998.00

Submitted files containing amounts with a decimal point and/or one or more decimal places do not conform to the schema and are therefore rejected using error code R10. Amounts at the individual transaction level may not be smaller than €0.01 and must not exceed €999999999.99.

9.3 Use of filling characters in the amount fields

The XML parser accepts characters that function as "fillers" in an XML context. These may be entered in the amount fields in an XML environment, however their use may result in processing problems for the receiving/processing institution. We therefore advise against using such filling characters.

The fillers listed below are recognised by the XML parser and routed/processed as follows by the SCL.

1 Leading zeros before the decimal point¹

The SEPA-Clearer ignores the redundant zeros and delivers the amount with the first and the last significant characters to the SCL participant.

Example:

Submission to the SCL:

```
<IntrBkSttlmAmt Ccy="EUR">000000000000001.01</IntrBkSttlmAmt>
```

Delivery from the SCL:

```
<IntrBkSttlmAmt Ccy="EUR">1.01</IntrBkSttlmAmt>
```

2 Spaces in the amount field

The SEPA-Clearer ignores the redundant spaces and delivers the amount with the first and the last significant characters to the SCL participant.

Example:

Submission to the SCL:

```
<IntrBkSttlmAmt Ccy="EUR">                2.02                </IntrBkSttlmAmt>
```

Delivery from the SCL:

```
<IntrBkSttlmAmt Ccy="EUR">2.02</IntrBkSttlmAmt>
```

9.4 Use of white spaces in XML fields, in this case the “collapsing” procedure

“White spaces” form part of the standard XML environment. They are also permitted for the decimal data type, which is set as standard for the amount field.

Neither the ISO 20022 standard nor the SCC Implementation Guidelines envisage any restrictions to this arrangement. As a rule, white spaces can be processed by XML parsers. However, problems can occur, eg when customised solutions have been programmed or the XML data records have been converted to different formats for further processing.

We therefore advise against using spaces in the tags as this may result in processing problems for the receiving/processing institution.

CSMs have stipulated the following format rules for a variety of “string”-derived fields in their schema files. In the description, the white spaces facet was set to “collapse” in the schema files. Detailed information on the procedure used in XML parsing can be found in the document “W3C Recommendation 28 October 2004, XML Schema Part 2: Datatypes Second Edition”, the contents of which can be called up using the internet link provided below.

<http://www.w3.org/TR/xmlschema-2/#rf-whiteSpace>

¹ The schema validation excludes zeros after the second decimal place.

For reasons of interoperability, this “collapsing” procedure was integrated into the SEPA-Clearer’s schema files with the same level of effect, meaning that, overall, and wherever necessary both submissions to and deliveries from the SEPA-Clearer undergo the above procedure as part of the XML parsing process.

9.5 Namespace declaration

Message instances (ie messages exchanged between PSPs and the SEPA-Clearer) must contain the name space declaration at bulk level. This declaration thereafter applies to all tags contained in the message; individual tags therefore need not be identified with the prefix “sw”. SCL participants must take care to adhere to the entries/declaration. SCL delivery messages to PSPs are likewise sent without a prefix at “tag level”.

Sample message instance:

```
<BBkIDF:FIToFICstmrDrctDbt xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.003.002.04">  
  <GrpHdr>  
    <MsgId>BBBBBBBBB20131211-123456</MsgId>
```

10 Compression procedures

10.1 FileAct²

Files may be transmitted in either direction in compressed or uncompressed form as desired by the customer. To this end, the following compression procedures may be used.

- FLAM³ (which uses the ADC compression mode as it offers the highest compression factor)
- ZIP
- GZIP

10.2 EBICS environment⁴

In EBICS, the ZIP compression procedure must be supported when transmitting files in either direction.

² See the Deutsche Bundesbank's “procedural rules on communication via SWIFTNet FileAct” for the Deutsche Bundesbank's Retail Payment System (RPS) and the RPS SEPA-Clearer (SCL).

³ FLAM (Frankenstein-Limes-Access-Method) is a registered trademark of limes datentechnik gmbh, Friedrichsdorf, Germany.

⁴ See “Procedural rules on communication with payment service providers with a bank sort code via EBICS”.

11 General specifications of message elements

Creditor identifier

The creditor identifier is structured as specified in the SCC Implementation Guidelines under point 2.4. Creditor identifier details are to be entered in the ISO 20022 data element “Creditor scheme identification”. The identifier can be a legal or non-legal person.

The creditor identifier must remain unchanged over time to enable the payer and his PSP to effect returns and queries vis-à-vis the payee.

Format rules

- Positions 1 and 2 contain the ISO country code.
- Positions 3 and 4 contain the check digits.
- Positions 5 to 7 contain the creditor business code which the creditor can complete with any characters it sees fit. The default characters entered for the creditor business code are “ZZZ”.
- Positions 8 to 35 contain a SEPA Creditor Scheme ID relating to the acquirer/payee, as already used in the settling of SEPA payments.
- **Note:** the following preparatory steps are required in order to calculate the check digits:
 - Positions 5 to 7 are not included.
 - All non-alphanumeric characters must be deleted from the country-specific element (positions 8 to 35).
 - The ISO country code and “00” must be added at the right-hand end.
 - Letters should be converted into figures as shown in the table below.

A = 10	G = 16	M = 22	S = 28	Y = 34
B = 11	H = 17	N = 23	T = 29	Z = 35
C = 12	I = 18	O = 24	U = 30	
D = 13	J = 19	P = 25	V = 31	
E = 14	K = 20	Q = 26	W = 32	
F = 15	L = 21	R = 27	X = 33	

- The check digit procedure MOD 97-10 should be used to calculate the check digit (see also ISO 7064).

12 TARGET referencing

TARGET issues settlement information (camt.054) and electronic account statements (camt.053) for all accounts held under its auspices. The aforementioned message types contain settlement references which serve to identify the SEPA direct debits that are exchanged with the SEPA-Clearer. The BIC of the SEPA Clearer "MARKDEFFSCL" is shown in the element <DbtrAgt> under <TxDtIs> <RltdAgt>.

1 Liquidity transfer order automatically generated by the SEPA-Clearer from the RTGS DCA to the relevant sub-account in the amount of the settlement sum total of submitted or delivered SEPA direct debit and SCC collections resulting in debit entries

Structure of the reference in the <EndtoEndId> of the camt-message under <TxDtIs><Refs>:

SCL	Format	Content
System	1-character, alphanumeric	"S" (SCL)
AS action	2-character, alphanumeric	"C" + No of cycles
Date	2-character, numeric	"TT" (processing day)
Constant	2-character, numeric	"00"
Serial number	9-character, numeric	Unambiguous serial number within the preceding reference information

In addition, the following information is provided in the unstructured remittance information (element <RmtInf><Ustrd> under <TxDtIs>) of the camt.054:

SCL	Format	Content
<u>Liquidity transfer</u>	3-character, constant	"CUO"
Processing cycle	2-character, numeric	Phase 90 to 99
Settlement cycle	2-character, alphabetical	<p>First character: "I", "O" or "X" I = Input (settlement of bulks submitted to the SCL) O = Output (settlement of bulks delivered from the SCL) X = Error (settlement of rejected transactions)</p> <p>Second character: A, B or C⁵ A = SCT service B = SDD service C = SCC service</p>

Furthermore, the code "LIAS" (Immediate LT – intra-service AS on behalf) in the element <LclInstrm><Prtry> indicates that this is a liquidity transfer initiated by the ancillary system.

⁵ If a current order refers to settlements from several services, only one character is given (depending on the order in which the bulks to be settled are processed).

2 Settlement of submitted and delivered SCC bulks on the sub-account during the relevant SDD/SCC settlement cycles of a settlement procedure

Structure of the reference in the <EndtoEndId> of the camt-message under <TxDtIs><Refs>:

SCL	Format	Content
System	1-character, alphanumeric	"S" (SCL)
AS action	2-character, alphabetical	First character: "I", "O" or "X" I = Input (settlement of bulks submitted to the SCL) O = Output (settlement of bulks delivered from the SCL) X = Error (settlement of rejected transactions) Second character: A, B or C A = SCT service B = SDD service C = SCC service
Current date	2-character, numeric	Day of the current month
File ID	6-character, numeric	Internal file ID
Bulk ID	3-character, numeric	Bulk within the file
Serial number	2-character, numeric	Serial number

In addition, the following information is provided in the unstructured remittance information (element <RmtInf><Ustrd> under <TxDtIs>) of the camt.054:

SCL	Format	Content
Bulk ID	35-character, alphanumeric	Message identification (<MsgID>) in the group header of the settled SCC bulk
Settlement date	6-character, numeric	DDMMYY
Instructing or instructed agent	11-character, alphanumeric	From the group header of the settled SCC bulk Submitted bulks: Instructing agent Delivered bulks: Instructed agent
Indicates a partial settlement within a bulk	1-character, alphabetical	F (= Full) P (= partial settlement)

Furthermore, the code "ASTI" (AS Transfer) in the element <LclInstrm><Prtry> indicates that this is a settlement initiated by the ancillary system.

3 Return transfer of entire funds from the sub-account to the corresponding RTGS DCA after completion of all settlements in a settlement procedure (SCT and SDD/SCC settlement cycles) automatically initiated by the SEPA-Clearer

When retransferring the (entire amount of) liquidity from the sub-account to the RTGS DCA, references are likewise assigned (provided in the <EndtoEndId> of the camt-messages under <TxDtIs><Refs>). This is an internal reference that always starts with the constant "SCP". Together with the BIC of the SEPA Clearer and the entry "LIIA" in the element <LclInstrm><Prtry>, the debits on the sub-account or the credits on the RTGS DCA can be unambiguously assigned to this business case.

13 Automated e-mail notification

13.1 Repeated settlement attempts

The account holders involved will be informed via automated e-mail notification about repeated settlement attempts. The account holder on the debit side will be asked to promptly arrange for sufficient funds on its account, while the account holder on the credit side will be alerted to the delayed settlement.

It is mandatory for direct participants to register the relevant contact details. These will be used in both instances.

Up to five different sets of contact details can be provided. To prevent instances where contact persons are absent or out of the office, or have left your institution altogether, we advise participants to register functional e-mail addresses.

13.1.1 Debit side

Notifications will be sent from the e-mail address “EMZ-Disposition@bundesbank.de”.

The subject line of these e-mails clearly identifies the service or scheme in question and the matter in hand.

“SCL Fehlende Deckung / Insufficient funds [BIC]”

The notification comprises a standardised e-mail message.

“Sehr geehrte Damen und Herren, /Dear Sir or Madam

auf Ihrem RTGS DCA-Konto konnten SEPA-Clearer-Zahlungen in Höhe von EUR [...] nicht belastet werden. Bitte sorgen Sie bis [...] Uhr für ausreichende Liquidität.

SCL payments amounting to EUR [...] could not be debited to your RTGS DCA account. Please ensure that sufficient liquidity is available by [...] Central European Time.

Mit freundlichen Grüßen / Yours sincerely

DEUTSCHE BUNDESBANK”

13.1.2 Credit side

Notifications will be sent from the e-mail address “EMZ-Disposition@bundesbank.de”.

The subject line of these e-mails clearly identifies the service or scheme in question and the matter in hand.

“SCL Settlement Verzögerung / Delay [BIC]”

The information comprises a standardised message.

“Sehr geehrte Damen und Herren, /Dear Sir or Madam

Bitte beachten Sie, dass einzelne Gutschriften aus dem SEPA-Clearer nicht durchgeführt werden konnten. Eine Wiederholung des Buchungsversuchs erfolgt in Kürze.

Please note that a number of credit positions from the SEPA-Clearer could not be settled. The booking attempt will be repeated shortly.

Mit freundlichen Grüßen / Yours sincerely

DEUTSCHE BUNDESBANK”

13.2 Advance information

Advance information will automatically be sent out roughly 20 minutes before operations are booked. It is mandatory for direct participants to register the relevant contact details. Up to five different sets of contact details can be provided.

The advance information states the total funds needed to cover upcoming debit bookings on the delivery side, ie for SCC collections (pacs.003) and R-transactions (pacs.004) to be delivered. If SEPA direct debits are also to be booked in the upcoming procedure, any funds needed from the SEPA-Clearer’s SDD services are also stated. Any incoming liquidity or debit amounts on the submission side will not be shown in the advance information.

Notifications will be sent from the e-mail address “EMZ-Disposition@bundesbank.de”.

The subject line of these mails clearly identifies the service or scheme in question and the matter in hand.

“SVV Vorabinformation/Settlement notification [BIC]”

The advance information comprises a standardised e-mail message and a PDF attachment.

Message

“Sehr geehrte Damen und Herren, /Dear Sir or Madam

anbei senden wir Ihnen die Vorabinformation zu dem um ca. [...] Uhr anstehenden Buchungsgeschäft des Scheckabwicklungsdienstes.

Please find attached advance information on the upcoming booking operations of the Cheque Processing Service at around [...] Central European Time.

Mit freundlichen Grüßen / Yours sincerely

DEUTSCHE BUNDESBANK”

The following pages show the structure of the attachment.

The file name of the attachment is structured as follows:

“SVV_Vorabinfo_Settlement notice_[BIC].PDF”

Vorabinformation aus dem SEPA-Clearer der Deutschen Bundesbank - EMZ-Betrieb
Advance information from the SEPA-Clearer of the Deutsche Bundesbank - RPS Operations
Nächster Buchungszeitpunkt / Next booking time: 08:30

Instrd Agt	MsgId	BulkId int.	SVC	PACS	Amount Bulk in EUR
AAADEAAXXX	12345678901234567890123456789012345	12345678901234567	COR	003	111,11
AAADEAAXXX	12345678901234567890123456789012345	12345678901234567	B2B	002	111,11
AAADEAAXXX	12345678901234567890123456789012345	12345678901234567	SCC	004	111,11
					333,33
DEBIT SUBACC	DEMARKSAAADEAAXXXEMZD10123456789	TOTAL AMOUNT EUR			333,33
BBBDEAAXXX	12345678901234567890123456789012345	12345678901234567	COR	002	222,22
BBBDEAAXXX	12345678901234567890123456789012345	12345678901234567	B2B	004	222,22
BBBDEAAXXX	12345678901234567890123456789012345	12345678901234567	SCC	003	222,22
					666,66
CCCCDEAAXXX	12345678901234567890123456789012345	12345678901234567	COR	002	444,44
CCCCDEAAXXX	12345678901234567890123456789012345	12345678901234567	B2B	004	444,44
CCCCDEAAXXX	12345678901234567890123456789012345	12345678901234567	SCC	003	444,44
					1.333,32
DEBIT SUBACC	DEMARKSAAADEAAXXXEMZD201234567890	TOTAL AMOUNT EUR			1.999,98
BIC SETTLEMENT AGENT ZAHLSTELLE AAADEAAXXX RTGS DCA ACCOUNT TOTAL AMOUNT EUR 2.333,31					

F o r t s e t z u n g nächste Seite oder E N D E D E R A U S G A B E
C o n t i n u e d on next page or E N D O F O U T P U T

XML file header

SCC input debit file (SCC IDF) header

Use

- Submission of pacs.003, pacs.004 and pacs.007 bulks to the SEPA-Clearer.
- Parsing errors result in the file being rejected using the error code R10.
- The schema file BBkIDFBkSCC specifies the IDF.

Message structure

Status	Element/Attribute	Format	Contents	Information and checks SEPA-Clearer
	BBkIDFBIkSCC			
1..1	SndgInst BBkIDFBIkSCC +SndgInst	Name Type Pattern Sending institution sw3:BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	Sender's 11-character BIC (communication partner).	Communication partner's authorisation verified against the BIC in the group header. Error code: R11 Part of the duplication check. Error code: R13
1..1	RcvgInst BBkIDFBIkSCC +RcvgInst	Name Type Receiving institution BBkIDF:RcvgBICIdentifier	SEPA-Clearer's BIC (production mode: MARKDEFF, test mode: MARKDEF0)	Check as to whether the element contains the SEPA-Clearer's BIC. Error code: R12
Acceptable codes				
MARKDEF0 MARKDEFF				
1..1	FileRef BBkIDFBIkSCC +FileRef	Name Type Pattern File reference BBkIDF:Max16Text [0-9A-Z]{16,16}	Sender's reference must be unique on the business day.	Part of the duplication check. Error code: R13
1..1	SrvclD BBkIDFBIkSCC +SrvclD	Name Type Service identifier BBkIDF:SrvclD	SCC	SCC (schema validation).
Acceptable codes				
SCC				
1..1	TstCode BBkIDFBIkSCC +TstCode	Name Type Test code BBkIDF:TestCodeType	Either "T" (test mode) or "P" (production mode), depending on the processing environment.	Error code: R14
Acceptable codes				
P T				
1..1	FType	Name File type	IDF	

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format	Contents	Information and checks SEPA-Clearer
	BBkIDFBIkSCC +FType	Type BBkIDF:FType		
Acceptable codes				
IDF				
1..1	FDtTm BBkIDFBIkSCC FDtTm	Name File date and time Type sw3:ISODatetime	File creation date and time.	
1..1	NumDDBIk BBkIDFBIkSCC +NumDDBIk	Name Total number of pacs.003 bulks Type BBkIDF:Max8NumericText Pattern [0-9]{1,8}	Total number of card clearing collection bulks in the IDF.	Number of bulks contained in the file is not consistent with the number given. Error code: R18 Maximum of 999 bulks per file. Error code: S01
1..1	NumRVSBik BBkIDFBIkSCC +NumRVSBik	Name Total number of pacs.007 reversal bulks. Type BBkIDF:Max8NumericText Pattern [0-9]{1,8}	Total number of reversal bulks contained in the IDF.	Number of bulks contained in the file is not consistent with the number given. Error code: R22 Maximum of 999 bulks per file. Error code: S01
1..1	NumRFRBIk BBkIDFBIkSCC +NumRFRBIk	Name Total number of pacs.004 return/refund bulks. Type BBkIDF:Max8NumericText Pattern [0-9]{1,8}	Total number of return/refund bulks contained in the IDF.	Number of bulks contained in the file is not consistent with the number given. Error code: R20 Maximum of 999 bulks per file. Error code: S01

XML file header

SCC debit validation file (SCC DVF) header

Use

- File header for file, bulk and individual transaction rejections of SCC files by the SEPA-Clearer.
 - Parsing errors result in a complete rejection of the submitted IDF with the error code R10; this is entered into the element "IDF error code" (<IdfErrCd>) of the DVF header.
 - For individual transaction and bulk rejections, the pacs.002.001.05SCLSCC is added to the DVF header.
- The DVF header is used for technical and functional errors and when there are insufficient funds.
- The schema file BBkDVFBikSCC specifies the DVF.

Message structure

Status	Element/Attribute	Format	Contents	Information and checks SEPA-Clearer
	BBkDVFBikSCC			
1..1	SndgInst BBkDVFBikSCC +SndgInst	Name Type Sending institution BBkDVF:BiCIdentifierBBK	SEPA-Clearer's BIC (production mode: MARKDEFF, test mode:MARKDEF0).	
		Acceptable codes		
		MARKDEF0		
		MARKDEFF		
1..1	RcvgInst BBkDVFBikSCC +RcvgInst	Name Type Pattern Receiving institution sw5:BiCIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	Recipient's 11-character BIC (communication partner).	
1..1	SrvclD BBkDVFBikSCC +SrvclD	Name Type Service identifier BBkDVF:SrvclD	SCC	
		Acceptable codes		
		SCC		
1..1	TstCode BBkDVFBikSCC +TstCode	Name Type Test code BBkDVF:TestCodeType	Either "T" (test mode) or "P" (production mode), depending on the processing environment.	
		Acceptable codes		
		P		
		T		
1..1	FType BBkDVFBikSCC +FType	Name Type File type BBkDVF:FTpType	DVF	
		Acceptable codes		
		DVF		
1..1	FileRef BBkDVFBikSCC	Name Type Pattern File reference BBkDVF:Max16Text [0-9A-Z]{16,16}	SEPA-Clearer's reference.	

Bold = Element, Italic = Attribute, Grey = Group

Status	Element/Attribute	Format	Contents	+Information and checks SEPA-Clearer
1..1	+FileRef FileDtTm BBkDVFBkSCC +FileDtTm	Name Type File date and time sw5:ISODatetime	File creation date and time.	
0..1	OrigFRef BBkDVFBkSCC +OrigFRef	Name Type Pattern Original file reference BBkDVF:Max16Text [0-9A-Z]{16,16}	Given only when ascertainable from original file.	
1..1	OrigFName BBkDVFBkSCC +OrigFName	Name Type Length Original file name BBkDVF:Max32Text 1 .. 32	SWIFTNet FileAct: Original IDF file name. Without constants "SCL_". EBICS: internal reference generated by the SEPA-Clearer that reveals nothing to the submitter about the submitted file.	
0..1	OrigDtTm BBkDVFBkSCC +OrigDtTm	Name Type Original date and time sw5:ISODatetime	Only when ascertainable.	
1..1	IdfErrCd BBkDVFBkSCC +IdfErrCd	Name Type IDF error code BBkDVF:Text3	Reason for complete/ partial rejection of the file.	
1..1	FileBusDt BBkDVFBkSCC +FileBusDt	Name Type File business date sw5:ISODate	Business date on which the file was created by the SEPA-Clearer.	
1..1	FileCycleNo BBkDVFBkSCC +FileCycleNo	Name Type Pattern File cycle number BBkDVF:Max2NumericText [0-9]{2,2}	Processing phase during which the file was created by the SEPA-Clearer.	

Bold = Element, *Italics* = Attribute, Grey = Group

XML file header

SCC debit notification file (SCC DNF) header

Use

- Delivery of pacs.003 bulks by the SEPA-Clearer to a SEPA-Clearer participant.
- Each file contains exactly one bulk.
- The schema file BBkDNFBkSCC specifies the DNF.

Message structure

Status	Element/Attribute	Format	Contents	Information and checks SEPA-Clearer
	BBkDNFBikSCC			
1..1	Sndglnst BBkDNFBikSCC +Sndglnst	Name Sending institution Type BBkDNF:BiCIdentifierBBk	SEPA-Clearer's BIC (production mode: MARKDEFF, test mode: MARKDEF0).	
		Acceptable codes		
		MARKDEF0		
		MARKDEFF		
1..1	Rcvglnst BBkDNFBikSCC +Rcvglnst	Name Receiving institution Type sw3:BiCIdentifier Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	Recipient's 11-character BIC (communication partner).	
1..1	SrvclD BBkDNFBikSCC +SrvclD	Name Service identifier Type BBkDNF:SrvclD	SCC	
		Acceptable codes		
		SCC		
1..1	TstCode BBkDNFBikSCC +TstCode	Name Test code Type BBkDNF:TestCodeType	Either "T" (test mode) or "P" (production mode), depending on the processing environment.	
		Acceptable codes		
		P		
		T		
1..1	FType BBkDNFBikSCC +FType	Name File type Type BBkDNF:FTpType	DNF	
		Acceptable codes		
		DNF		
1..1	FileRef BBkDNFBikSCC	Name File reference Type BBkDNF:Max16Text Pattern [0-9A-Z]{16,16}	SEPA-Clearer's reference.	

Bold = Element, Italic = Attribute, Grey = Group

Status	Element/Attribute	Format	Contents	Information and checks SEPA-Clearer
1..1	+FileRef FileBusDt BBkDNFBikSCC +FileBusDt	Name Type File business date sw3:ISODate	Business date on which the file was created by the SEPA-Clearer.	
1..1	RoutingInd BBkDNFBikSCC +RoutingInd	Name Type Routing indicator BBkDNF:RoutingInd	ALL	
Acceptable codes				
		ALL DIR IND		
1..1	FileCycleNo BBkDNFBikSCC +FileCycleNo	Name Type Pattern File cycle number BBkSDF:Max2NumericText [0-9]{2,2}	Processing phase during which the file was created by the SEPA-Clearer.	
1..1	NumDDBik BBkDNFBikSCC +NumDDBik	Name Type Pattern Number of pacs.003 BBkDNF:Max8NumericText [0-9]{1,8}	Number of bulks of type pacs.003 received.	

Bold = Element, Italics = Attribute, Grey = Group

XML file header

SCC settled debit file (SCC SDF) header

Use

- Delivery of pacs.004 and pacs.007 bulks by the SEPA-Clearer to a SEPA-Clearer participant.
- Each file contains exactly one bulk.
- The schema file BBkSDFBIkSCC specifies the SDF.

Message structure

Status	Element/Attribute	Format	Contents	Information and checks SEPA-Clearer
	BBkSDFBIkSCC			
1..1	Sndglnst BBkSDFBIkSCC +Sndglnst	Name Type Sending institution BBkSDF:BIcIdentifierBBk	SEPA-Clearer's BIC (production mode: MARKDEFF, test mode: MARKDEF0).	
		Acceptable codes		
		MARKDEF0		
		MARKDEFF		
1..1	Rcvglnst BBkSDFBIkSCC +Rcvglnst	Name Type Pattern Receiving institution sw4:BIcFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	Recipient's 11-character BIC (communication partner).	
1..1	SrvclD BBkSDFBIkSCC +SrvclD	Name Type Service identifier BBkSDF:SrvclD	SCC	
		Acceptable codes		
		SCC		
1..1	TstCode BBkSDFBIkSCC +TstCode	Name Type Test code BBkSDF:TestCodeType	Either "T" (test mode) or "P" (production mode), depending on the processing environment.	
		Acceptable codes		
		P		
		T		
1..1	FType BBkSDFBIkSCC +FType	Name Type File type BBkSDF:FTpType	SDF	
		Acceptable codes		
		SDF		
1..1	FileRef BBkSDFBIkSCC	Name Type Pattern File reference BBkSDF:Max16Text [0-9A-Z]{16,16}	SEPA-Clearer's reference.	

Bold = Element, Italic = Attribute, Grey = Group

Status	Element/Attribute	Format	Contents	Information and checks SEPA-Clearer
1..1	+FileRef RoutingInd BBkSDFBIkSCC +RoutingInd	Name Routing indicator Type BBkSDF:RoutingInd	ALL	
Acceptable codes				
		ALL DIR IND		
1..1	FileBusDt BBkSDFBIkSCC +FileBusDt	Name File business date Type sw7:ISODate	Business date on which the file was created by the SEPA-Clearer.	
1..1	FileCycleNo BBkSDFBIkSCC +FileCycleNo	Name File cycle number Type BBkSDF:Max2NumericText Pattern [0-9]{2,2}	Processing phase during which the file was created by the SEPA-Clearer.	

XML-File-Header

Unsettled Debit File (UDF) Header

Use

- Information of the participant that should have received the SCC transactions from the SEPA-Clearer that could not be settled
 - Settlement errors result in the non-execution of SCC transactions
 - Transactions that could not be settled due to insufficient funds are attached to the UDF
 - Each UDF contains always exactly one bulk
- The schema file BBkUDFBikSCC specifies the UDF

Message structure				
Status	Element/Attribut	Format	Content	Checks SCL
	BBkUDFBIkSCC			
1..1	BBkUDFBIkSCC Sndglnst			
	BBkUDFBIkSCC +Sndglnst	Name Sending Institution Typ BBkUDF:BIcIdentifierBBk	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)	
		Anwendbare Codes		
		MARKDEF0 MARKDEFF		
1..1	Rcvglnst			
	BBkUDFBIkSCC +Rcvglnst	Name Receiving Institution Typ sw3:BIcIdentifier Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Recipient's 11-digit BIC (communication partner)	
1..1	SrvclD			
	BBkUDFBIkSCC +SrvclD	Name Service Identifier Typ BBkUDF:SrvclD	SCC	
		Anwendbare Codes		
		SCC		
1..1	TstCode			
	BBkUDFBIkSCC +TstCode	Name Test Code Typ BBkUDF:TestCodeType	Either "T" (test) or "P" (production), depending on the processing environment	
		Anwendbare Codes		
		P T		
1..1	FType			
	BBkUDFBIkSCC +FType	Name File Type Typ BBkUDF:FTpType	UDF	
		Anwendbare Codes		
		UDF		

Bold = Element, Italic = Attribut, Gray = Group

Status	Element/Attribut	Format	Content	Checks SCL
1..1	FileRef BBkUDFBIkSCC +FileRef	Name File Reference Typ BBkUDF:Max16Text Pattern [0-9A-Z]{16,16}	SEPA-Clearer's reference	
1..1	RoutingInd BBkUDFBIkSCC +RoutingInd	Name Routing Indicator Typ BBkUDF:RoutingInd	ALL	
		Anwendbare Codes ALL DIR IND		
1..1	FileBusDt BBkUDFBIkSCC +FileBusDt	Name File Business Date Typ sw3:ISODate	Business day on which the file was created by the SEPA-Clearer	
1..1	FileCycleNo BBkUDFBIkSCC +FileCycleNo	Name File Cycle Number Typ BBkUDF:Max2NumericText Pattern [0-9]{2,2}	Processing phase during which the file was created by the SEPA-Clearer	

XML-File-Header

Result of Settlement File (RSF) Header

Use

- Individual transaction rejection of SCC payments to the submitter from the SEPA-Clearer
 - Settlement errors result in the rejection of SCC payments from the SEPA-Clearer with the error code ED05, which is indicated in the field TxInfAndSts/StsRsnInf/Prtry in the attached pacs.002.001.05SCLSCC
 - Each RSF contains always exactly one bulk
 - The RSF is generated at the Interbank Settlement Date
- The schema file BBkRSFBkSCC specifies the RSF

Nachrichtenstruktur				
Status	Element/Attribut	Format	Content	Checks SCL
	BBkRSFBikSCC			
1..1	Sndglnst BBkRSFBikSCC +Sndglnst	Name Sending Institution Typ BBkRSF:BIcIdentifierBBk	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)	
Anwendbare Codes				
MARKDEF0 MARKDEFF				
1..1	Rcvglnst BBkRSFBikSCC +Rcvglnst	Name Receiving Institution Typ sw5:BIcIdentifier Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Recipient's 11-digit BIC (communication partner)	
1..1	SrvclD BBkRSFBikSCC +SrvclD	Name Service Identifier Typ BBkRSF:SrvclD	SCC	
Anwendbare Codes				
SCC				
1..1	TstCode BBkRSFBikSCC +TstCode	Name Test Code Typ BBkRSF:TestCodeType	Either "T" (test) or "P" (production), depending on the processing environment	
Anwendbare Codes				
P T				
1..1	FType BBkRSFBikSCC +FType	Name File Type Typ BBkRSF:FTpType	RSF	
Anwendbare Codes				
RSF				

Status	Element/Attribut	Format	Content	Checks SCL
1..1	FileRef BBkRSFBikSCC +FileRef	Name File Reference Typ BBkRSF:Max16Text Length 1 .. 16	SEPA-Clearer's reference	
1..1	RoutingInd BBkRSFBikSCC +RoutingInd	Name Routing Indicator Typ BBkRSF:RoutingInd	ALL	
Anwendbare Codes				
1..1	FileBusDt BBkRSFBikSCC +FileBusDt	Name File Business Date Typ sw5:ISODate	Business day on which the file was created by the SEPA-Clearer	
1..1	FileCycleNo BBkRSFBikSCC +FileCycleNo	Name File Cycle Number Typ BBkRSF:Max2NumericText Pattern [0-9]{2,2}	Processing phase during which the file was created by the SEPA-Clearer	

Message

SEPA card clearing – interbank card clearing collection

Use of the bank-to-bank collection message (pacs.003.002.04)

This message is used to convey a collection instruction from the creditor bank to debtor bank.

The message caters for bulk and single payment instructions.

ISO message structure

A bank-to-bank collection message consists of:

- a single group header
- one or more "direct debit transaction information" sequences, each containing a collection instruction

Group header

The group header contains information required to process the entire message.

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	Document Document	Name Document Type DocumentBG		
1..1	FIToFICstmrDrctDbt Document +FIToFICstmrDrctDbt	Name FI To FI customer direct debit Type FIToFICustomerDirectDebitV04BG		
1..1	GrpHdr Document +FIToFICstmrDrctDbt ++GrpHdr	Name Group header Type GroupHeader50BG		The group header contains information required to process the entire message.
1..1	MsgId Document +FIToFICstmrDrctDbt ++GrpHdr +++MsgId	Name Message identification Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\!\?\(\)\':\.,/*]		Bulk reference number. <MsgId> is part of the duplication check at bulk level (unique daily reference). Error code: B14 The first 8 or 11 characters of <MsgId> must match the BIC of the instructing agent in the IDF. The rest of the field can be freely defined. Error code: B98
1..1	CreDtTm Document +FIToFICstmrDrctDbt ++GrpHdr +++CreDtTm	Name Creation date time Type ISODatetime		Bulk creation date and time.
1..1	NbOfTx Document +FIToFICstmrDrctDbt ++GrpHdr +++NbOfTx	Name Number of transactions Type Max15NumericText Pattern [0-9]{1,15}		Total number of individual transactions in the bulk. Must not exceed 100,000 (maximum parameter of data records in the bulk). Error code: B02

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
				Submissions made after 11.00 must bear the date of the next SEPA-Clearer business day. Error code: B15
1..1	SttlmMtd Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf ++++SttlmMtd	Name Type SettlementMethod SettlementMethod2Code	Usage rule: Only CLRG, INGA and INDA are allowed.	<IntrBkSttlmDt> is part of the duplication check at bulk and single record level. Schema validation
Acceptable codes				
		CLRG INDA INGA		
1..1	IBAN Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf ++++SttlmAcct +++++Id ++++++IBAN	Name Type Pattern IBAN IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Usage rule: Only 'IBAN' is allowed under 'Identification'.	Schema validation
1..1	Cd Document +FIToFICstmrDrctDbt ++GrpHdr +++SttlmInf	Name Type Length Code ExternalCashClearingSystem1Code 1 .. 3		Code indicating the clearing system. For the SEPA-Clearer, only the entry 'RPS' may be used. Error code: B16

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1.1	++++ClrSys ++++Cd Prtry Document +FIToFICstmrDrctDbt ++GrpHdr +++StlMInf ++++ClrSys ++++Prtry	Name Proprietary Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\ \?\/\:\;\,]*		Field must not be completed for submissions to the SEPA-Clearer. Error code: B16
0..1	InstgAgt Document +FIToFICstmrDrctDbt ++GrpHdr +++InstgAgt	Name Instructing agent Type BranchAndFinancialInstitutionIdentification 5BICFIOnly	Usage rule: Only BICFI is allowed.	Only to be completed when making submissions to the SEPA-Clearer. The BIC belonging to the submitter (ie the originator) is to be specified here. The countervalue of the submitted bulk is credited to the technical sub-account inT2 for the purpose of effecting settlement via the SEPA-Clearer during the corresponding SDD/SCC settlement cycle. The specified BIC is part of the duplication check (unique daily reference).
1.1	BICFI Document +FIToFICstmrDrctDbt ++GrpHdr +++InstgAgt ++++FinInstnId ++++BICFI	Name BIC Type BICFIIdentifier Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		BIC must be contained in the input debit file (IDF) and authorisation to make submissions must be evident. Error code: B10
0..1	InstdAgt Document +FIToFICstmrDrctDbt ++GrpHdr +++InstdAgt	Name Instructed agent Type BranchAndFinancialInstitutionIdentification 5BICFIOnly	Usage rule: Only BICFI is allowed.	Only to be used for deliveries from the SEPA-Clearer. The BIC belonging to the clearing institution is to be specified here.

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1.1	BICFI Document +FIToFICstrDrctDbt ++GrpHdr +++InstdAgt ++++FinInstnId +++++BICFI	Name BIC Type BICFIIdentifier Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		The countervalue of the delivered bulk is debited to the technical sub-account in T2 for the purpose of effecting settlement via the SEPA-Clearer during the corresponding SDD/SCC settlement cycle. BIC may only be contained in the debit notification file (DNF). Error code: B11
1..n	DrctDbtTxInf Document +FIToFICstrDrctDbt ++DrctDbtTxInf	Name Direct debit transaction information Type DirectDebitTransactionInformation14BG		Maximum of 100,000 data records in one bulk
0..1	InstrId Document +FIToFICstrDrctDbt ++DrctDbtTxInf +++PmtId ++++InstrId	Name Instruction identification Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?\(\)\:./]*		Reference number of the instructing agent ("own ref"). Point-to-point-reference.
1.1	EndToEndId Document +FIToFICstrDrctDbt ++DrctDbtTxInf +++PmtId EndToEndId	Name End-to-end identification Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?\(\)\:./]*	Usage rule: A customer reference that must be passed on in the end-to-end payment chain. It must be unique, together with the creditor scheme ID. Usage rule: In the case of second presentments, the same value is to be used as in the corresponding first presentment in order to enable message matching. Note: Acquirer reference data, ISO8583: DE31 for card transaction clearing.	Creditor's reference for the collection (schema validation).
1.1	TxId Document	Name Transaction identification Type Max35TextSWIFT	Usage rule: Must contain a reference that is meaningful to the	Reference of creditor's PSP.

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	+FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtId ++++TxId	Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?\(\)\:\/]*	creditor bank and is unique over time. Note: Creditor bank to end-point reference Usage rule: Only 'SEPA' is allowed.	Transaction ID is part of the duplication check at single record level. Error code: AM05
1.1	Cd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++SvcLvl ++++Cd	Name Code Type ExternalServiceLevel1CodeBG		In the SEPA-Clearer, only the code 'SEPA' is allowed (schema validation).
Acceptable codes				
	+FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++LclInstrm ++++Cd	Name Code Type ExternalLocalInstrument1CodeBG	Identification of the SCC framework. Usage rule: Only 'CARD' is allowed.	May only contain the code "CARD" (schema validation).
Acceptable codes				
	+FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++SeqTp	Name Sequence type Type SequenceType3Code	Mandatory. Usage rule for first presentments: In the case of one-off presentments, this message element must indicate 'OOFF'. For recurring payments, this message element must indicate 'RCUR'. 'FRST' must be used for the first transaction, 'FNAL' for the last transaction, if known. Usage rule for second presentments: In the case of a second presentment, this field is always set to 'RPRE'.	Collection sequence. FNAL: final FRST: first OOFF: one-off RCUR: recurring RPRE: repeat (second) presentment (schema validation).
1.1	SeqTp Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++PmtTpInf ++++SeqTp			

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
		Acceptable codes FNAL FRST OOFF RCUR RPRE		
1.1	CtgyPurp Document +FIToFICstrmDrctDbt ++DrctDbtTxInf +++PmtTplnf ++++CtgyPurp	Name Category purpose Type CategoryPurpose1ChoiceBG	Usage rule: Mandatory . Usage rule: Under 'Code', one of the following codes must be set for card transaction clearing: IDCP for irrevocable debit card payment, ICCP for irrevocable credit card payment, DCRD for debit card payment, CCRD for credit card payment. In the case of card bulk clearing, use is made of the code 'CBLK'. When collecting fees based on card transactions, the code 'FCOL' is used.	No plausibility check if entries simultaneously read <Purpose> and <Category Purpose>, ie SCL ignores contradictory entries.
1.1	Cd Document +FIToFICstrmDrctDbt ++DrctDbtTxInf +++PmtTplnf ++++CtgyPurp +++++Cd	Name Code Type ExternalCategoryPurpose1Code Length 1 .. 4		Schema validation
1.1	IntrBkSttlmAmt Document +FIToFICstrmDrctDbt ++DrctDbtTxInf +++IntrBkSttlmAmt	Name Interbank settlement amount Type EuroAmount11Dgts FractionDigits 2 TotalDigits 11 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,9}(\. [0-9]{0,2}){0,1}	Usage rule: Only 'EUR' is allowed. Usage rule: Amount must be between 0.01 and 999999999.99. Format rule: The fractional part has a maximum of two digits. Note: In the case of card transactions, this is the net settlement amount including	Respective collection amount. The currency symbol must be 'EUR' (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
			Card-related interchange fees and additional amounts such as surcharging fees, where applicable.	No more than two decimal places are allowed (schema validation). Amount must be at least 0.01 and no more than 99999999.99 (schema validation).
1.1	InstdAmt Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++InstdAmt	Name Instructed amount Type EuroAmount11Dgts FractionDigits 2 TotalDigits 11 Inclusive 0.01 .. 99999999.99 Pattern [0-9]{0,9}(\. [0-9]{0,2}})(0,1}	Card transaction amount in euro Usage rule: Mandatory. Usage rule: Only 'EUR' is allowed. Usage rule: Amount must be between 0.01 and 99999999.99. Format rule: The fractional part has a maximum of two digits. Note: Instructed amount equals interbank settlement amount minus charges amount if the debtor collects the fee. Instructed amount equals interbank settlement amount plus charges amount if the creditor collects the fee.	The currency symbol must be 'EUR'. (schema validation). No more than two decimal places are allowed (schema validation). Amount must be at least 0.01 and no more than 99999999.99 (schema validation).
1.1	ChrgBr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++ChrgBr	Name Charge bearer Type ChargeBearerType1CodeBG	Usage rule: Only 'SLEV' is allowed.	Only the code 'SLEV' is permitted (schema validation).
Acceptable codes				
1.1	Amt Document +FIToFICstmrDrctDbt	Name Amount Type EuroAmount11Dgts FractionDigits 2	Usage rule: Used if fees are cleared within the message. Usage rule: Only one occurrence is	Schema validation

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	++DrctDbtTxInf +++ChrgsInf ++++Amt	TotalDigits 11 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,9}(\.[0-9]{0,2}){0,1}	allowed. Usage rule: The charges amount is always given in euro. Usage rule: The charges amount must be between 0.01 and 999999999.99. Format rule: The fractional part of the charges amount has a maximum of two digits. Note: Surcharge fees as well as interbank fees are considered in this data element. Several fees might be summarised in this single field. Details of fee components can be found in the card data container under "Amount details" entries with types 'SRCH', 'INTC' and 'SRVF'. The field 'identification' under 'other' to be found under 'financialinstitutionidentification', then under 'agent' indicates the identity of the party receiving the fee. This identification must be the same as that used in the creditor scheme ID or the identification used in the debtor field, corresponding to the fee flow defined by the card scheme.	
1.1	Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++ChrgsInf ++++Agt +++++FinInstnId ++++++Othr ++++++Id	Name Identification Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?\(\)\!:\,\/]*	Modified version to identify the recipient of fees. The field 'identification' under 'other' to be found under 'financialinstitutionidentification', then under 'party' indicates the identity of the party receiving the fee. This identification must be the same as that used in the creditor	Schema validation

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1.1	ReqdColltnDt Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++ReqdColltnDt	Name Type Requested collection date ISODate	scheme ID or the identification used in the debtor field, corresponding to the fee flow defined by the card scheme. Mandatory. The next possible business banking day is used.	Due date of the collection.
1.1	DrctDbtTx Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx	Name Type Direct debit transaction DirectDebitTransaction7BG	Mandatory.	
1.1	MndtId Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf +++++MndtId	Name Type Length Pattern Mandate identification Max35TextSWIFT 1 .. 35 [A-Za-z0-9\-\+\?\(\)\:./]*	Mandatory. Usage rule: In the case of card transaction clearing, the following applies: Approval code of the online authorisation, if authorised online. If not, 'OFFLINE' for a regular EMV offline authorisation, 'OFFLINE2' for an EMV offline authorisation after a "cannot go online" scenario. 'NOTPROVIDED' where no offline EMV authorisation has been obtained. (also known as a "merchant-forced" scenario). In the case of card bulk clearing, use is made of a reference to the reconciliation file. In the case of fee collections: Depends on the business context.	Unique mandate reference (schema validation).
1.1	DtOfSgntr Document +FIToFICstmrDrctDbt ++DrctDbtTxInf	Name Type Date of signature ISODate	Usage rule: Mandatory for card transaction clearing: Local transaction date, ISO8583: part of DE12.The local date at which the	Reference date according to SCC IG (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	+++DrctDbtTx ++++MndtRltdInf ++++DtOfSgnt		transaction takes place at the card acceptor location. In the case of e-payment or "card not present" transactions, this is the card acceptor's date. In the case of a deferred or multi-step payment, this field contains the date of the completion advice or the partial reversal of the authorisation interface, where applicable. If no completion advice or partial reversal was used, the date of the last pre-authorisation message is used. In the case of a "no show" transaction that was not pre-authorised, this field contains the date on which the cardholder failed to use the reserved service. In the case of card bulk clearing: Date of the reconciliation file. In the case of fee collections: Date of the fee collection.	
0..1	AmdmntInd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++MndtRltdInf ++++AmdmntInd	Name Type Fixed Amendment indicator TrueFalseIndicator false	Usage rule: Only 'false' may be used as a value, if at all.	Amendment indicator of the mandate. This element is optional and, if used, may only bear the code "false" (schema validation).
1.1	Id Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeld	Name Type Length Pattern Identification Max35TextSWIFT 1 .. 35 [A-Za-z0-9\-\+\!\?\(\)\':\.\,/*]	Usage rule: Mandatory. Usage rule: Private identification is used to identify either an organisation or a private person. Usage rule: Only one occurrence of 'Other' is allowed, and no other sub-elements are permitted. No	Identifier of the creditor (schema validation).

Bold = Element, *Italics* = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	+++++Id +++++PrvtId +++++Othr +++++Id		specific requirements regarding the creditor business code.	
1.1	Prtry Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DrctDbtTx ++++CdtrSchmeld +++++Id +++++PrvtId +++++Othr +++++SchmeNm +++++Prtry	Name Type Proprietary ProprietaryCodeSEPA	Usage rule: 'Proprietary' under 'Scheme Name' under 'Other' must specify 'SEPA'. 'Issuer' under 'Other' is not supported. Value of 'identification': SEPA creditor ID, as used by other SEPA payment instruments.	Schema validation
Acceptable codes				
1.1	Nm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++Nm	Name Type Length WhiteSpace Name Max70TextNotAllWhitespace 1 .. 70 collapse	Mandatory. Usage rule: Name of the acquirer/creditor Usage rule: 'Name' is limited to 70 characters in length.	Name of the creditor.
0..1	Ctry Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Cdtr ++++PstlAdr +++++Ctry	Name Type Pattern Country CountryCode [A-Z]{2,2}	Usage rule: Conditional. Mandated for acquirers/creditors based in non-EU countries.	Schema validation
0..2	AdrLine Document +FIToFICstmrDrctDbt ++DrctDbtTxInf	Name Type Length WhiteSpace Address line Max70TextNotAllWhitespace 1 .. 70 collapse	Usage rule: Conditional. Mandated for acquirers/creditors based in non-EU countries. Only two address lines and the country code are supported.	'Address line' may only appear twice. (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1.1	+++Cdtr ++++PstlAdr +++++AdrLine IBAN Document +FIToFICstrDrctDbt ++DrctDbtTxInf +++CdtrAcct ++++Id +++++IBAN	Name IBAN Type IBAN2007Identifier Pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Mandatory. Usage rule: Only IBAN is allowed.	The creditor's IBAN (schema validation).
1.1	BICFI Document +FIToFICstrDrctDbt ++DrctDbtTxInf +++CdtrAgt +++++FinInstnId +++++BICFI	Name BICFI Type BICFIIdentifier Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BICFI is allowed.	BIC of the creditor bank. Validity of BIC according to SCL Directory. Error code: XT27 General reachability check: BIC must be reachable within the SEPA-Clearer. (The CSM identification of the relevant reach entry in the SCL Directory is "MARKDEFF" in production mode and "MARKDEF0" 0 in test mode). Error code: PY01 Check only if the collection is routed from the SEPA-Clearer to STEP2. BIC must not belong to a direct participant in the STEP2 SCC service, nor may it be reachable through a direct participant in that service. Error code: PY01 Creditor agent BIC is part of the duplication check at single record level. Error code: AM05

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1.1	Nm Document +FIToFICstrmDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Nm	Name Name Type Max70TextNotAllWhitespace Length 1 .. 70 WhiteSpace collapse	Mandatory for card transaction clearing. Usage rule: 'Name' is limited to 70 characters in length. It contains the name and address of the card acceptor. Usage rule: In the case of an e-commerce transaction: URL of acceptance point (optional) after the name of the acceptor. n the case of card bulk clearing and fee collections: Reference party entry, depending on the business context.	Name of deviating creditor.
1.1	Orgld Document +FIToFICstrmDrctDbt ++DrctDbtTxInf +++UltmtCdtr ++++Id +++++Orgld	Name Organisation identification Type OrganisationIdentification8UCdtrUDbtrInit	Usage rule: Either 'AnyBIC' or one occurrence of 'Other' is allowed. Only "Organisation identification" is allowed as "Card acceptor" is not a private person. This differs from other SEPA schemes.	Schema validation
1.1	BICFI Document +FIToFICstrmDrctDbt ++DrctDbtTxInf +++InstgAgt ++++FinInstnld +++++BICFI	Name Instructing agent Type BICFIIdentifier Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BICFI is allowed.	Original submitter of bulk containing the collection upon submission to the SEPA-Clearer. May only be entered in the debit notification file (DNF). Error code: XT13
1.1	BICFI Document	Name BICFI Type BICFIIdentifier	Usage rule: Only BICFI is allowed.	

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	+FIToFICstmrDrctDbt ++DrctDbtTxInf +++InstdAgt ++++FinInstnId +++++BICFI	Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
1.1	Nm Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Nm	Name Name Type Max70TextNotAllWhitespace Length 1 .. 70 WhiteSpace collapse	Mandatory. Usage rule for card transaction clearing: The constant 'ISSUER' is used. Usage rule for card bulk clearing or fee collections: depends on the business context	The debtor's name
1.1	Orgld Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++Dbtr ++++Id +++++Orgld	Name Organisation identification Type OrganisationIdentification8Dbtr	Usage rule: One occurrence of 'Other' is allowed. Only "Organisation identification" is allowed as "Issuer" is not a private person. This differs from other SEPA schemes, where "Private identification" and "Organisation identification" are allowed. Usage rule for card transaction clearing: Issuer's BIN is coded in 'Identification' under 'Other'. The length of the BIN can be up to 8 characters long. Usage Rule for card bulk clearing and fee collections: depends on business context.	Schema validation
1.1	IBAN Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++DbtrAcct ++++Id +++++IBAN	Name IBAN Type IBAN2007Identifier Pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Account number of the debtor. Usage rule: Only IBAN is allowed. Note: The value is determined by the card payment scheme or bilaterally/multilaterally between issuers and acquirers.	The debtor's IBAN

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1.1	BICFI Document +FIToFICstrmDrctDbt ++DrctDbtTxInf +++DbtrAgt ++++FinInstnId +++++BICFI	Name Type Pattern BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC of the debtor's bank Usage rule: Only BICFI is allowed. Note: The value is determined by the card payment scheme or bilaterally/multilaterally between issuers and acquirers.	BIC of the debtor bank Validity of BIC according to SCL Directory. Error code: XT27 Check only if transaction is routed from the SEPA-Clearer to STEP2. BIC must be a registered direct participant or reachable BIC of the STEP2 SCC service. Error code: PY01
0..1	UltmtDbtr Document +FIToFICstrmDrctDbt ++DrctDbtTxInf +++UltmtDbtr	Name Type Ultimate debtor PartyIdentification43UDbtr		Deviating debtor (schema validation).
1.1	Cd Document +FIToFICstrmDrctDbt ++DrctDbtTxInf +++Purp ++++Cd	Name Type Length Code ExternalPurpose1Code 1 .. 4	Purpose codes: In the case of card transaction clearing: Credit/debit card payment codes as in CategoryPurpose for a generic POS payment. If more specific or ATM transaction: CDCD for cash disbursement, CDCB for card payment with cashback, CDDP for card payment as deferred	Mandatory specification of the purpose of the transaction. No more than 4 characters may be entered. No technical validation by SEPA-Clearer.

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
			Payment, CDQC for QuasiCash, CDCA for cash advance, CDCS for cash disbursement with surcharge, MTUP for funds request for mobile top-up, ETUP for funds request for e-purse loading. In the case of card bulk clearing: CBLK. For a fee collection: FCOL.	
1.1	Ustrd Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++RmtInf ++++Ustrd	Name Type Length WhiteSpace Unstructured Max140TextNotAllWhitespace 1 .. 140 collapse	Usage rule: Up to one 'Unstructured' may be present for end-to-end text.	Unstructured remittance information (schema validation).
1.1	SplmtryData Document +FIToFICstmrDrctDbt ++DrctDbtTxInf +++SplmtryData	Name Type Supplementary data SupplementaryData1BG	Usage rule: Mandatory.	Container with structured card information. Schema validation The contents of the element are determined by the message format supl.017.002.01.

Bold = Element, Italics = Attribute, Grey = Group

Message

SEPA card clearing – SCC reject card clearing collection

Use of the SCC reject card clearing collection message (pacs.002.001.05SCLSCC)

This proprietary message constitutes a rejection message issued by the SEPA-Clearer in the event of an error to notify the SCL participant about rejected collections or R messages (at the validation stage).

The message caters for bulk and single rejection instructions alike.

Group header

The group header contains information required to process the entire message.

Message structure				
Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	Document Document	Type Document		
1..1	FIToFIPmtStsRptSCL Document +FIToFIPmtStsRptSCL	Type FIToFIPmtStsRptSCL		
1..1	GrpHdr Document +FIToFIPmtStsRptSCL ++GrpHdr	Name Type Group header SCLSDDGroupHeader5		The group header contains information required to process the entire message.
1..1	MsgId Document +FIToFIPmtStsRptSCL ++GrpHdr +++MsgId	Name Type Pattern Message identification SCLSDDId7 ([A-Za-z0-9][+ \? / - :\(\)\ \, ']){1,35}		SEPA-Clearer's reference.
1..1	CreDtTm Document +FIToFIPmtStsRptSCL ++GrpHdr +++CreDtTm	Name Type Creation date time ISODateTime		Date and time when bulk was created by the SEPA-Clearer.
0..1	InstgAgt Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstgAgt	Name Type Instructing agent SCLSDDBranchAndFinancialInstitutionIdentification4		
1..1	FinInstnId Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstgAgt ++++FinInstnId	Type SCLSDDFinancialInstitutionIdentification6Choice		

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1..1	BICFI Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstgAgt ++++FinInstnId +++++BICFI	Type Pattern BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
0..1	InstdAgt Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstdAgt	Name Type Instructed agent SCLSDDBranchAndFinancialInstitutionIdentification4		
1..1	FinInstnId Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstdAgt ++++FinInstnId	Type SCLSDDFinancialInstitutionIdentification6Character		
1..1	BICFI Document +FIToFIPmtStsRptSCL ++GrpHdr +++InstdAgt ++++FinInstnId +++++BICFI	Type Pattern BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
1..1	OrgnlGrpInfAndSts Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts	Name Type Original group information and status SCLSDDOrginalGroupInformation1S2		Contains general information from the original group header which is relevant for all payments.
1..1	OrgnlMsgId Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts	Name Type Pattern Original message identification SCLSDDI7 ([A-Za-z0-9][+ \? / - :\(\)\ \, ']){1,35}		<MsgId> of the original bulk.

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1..1	+++OrgnlMsgId OrgnlMsgNmId Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++OrgnlMsgNmId	Name Original message name identification Type Max35Text_Codes Length 1 .. 35		Message type of the rejected original bulk.
		Acceptable codes pac.003 pac.004 pac.007		
1..1	OrgnlNbOfTx Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++OrgnlNbOfTx	Name Original number of transactions Type Max15NumericText Pattern [0-9]{1,15}		Number of received single payments from the original bulk.
1..1	OrgnlCtrlSum Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++OrgnlCtrlSum	Name Original control sum Type DecimalNumber FractionDigits 2 TotalDigits 18 Pattern [0-9]{0,15}(\. [0-9]{0,2}){0,1}		Total amount of the original bulk in euro.
1..1	GrpSts Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++GrpSts	Name Group status Type SCLSDDTtransactionGroupStatus1Code		RJCT: assigned by SEPA-Clearer if the bulk is completely rejected. PART: assigned by the SEPA-Clearer if the bulk is partially rejected
		Acceptable codes PART RJCT		
1..1	StsRsnInf Document +FIToFIPmtStsRptSCL	Name Status reason information Type SCLSDDStatusReasonInformation1		

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1..1	<p>++OrgnlGrpInfAndSts +++StsRsnInf</p> <p>Orgtr</p> <p>Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Orgtr</p>	<p>Name Type</p> <p>Originator SCLSDDId6</p>		Initiator of the rejection.
1..1	<p>Id</p> <p>Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Orgtr ++++Id</p>	<p>Type</p> <p>SCLSDDParty4Choice</p>		
1..1	<p>Orgld</p> <p>Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Orgtr ++++Id +++++Orgld</p>	<p>Type</p> <p>SCLSDDOrganisationIdentification3</p>		
1..1	<p>AnyBIC</p> <p>Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Orgtr +++++Id +++++Orgld +++++AnyBIC</p>	<p>Name Type Pattern</p> <p>Any BIC AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}</p>		BIC of the SEPA-Clearer (in production mode: "MARKDEFF", in test mode: "MARKDEF0").
1..1	<p>Rsn</p> <p>Document</p>	<p>Name Type</p> <p>Reason SCLSDDStatusReason1Choice</p>		

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1..1	<p>+FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Rsn</p> <p>Cd</p> <p>Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Rsn ++++Cd</p>	<p>Name Code Type SCLSDDTtransactionRejectReason4Code</p>		Left blank by SCL.
Acceptable codes				
1..1	<p>Prtry</p> <p>Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++StsRsnInf ++++Rsn ++++Prtry</p>	<p>Name Proprietary Type Max35Text Length 1 .. 35</p>		SEPA-Clearer proprietary error code as per the list of bulk error codes found in the technical specifications.
0..1	<p>NbOfTxPerSts</p> <p>Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++NbOfTxPerSts</p>	<p>Name Number of transactions per status Type SCLSDDNumberOfTransactionsPerStatus1</p>		Information on transactions rejected by the SEPA-Clearer. Only completed in cases where a bulk is partially rejected.
1..1	<p>DtldNbOfTx</p> <p>Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++NbOfTxPerSts ++++DtldNbOfTx</p>	<p>Name Detailed number of transactions Type Max15NumericText Pattern [0-9]{1,15}</p>		Number of rejected transactions. Only completed if the <GrpSts> element states 'PART'.
1..1	<p>DtldSts</p> <p>Document</p>	<p>Name Detailed status Type SCLSDDTransactionIndividualStatus1Code</p>		Status of transactions. Only completed if the <GrpSts> element states 'PART'. In this case, only the entry "RJCT" is possible.

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	+FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++NbOfTxPerSts ++++DtldSts			
		Acceptable codes ACCP ACSC RJCT		
1..1	DtldCtrlSum Document +FIToFIPmtStsRptSCL ++OrgnlGrpInfAndSts +++NbOfTxPerSts ++++DtldCtrlSum	Name Type FractionDigits 2 TotalDigits 18 Pattern [0-9]{0,15}(\. [0-9]{0,2}){0,1}	Detailed control sum DecimalNumber	Total amount of the rejected transactions. Only completed if the <GrpSts> element states the code 'PART'.
0..n	TxInfAndSts Document +FIToFIPmtStsRptSCL ++TxInfAndSts	Name Type	Transaction information and status SCLSDDPaymentTransactionInformation1	Only completed where rejections arise from erroneous individual transactions.
1..1	StsId Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsId	Name Type Pattern	Status identification SCLSDDD7 ([A-Za-z0-9][+ \? / \- :\(\)\ \, ']){1,35}	Reference number of the transaction issued by the SEPA-Clearer.
0..1	OrgnlInstrId Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlInstrId	Name Type Pattern	Original instruction identification SCLSDDD7 ([A-Za-z0-9][+ \? / \- :\(\)\ \, ']){1,35}	The original instruction ID of the underlying collection. Only given here if it was already present in the original collection.
1..1	OrgnlEndToEndId Document +FIToFIPmtStsRptSCL ++TxInfAndSts	Name Type Length	Original end-to-end identification Max35Text 1 .. 35	Creditor reference (end-to-end ID) pertaining to the original collection.

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1..1	+++OrgnlEndToEndId OrgnlTxId Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxId	Name Type Pattern Original transaction identification SCLSDDId7 ([A-Za-z0-9][+ \? / - :\(\)\ \., '])(1,35)		Reference of PSP responsible for the rejected transaction. For pac.003 = TxId For pac.004 = RtrId For pac.007 = RvslId
1..1	TxSts Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++TxSts	Name Type Transaction status SCLSDDTransactionIndividualStatus1Code		Status of the individual transaction. Only the entry "RJCT" is allowed.
Acceptable codes				
		ACCP ACSC RJCT		
1..1	StsRsnInf Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf	Name Type Status reason information SCLSDDStatusReasonInformation2		Initiator of the rejection.
1..1	Orgtr Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr	Name Type Originator SCLSDDId6		
1..1	Id Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id	Type SCLSDDParty4Choice		

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1..1	OrgId Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++OrgId	Type SCLSDDOrganisationIdentification3		
1..1	AnyBIC Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Orgtr +++++Id ++++++OrgId +++++++AnyBIC	Name Type Pattern Any BIC AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3} {0,1}		BIC of the SEPA-Clearer (in production mode: "MARKDEFF", in test mode: "MARKDEF0")
1..1	Rsn Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Rsn	Name Type Reason SCLSDDStatusReason2Choice		
1..1	Cd Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Rsn +++++Cd	Name Type Code SCLSDDTransactionRejectReason3Code		Left blank by SCL.
		Acceptable codes AM01 AM02 AM05		

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
		Acceptable codes DT01 ED05 MD01 MD02		
1..1	Prtry Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++StsRsnInf ++++Rsn +++++Prtry	Name Proprietary Type Max35Text Length 1 .. 35		Error code displayed by SEPA-Clearer rejecting the individual transaction; may be completed using codes defined in ISO 20022 as well as the proprietary code. Field is formatted as follows in the event of certain errors. [Code][space][erroneous XML tag]
0..1	InstgAgt Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstgAgt	Name Instructing agent Type SCLSDDBranchAndFinancialInstitutionIdentification4		
1..1	FinInstnId Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstgAgt ++++FinInstnId	Type SCLSDDFinancialInstitutionIdentification6Character		
1..1	BICFI Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstgAgt ++++FinInstnId +++++BICFI	Type BICIdentifier Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
0..1	InstdAgt Document	Name Instructed agent Type SCLSDDBranchAndFinancialInstitutionIdentification4		

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1..1	+FIToFIPmtStsRptSCL ++TxInfAndSts +++InstdAgt FinInstnId Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstdAgt ++++FinInstnId	Type SCLSDDFinancialInstitutionIdentification6Ch oice		
1..1	+FIToFIPmtStsRptSCL ++TxInfAndSts +++InstdAgt ++++FinInstnId BICFI Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++InstdAgt ++++FinInstnId +++++BICFI	Type Pattern BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}		
0..1	+FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef OrgnlTxRef Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef	Name Type Original transaction reference SCLSDDOrgnlTransactionReference1		Elements of the original message (if present): <IntrBkSttlmAmt>: Amount stated in original message <IntrBkSttlmDt>: Recorded settlement date of the original message <CdtrAgt><FinInstnId><BIC>: BIC of creditor bank.
1..1	+FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++IntrBkSttlmAmt IntrBkSttlmAmt Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++IntrBkSttlmAmt	Name Type FractionDigits TotalDigits Inclusive Pattern Interbank settlement amount SCLSDDCurrencyAndAmount 2 18 0 .. [0-9]{0,15}(\.[\.[0-9]{0,2}}){0,1}		Amount stated in the original message (depending on the message type): pacs.003 = interbank settlement amount pacs.004 = returned interbank settlement amount pacs.007 = reversed interbank settlement amount

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
required	<i>Attributes</i> Ccy	Type SCLSDDCurrencyCode Use required		
		Acceptable codes EUR		
1..1	IntrBkSttlmDt Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++IntrBkSttlmDt	Name Interbank settlement date Type ISODate		The interbank settlement date of the original message.
1..1	DbtrAgt Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt	Name Debtor agent Type SCLSDDBranchAndFinancialInstitutionIdentification4		BIC of debtor bank, as stated in the original message.
1..1	FinInstnId Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt +++++FinInstnId	Type SCLSDDFinancialInstitutionIdentification6Choice		
1..1	BICFI Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++DbtrAgt +++++FinInstnId ++++++BICFI	Type BICIdentifier Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3}{0,1}		
1..1	CdtrAgt Document	Name Creditor agent Type SCLSDDBranchAndFinancialInstitutionIdentification4		BIC of creditor bank, as stated in the original message.

Bold = Element, Italics = Attribute, Grey = Group

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	+FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt			
1..1	FinInstnId Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId	Type	SCLSDDFinancialInstitutionIdentification6Choice	
1..1	BICFI Document +FIToFIPmtStsRptSCL ++TxInfAndSts +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId ++++++BICFI	Type Pattern	BICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	

Message

SEPA card clearing – interbank return/refund

Use of the interbank return/refund message (pacs.004.002.04)

This message is used to convey collection returns between various PSPs. It is possible to deduce whether the transaction in question is a refund or a return by looking at the entry in the ReturnOriginator field. If the entry in the ReturnOriginator is a "name", then the transaction is a refund. If a "BIC" is specified, then we are dealing with a return.

The message caters **solely** for single reversals.

ISO message structure

A payment return message contains:

- a single group header
- one or more transaction information sequences, each of which contains a reversal instruction relating to a collection

Group header

The group header contains information required to process the entire message.

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	Document Document	Name Document Type DocumentBG		
1.1	PmtRtr Document +PmtRtr	Name Payment return Type PaymentReturnV04BG		
1.1	GrpHdr Document +PmtRtr ++GrpHdr	Name Group header Type GroupHeader54BG		The group header contains information required to process the entire message.
1.1	MsgId Document +PmtRtr ++GrpHdr +++MsgId	Name Message identification Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\!\?\(\)\':\.,/*]		<p>Bulk reference number</p> <p><MsgId> is part of the duplication check at bulk level. Error code: B14</p> <p>The first 8 or 11 characters of <MsgId> must match the BIC of the instructing agent in the IDF. The rest of the field can be freely defined. Error code: B98</p>
1.1	CreDtTm Document +PmtRtr ++GrpHdr +++CreDtTm	Name Creation date time Type ISODatetime		Bulk creation date and time.
1.1	NbOfTxs Document +PmtRtr ++GrpHdr +++NbOfTxs	Name Number of transactions Type Max15NumericText Pattern [0-9]{1,15}		<p>Total number of individual transactions in the bulk.</p> <p>Must not exceed 100,000 (maximum parameter of data records in the bulk). Error code: B02</p> <p>Total number of data records must be equal to the actual number of individual data records in the bulk. Error code: B03</p>

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1.1	TtlRtrdIntrBkSttlmAmt Document +PmtRtr ++GrpHdr +++TtlRtrdIntrBkSttlmAmt	<p>Name Total returned interbank settlement amount</p> <p>Type EuroAmount17Dgts</p> <p>FractionDigits 2</p> <p>TotalDigits 17</p> <p>Inclusive 0.01 .. 99999999999999999999.99</p> <p>Pattern [0-9]{0,15}(\. [0-9]{0,2}){0,1}</p>	<p>Mandatory. Usage rule: Only 'EUR' is allowed.</p> <p>Usage rule: Amount must be between 0.01 and 9999999999999999.99.</p> <p>Format rule: The fractional part has a maximum of two digits.</p>	<p>Total number of individual transactions in the bulk.</p> <p>Integer value of up to 15 characters is allowed. Maximum number of decimal places allowed remains two (schema validation).</p> <p>Currency symbol is always 'EUR' (schema validation).</p> <p>The total amount given must equal the sum of the single transactions contained in the bulk (returned interbank settlement amount). Error code: B05</p> <p>Amount must be at least 0.01 and no more than 9999999999999999.99 (schema validation).</p>
1.1	IntrBkSttlmDt Document +PmtRtr ++GrpHdr +++IntrBkSttlmDt	<p>Name Interbank settlement date</p> <p>Type ISODate</p>	Mandatory	<p>Recorded settlement date of return.</p> <p>For submissions made up to 11.00, the date of the current SEPA-Clearer business day must be given.</p>

Bold = Element, Italics = Attribute, Grey = Group

Message structure				
Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
				<p>Submissions made after 11.00 must bear the date of the next SEPA-Clearer business day.</p> <p>Error code: B15</p> <p><IntrBkSttlmDt> is an element of the duplication check at bulk and single record level.</p> <p>Information on the settlement mechanism (schema validation).</p>
1.1	<p>SttlmMtd Document +PmtRtr ++GrpHdr +++SttlmInf ++++SttlmMtd</p>	<p>Name Settlement method Type SettlementMethod2Code</p> <p>Acceptable codes CLRG INDA INGA</p>	Usage rule: Only CLRG, INGA and INDA are allowed.	
1.1	<p>IBAN Document +PmtRtr ++GrpHdr +++SttlmInf ++++SttlmAcct +++++Id ++++++IBAN</p>	<p>Name IBAN Type IBAN2007Identifier Pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p>	Usage rule: Only 'IBAN' is allowed under 'Identification'.	Schema validation
1.1	<p>Cd Document +PmtRtr ++GrpHdr +++SttlmInf</p>	<p>Name Code Type ExternalCashClearingSystem1Code Length 1 .. 3</p>		Code indicating the clearing system. For the SEPA-Clearer, only the entry 'EMZ' may be used. Error code: B16

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1.1	++++ClrSys ++++Cd Prtry Document +PmtRtr ++GrpHdr +++StlMInf ++++ClrSys ++++Prtry	Name Type Length Pattern Proprietary Max35TextSWIFT 1 .. 35 [A-Za-z0-9\-\+\?\(\)\!:\,\/*]		Field may not be completed for submissions to the SEPA-Clearer. Error code: B16
1.1	BICFI Document +PmtRtr ++GrpHdr +++InstgAgt ++++FinInstnId ++++BICFI	Name Type Pattern BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BIC is allowed.	Only to be completed when making submissions to the SEPA-Clearer. The BIC belonging to the submitter (ie the originator) is to be specified here. The countervalue of the submitted bulk is credited to the technical sub-account in T2 for the purpose of effecting settlement via the SEPA-Clearer during the corresponding SDD/SCC settlement cycle. The specified BIC is part of the duplication check (unique daily reference). BIC must be contained in the input debit file (IDF) and authorisation to make submissions must be evident. Error code: B10
1.1	BICFI Document +PmtRtr ++GrpHdr +++InstAgt ++++FinInstnId ++++BICFI	Name Type Pattern BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BIC is allowed.	Only to be completed when making deliveries from the SEPA-Clearer. The BIC belonging to the clearing institution is to be specified here. The countervalue of the delivered bulk is debited to the technical sub-account in T2 for the purpose of effecting settlement via the SEPA-Clearer during the corresponding

Bold = Element, *Italics* = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
				SDD/SCC settlement cycle. BIC may only be contained in the settled debit file (SDF). Error code: B11 Maximum of 100,000 data records in one bulk.
1..n	TxInf Document +PmtRtr ++TxInf	Name Type Transaction information PaymentTransaction44BG	Mandatory	
1.1	RtrId Document +PmtRtr ++TxInf +++RtrId	Name Type Length Pattern Return identification Max35TextSWIFT 1 .. 35 [A-Za-z0-9\-\+\?\(\)\:,\./]*	Mandatory. Note: This is a specific reference stated by the bank initiating the return/refund. It must contain a reference that is meaningful to the initiating bank.	Reference number of the transaction given by the PSP initiating the return/refund. Return ID is part of the duplication check at single record level. Error code: AM05
1.1	OrgnMsgId Document +PmtRtr ++TxInf +++OrgnGrpInf ++++OrgnMsgId	Name Type Length Pattern Original message identification Max35TextSWIFT 1 .. 35 [A-Za-z0-9\-\+\?\(\)\:,\./]*	Mandatory	Bulk reference (<MsgId>) of the original pacs.003 bulk.
1.1	OrgnMsgNmId Document +PmtRtr ++TxInf +++OrgnGrpInf ++++OrgnMsgNmId	Name Type Original message name identification OriginalMessageNameBG	Mandatory	Message type of the original bulk. Completed with 'pacs.003' according to schema validation is allowed.
Acceptable codes				
pacs.003				
0..1	OrgnInstrId Document +PmtRtr	Name Type Length Original instruction identification Max35TextSWIFT 1 .. 35	Usage rule: Mandatory, if provided in the original instruction.	The original instruction ID of the original pacs.003. This is only specified here if it is already

Bold = Element, Italic = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	++TxInf +++OrgnlInstrld	Pattern [A-Za-z0-9\-\+\?(\)'\:./]*		mentioned in the original collection instruction.
1.1	OrgnlEndToEndId Document +PmtRtr ++TxInf +++OrgnlEndToEndId	Name Original end-to-end identification Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?(\)'\:./]*	Mandatory. Original acquirer reference.	Original creditor reference (end-to-end ID) pertaining to the original collection.
1.1	OrgnlTxld Document +PmtRtr ++TxInf +++OrgnlTxld	Name Original transaction identification Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?(\)'\:./]*	Mandatory. Original creditor bank reference. Usage rule: It must contain a reference that is meaningful to the creditor bank and is unique over time.	The creditor's PSP's original reference for the collection (schema validation).
1.1	OrgnlIntrBkSttlmAmt Document +PmtRtr ++TxInf +++OrgnlIntrBkSttlmAmt	Name Original interbank settlement amount Type EuroAmount11Dgts FractionDigits 2 TotalDigits 11 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,9}(\. [0-9]{0,2}})(0,1}	Mandatory. Amount of the collection in euro. Usage rule: Only 'EUR' is allowed. Usage rule: Amount must be between 0.01 and 999999999.99. Format rule: The fractional part has a maximum of two digits.	Original amount of the original collection. Only the currency symbol 'EUR' is allowed (schema validation). No more than two decimal places allowed (schema validation). Amount must be at least 0.01 and no more than 999999999.99 (schema validation).
1.1	RtrdIntrBkSttlmAmt Document +PmtRtr ++TxInf +++RtrdIntrBkSttlmAmt	Name Returned interbank settlement amount Type EuroAmount11Dgts FractionDigits 2 TotalDigits 11 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,9}(\. [0-9]{0,2}})(0,1}	Usage rule: Only 'EUR' is allowed. Usage rule: Amount must be between 0.01 and 999999999.99. Format rule: The fractional part has a maximum of two digits. Usage rule: The element is equal to the sum of the 'original interbank settlement amount', the	Return amount of the collection. Only the currency symbol 'EUR' is allowed. (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
			'compensation amount' and the 'amount' given under 'charges information'. Note: Neither the 'compensation amount' nor the amount given under 'charges information' is used for card clearing returns/refunds as the returned interbank settlement amount must equal the original interbank settlement amount.	No more than two decimal places are allowed. (schema validation). Amount must be no less than 0.01 and may not exceed 999999999.99 (schema validation).
0..1	ChrgBr Document +PmtRtr ++TxInf +++ChrgBr	Name Charge bearer Type ChargeBearerType1CodeSLEV	Usage rule: Only 'SLEV' is allowed.	Signifier specifying bearer of charges. Only 'SLEV' is allowed (schema validation).
Acceptable codes				
		SLEV		
1.1	BICFI Document +PmtRtr ++TxInf +++InstgAgt ++++FinInstnld +++++BICFI	Name Instructing agent Type BICFIIdentifier Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BICFI is allowed.	Original submitter of the bulk containing the return/refund upon submission to the SEPA-Clearer. May only be entered in the settled debit file (SDF). Error code: XT13 May therefore only be used in connection with deliveries made from the SEPA-Clearer to a SEPA-Clearer participant.
1.1	BICFI Document +PmtRtr ++TxInf +++InstdAgt ++++FinInstnld +++++BICFI	Name BICFI Type BICFIIdentifier Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BICFI is allowed.	Field may not be used for submissions. Error code: XT13
0..1	Nm Document	Name Name Type Max70TextNotAllWhitespace	Mandatory. Usage rule: Only one such occurrence is allowed.	Initiator of the return (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	+PmtRtr ++TxInf RtrRsnInf ++++Orgtr ++++Nm	Length 1 .. 70 WhiteSpace collapse	Mandatory. Note: Identification of the type of party initiating the R message. Usage rule: Limited to the BICFI (to identify the bank originating the return) or to the 'Name' entry (to identify instances where a refund was initiated either by the ultimate debtor or the debtor). Usage rule: For card transactions, the constant "ISSUER" is used to show the originator in the field 'Name'.	
1.1	AnyBIC Document +PmtRtr ++TxInf RtrRsnInf ++++Orgtr ++++Id +++++Orgld ++++++AnyBIC	Name Any BIC Type AnyBICIdentifier Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3}{0,1}	Mandatory. Note: Identification of the type of party initiating the R message. Usage rule: Limited to BICFI (to identify the bank originating the return) or to the 'Name' entry (to identify instances where a refund was initiated either by the ultimate debtor or the debtor).	Initiator of the return (schema validation).
1.1	Cd Document +PmtRtr ++TxInf RtrRsnInf ++++Rsn ++++Cd	Name Code Type ExternalReturnReason1Code Length 1 .. 4	See message element specifications below.	All admissible return codes in line with the Berlin Group's IGs. No validation by the SEPA-Clearer.
1.1	OrgnlTxRef Document +PmtRtr ++TxInf +++OrgnlTxRef	Name Original transaction reference Type OriginalTransactionReference16BG	Mandatory. (An exact record of all the attributes of the collection being returned). Usage rule: The content of the message elements listed under the 'original transaction reference' must be the same as that contained in the message elements of the	Details deriving from the returned original message.

Bold = Element, *Italics* = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1.1	InstdAmt Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Amt +++++InstdAmt	Name Instructed amount Type EuroAmount11Dgts FractionDigits 2 TotalDigits 11 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,9}(\. [0-9]{0,2}){0,1}	original instruction, as defined in the following elements. Mandatory. Original instructed amount. Usage rule: Amount must be between 0.01 and 999999999.99. Format rule: The fractional part has a maximum of two digits.	Entry according to original message. Only the currency symbol 'EUR' is allowed (schema validation). A maximum of two decimal places is allowed in accordance with the convention for the euro (schema validation). Amount must be at least 0.01 and no more than 999999999.99 (schema validation).
1.1	IntrBkSttlmDt Document +PmtRtr ++TxInf +++OrgnlTxRef ++++IntrBkSttlmDt	Name Interbank settlement date Type ISODate	Settlement date of the original collection.	Recorded settlement date of the original collection. Date of the original collection must fall before or be on the date stated in the <IntrBkSttlmDt> element of the <GrpHdr>. Error code: DT01
1.1	ReqdColltnDt Document +PmtRtr ++TxInf +++OrgnlTxRef ++++ReqdColltnDt	Name Requested collection date Type ISODate	Due date of the original collection.	Due date of the original collection.
1.1	Id Document +PmtRtr ++TxInf +++OrgnlTxRef	Name Identification Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\ \?\/\!:\.,/]*	Original creditor ID	Identification of the creditor on the basis of the original message.

Bold = Element, *Italics* = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1.1	<p>++++CdtrSchmeld +++++ld +++++Prvtld +++++Othr +++++ld</p> <p>Prtry Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrSchmeld +++++ld +++++Prvtld +++++Othr +++++SchmeNm +++++Prtry</p>	<p>Name Proprietary Type ProprietaryCodeSEPA</p>	Only "SEPA" is a valid entry for the "Prtry" element.	Identification of the creditor on the basis of the original message. Only 'SEPA' is allowed (schema validation).
Acceptable codes				
1.1	<p>SttlmMtd Document +PmtRtr ++TxInf +++OrgnlTxRef ++++SttlmInf ++++SttlmMtd</p>	<p>Name SettlementMethod Type SettlementMethod2Code</p>	Usage rule: Only CLRG, INGA and INDA are allowed.	Schema validation
Acceptable codes				
1.1	<p>IBAN Document +PmtRtr ++TxInf +++OrgnlTxRef</p>	<p>Name IBAN Type IBAN2007Identifier Pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}</p>	Usage rule: Only 'IBAN' is allowed under 'Identification'.	IBAN from original payment. (schema validation)

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
0..1	++++StlMInf +++++StlMAcct +++++Id +++++IBAN ClrSys Document +PmtRtr ++TxInf +++OrgnlTxRef +++++StlMInf +++++ClrSys	Name Type Clearing system ClearingSystemIdentification3ChoiceBG		Schema validation
1.1	PmtTpInf Document +PmtRtr ++TxInf +++OrgnlTxRef +++++PmtTpInf	Name Type Payment type information PaymentTypeInfoInformation25BG	Original payment type information, with all sub-fields.	Entry according to original payment (schema validation).
1.1	MndtRltdInf Document +PmtRtr ++TxInf +++OrgnlTxRef +++++MndtRltdInf	Name Type Mandate-related information MandateRelatedInformation8BG	Original mandate-related Information, with all sub-fields.	Entry according to original payment. (schema validation).
0..1	RmtInf Document +PmtRtr ++TxInf +++OrgnlTxRef +++++RmtInf	Name Type Remittance information RemittanceInformation7BG	Original remittance information, with all sub-fields.	Entry according to original payment (schema validation).
0..1	UltmtDbtr Document +PmtRtr ++TxInf +++OrgnlTxRef +++++UltmtDbtr	Name Type Ultimate debtor PartyIdentification43UDbtr		Schema validation

Bold = Element, *Italics* = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1.1	Dbtr Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Dbtr	Name Type Debtor PartyIdentification43Dbtr	Original debtor field, with all sub-fields.	Debtor
1.1	IBAN Document +PmtRtr ++TxInf +++OrgnlTxRef ++++DbtrAcct +++++Id ++++++IBAN	Name Type Pattern Debtor account IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Account number (IBAN) of the original debtor.	Debtor's IBAN
1.1	BICFI Document +PmtRtr ++TxInf +++OrgnlTxRef ++++DbtrAgt +++++FinInstnId ++++++BICFI	Name Type Pattern BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		BIC of the debtor bank Check only if transaction is routed from the SEPA-Clearer to STEP2. BIC must not belong to a direct participant in the STEP2 SCC service, nor may it be reachable through a direct participant in that service. Error code: PY01 Debtor agent BIC is part of the duplication check at single record level. Error code: AM05
1.1	BICFI Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId ++++++BICFI	Name Type Pattern BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC of the original creditor bank.	BIC of the creditor bank Validity of BIC according to SCL directory. Error code: XT27 Check only if transaction is routed from the SEPA-Clearer to STEP2. BIC must belong to a registered direct participant or be reachable under the STEP2 SCC service. Error code: PY01

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1.1	Cdtr Document +PmtRtr ++TxInf +++OrgnlTxRef ++++Cdtr	Name Typ Creditor PartyIdentification43Cdtr	Original creditor, with all sub-fields	creditor

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1.1	IBAN Document +PmtRtr ++TxInf +++OrgnlTxRef ++++CdtrAcct +++++Id ++++++IBAN	Name Type Pattern Creditor account IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Account number (IBAN) of the original creditor	Creditor's IBAN.
1.1	UltmtCdtr Document +PmtRtr ++TxInf +++OrgnlTxRef ++++UltmtCdtr	Name Type Ultimate creditor PartyIdentification43UCdtr	Original ultimate creditor, with all sub-fields.	Different creditor
1.1	SplmtryData Document +PmtRtr ++TxInf +++SplmtryData	Name Type Supplementary data SupplementaryData1BG	Usage rule: Mandatory.	Container with structured card information. Schema validation The contents of the element are determined by the message format supl.017.002.01.

Bold = Element, Italics = Attribute, Grey = Group

Message

SEPA card clearing – interbank reversal

Use of the interbank payment reversal instruction for direct debits (pacs.007.002.04)

This message is used to direct an interbank reversal instruction relating to a collection transaction initiated by the creditor bank all the way to the debtor bank.

The message caters **solely** for single interbank reversal instructions. Bulk-level interbank reversal instructions are **not** supported by the SEPA-Clearer.

ISO message structure

An interbank reversal instruction consists of the following elements

- a single group header
- a single original group header sequence
- one or more transaction information sequences, each of which contains an interbank reversal instruction relating to a card collection.

Group header

The group header contains information required to process the entire message.

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	Document Document	Name Document Type DocumentBG		
1..1	FIToFIPmtRvsl Document +FIToFIPmtRvsl	Name FI to FI payment reversal Type FIToFIPaymentReversalV04BG		
1..1	GrpHdr Document +FIToFIPmtRvsl ++GrpHdr	Name Group header Type GroupHeader57BG		The group header contains information required to process the entire message.
1..1	MsgId Document +FIToFIPmtRvsl ++GrpHdr +++MsgId	Name Message identification Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?\(\)\:\/]*		<p>Bulk reference number</p> <p><MsgId> is part of the duplication check at bulk level. Error code: B14</p> <p>The first 8 or 11 characters of <MsgId> must match the BIC of the instructing agent in the IDF. The rest of the field can be freely defined. Error code: B98</p> <p>Bulk creation date and time.</p>
1..1	CreDtTm Document +FIToFIPmtRvsl ++GrpHdr +++CreDtTm	Name Creation date and time Type ISODatetime		Bulk creation date and time.
1..1	NbOfTx Document +FIToFIPmtRvsl ++GrpHdr +++NbOfTx	Name Number Of transactions Type Max15NumericText Pattern [0-9]{1,15}		<p>Total number of individual transactions in the bulk</p> <p>Must not be 'zero' at point of submission to SCL as reversal is not supported at bulk level (schema validation).</p> <p>Must not exceed 100,000 (maximum parameter of</p>

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1..1	IntrBkSttlmDt Document +FIToFIPmtRvsl ++GrpHdr +++IntrBkSttlmDt	Name Type Interbank settlement date ISODate	Mandatory. Settlement date for the reversal instruction.	Amount must be at least 0.01 and no more than 99999999999999.99 (schema validation) Recorded settlement date of the reversal. For submissions up to 11.00, the date of the current SEPA-Clearer business day must be given. Submissions made after 11.00 must bear the date of the next SEPA-Clearer business day. Error code: B15 <IntrBkSttlmDt> is an element of the duplication check at bulk and single record level.
1..1	SttlmMtd Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf ++++SttlmMtd	Name Type Settlement method SettlementMethod2Code	Usage rule: Only CLRG, INGA and INDA are allowed.	Information on the settlement mechanism. (schema validation)

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
		Acceptable codes CLRG INDA INGA		
1..1	IBAN Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf ++++SttlmAcct +++++Id ++++++IBAN	Name IBAN Type IBAN2007Identifier Pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Usage rule: Only 'IBAN' is allowed under 'Identification'.	(Schema validation)
1..1	Cd Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf ++++ClrSys +++++Cd	Name Code Type ExternalCashClearingSystem1Code Length 1 .. 3		Code indicating the clearing system. For the SEPA-Clearer, only the entry 'EMZ' may be used. Error code: B16
1..1	Prtry Document +FIToFIPmtRvsl ++GrpHdr +++SttlmInf ++++ClrSys +++++Prtry	Name Proprietary Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?\/\:\;\,\!]*		Field must not be completed for submissions to the SEPA-Clearer. Error code: B16
1..1	BICFI Document +FIToFIPmtRvsl ++GrpHdr +++InstgAgt ++++FinInstnld +++++BICFI	Name BICFI Type BICFIIdentifier Pattern [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BIC is allowed.	Only to be completed when making submissions to the SEPA-Clearer. The BIC belonging to the submitter (ie the originator) is to be specified here. The countervalue of the submitted bulk is settled using the technical sub-account in T2 up by the submitter for the purpose of effecting settlement via the SEPA-Clearer during the corresponding SDD/SCC settlement cycle.

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
				The specified BIC is part of the duplication check (unique daily reference). BIC must be contained in the input debit file (IDF) and authorisation to make submissions must be evident. Error code: B10
1..1	BICFI Document +FIToFIPmtRvsl ++GrpHdr +++InstdAgt ++++FinInstnld +++++BICFI	Name Type Pattern BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BIC is allowed.	Only to be completed when making deliveries from the SEPA-Clearer. The BIC belonging to the settlement institution is to be specified here. The countervalue of the delivered bulk is credited to the technical sub-account in T2 specified for the purpose of effecting settlement via the SEPA-Clearer during the corresponding SDD/SCC settlement cycle. BIC may only be contained in the settled debit file (SDF). Error code: B11
1..1	OrgnMsgld Document +FIToFIPmtRvsl ++OrgnGrplnf +++OrgnMsgld	Name Type Length Pattern Original message identification Max35TextSWIFT 1 .. 35 [A-Za-z0-9\-\+\?\(\)\!'\:\,\/*	Mandatory	Bulk reference (<Msgld>) of the original pac.003 bulk. Where SCL deliveries result from submissions by the EBA/other CSMs, the status "UNMATCHED" may be entered here.
1..1	OrgnMsgNml Document +FIToFIPmtRvsl ++OrgnGrplnf +++OrgnMsgNml	Name Type Original message name identification OriginalMessageNameBG	Usage rule: Only "pac.003" is allowed.	Message type of original bulk. The entry 'pac.003' according to schema validation is allowed.

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
Acceptable codes				
pac.003				
1..n	TxInf Document +FIToFIPmtRvsl ++TxInf	Name Transaction information Type PaymentTransaction45BG	Mandatory	Maximum of 100,000 data records in one bulk.
1..1	RvslId Document +FIToFIPmtRvsl ++TxInf +++RvslId	Name Reversal identification Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?\(\)\'..\/*]	Specific creditor bank's reference used for the reversal. Usage rule: Must contain a reference that is meaningful to the creditor bank.	Reference number of the transaction given by the payment service provider initiating the reversal. Reversal Id is part of the duplication check at single record level. Error code: AM05
0..1	OrgnlInstrId Document +FIToFIPmtRvsl ++TxInf +++OrgnlInstrId	Name Original instruction identification Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?\(\)\'..\/*]	Usage rule: Mandatory, if provided in the original instruction.	The original instruction ID of the underlying pac.003.
1..1	OrgnlEndToEndId Document +FIToFIPmtRvsl ++TxInf +++OrgnlEndToEndId	Name Original end-to-end identification Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?\(\)\'..\/*]	Mandatory. Creditor's reference to the original direct debit collection.	Creditor's original reference. End-to-end ID of the original collection.
1..1	OrgnlTxId Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxId	Name Original transaction identification Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?\(\)\'..\/*]	Creditor bank's reference relating to the original collection. Usage rule: Must contain a reference that is meaningful to the creditor bank and is unique over time.	Reference of the Creditor bank' (schema validation). Transaction ID of the original collection.
1..1	OrgnlIntrBkSttlmAmt Document +FIToFIPmtRvsl ++TxInf +++OrgnlIntrBkSttlmAmt	Name Original interbank settlement amount Type EuroAmount11Dgts FractionDigits 2 TotalDigits 11	Amount of the original collection in euro. Usage rule: Only 'EUR' is allowed. Usage rule: Amount must be 0.01 or more and 99999999.99 or less. Format rule: The fractional	Original amount of the original collection. Only the currency symbol 'EUR' is permitted (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure				
Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
		Inclusive Pattern 0.01 .. 999999999.99 [0-9]{0,9}(\.[0-9]{0,2}){0,1}	part has a maximum of two digits.	No more than two decimal places are allowed. (schema validation). Amount must be at least 0.01 and no more than 999999999.99 (schema validation).
1..1	RvsdIntrBkSttlmAmt Document +FIToFIPmtRvsl ++Txlnf +++RvsdIntrBkSttlmAmt	Name Reversed interbank settlement amount Type EuroAmount11Dgts FractionDigits 2 TotalDigits 11 Inclusive Pattern 0.01 .. 999999999.99 [0-9]{0,9}(\.[0-9]{0,2}){0,1}	Amount of the reversal in euro. Usage rule: Reversed interbank settlement amount must be the same as the amount of the collection. Usage rule: Only 'EUR' is allowed. Usage rule: Amount must be at least 0.01 and no more than 999999999.99 Format rule: The fractional part has a maximum of two digits.	Amount of the reversal. Only the currency symbol 'EUR' is permitted. (schema validation). No more than two decimal places are allowed. (schema validation). Amount must be at least 0.01 and no more than 999999999.99 (schema validation).
0..1	ChrgBr Document +FIToFIPmtRvsl ++Txlnf +++ChrgBr	Name Charge bearer Type ChargeBearerType1CodeSLEV	Usage rule: Only 'SLEV' is allowed.	Signifier specifying bearer of charges. Only 'SLEV' is permitted (schema validation).
		Acceptable codes SLEV		

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1..1	BICFI Document +FIToFIPmtRvsl ++TxInf +++InstgAgt ++++FinInstnld +++++BICFI	Name Type Pattern Instructing agent BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BICFI is allowed.	Original submitter of the bulk containing the reversal upon submission to the SEPA-Clearer. May only be shown in the settled debit file (SDF). Error code: XT13 May therefore only be used in connection with deliveries made from the SEPA-Clearer to a SEPA-Clearer participant.
1..1	BICFI Document +FIToFIPmtRvsl ++TxInf +++InstdAgt ++++FinInstnld +++++BICFI	Name Type Pattern Instructing agent BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Usage rule: Only BICFI is allowed.	Field must not be used for submissions Error code: XT13
1..1	RvslRsnInf Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf	Name Type Reversal reason information PaymentReversalReason7BG	Usage rule: 'Reversal reason information' is to be used to specify a reason for reversing the individual transaction. Usage rule: Only one occurrence of 'reversal reason information' is allowed.	Information on the reason for the reversal.
0..1	Nm Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Orgtr +++++Nm	Name Type Length WhiteSpace Name Max70TextNotAllWhitespace 1 .. 70 collapse	Identification of the type of party that initiated the reversal (original creditor name or original creditor bank ID). Usage rule: 'Originator' must be named either in the 'original group information' or the 'transaction information'.	Initiator of the reversal (schema validation).
1..1	AnyBIC Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Orgtr +++++ld	Name Type Pattern Any BIC AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Identification of the type of party that initiated the reversal (original creditor name or original creditor bank ID). Usage rule: Originator must be named either in the 'original group information' or the 'transaction information'.	Initiator of the reversal (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1..1	<p>+++++OrgId +++++AnyBIC</p> <p>Cd Document +FIToFIPmtRvsl ++TxInf +++RvslRsnInf ++++Rsn ++++Cd</p>	<p>Name Code Type ReversalReason1CodeFromListBg</p> <p>Acceptable codes AM05 Duplication MS02 NotSpecifiedReasonCustomerGenerated MS03 NotSpecifiedReasonAgentGenerated</p>	<p>Mandatory. Reason code for reversal. See message element specifications below.</p>	<p>(Schema validation)</p>
1..1	<p>OrgnlTxRef Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef</p>	<p>Name Original transaction reference Type OriginalTransactionReference16BG</p>	<p>Mandatory. An exact copy of all attributes of the received collection being reversed, if not otherwise stated. Usage rule: The message elements under 'original transaction reference' must have the same content as the message elements of the original instruction, as defined in the following elements.</p>	<p>Data specified in the original message upon which the reversal is based.</p>
1..1	<p>InstdAmt Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Amt +++++InstdAmt</p>	<p>Name Instructed amount Type EuroAmount11Dgts FractionDigits 2 TotalDigits 11 Inclusive 0.01 .. 999999999.99 Pattern [0-9]{0,9}(\. [0-9]{0,2}){0,1}</p>	<p>Mandatory. Original instructed Amount.</p>	<p>Entry according to original message. Only the currency symbol 'EUR' is allowed. (schema validation). No more than two decimal places allowed. (schema validation).</p>

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1..1	IntrBkSttlmDt Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++IntrBkSttlmDt	Name Type Interbank settlement date ISODate	Mandatory. Settlement date of the original collection from the original group header.	Amount must be at least 0.01 and no more than 999999999.99 (schema validation). Recorded settlement date of the original collection. Date of the original collection must fall before or be on the date stated in the <IntrBkSttlmDt> element of the <GrpHdr>. Error code: DT01
1..1	ReqdColltnDt Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++ReqdColltnDt	Name Type Requested collection date ISODate	Due date of the original collection.	Due date of the original collection.
1..1	Id Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrSchmeld +++++Id ++++++PrvtId +++++++Othr +++++++Id	Name Type Length Pattern Identification Max35TextSWIFT 1 .. 35 [A-Za-z0-9\-\+\?\(\)\:;./]*	Identifier of the original creditor.	Creditor ID as stated in the original message.
1..1	Prtry Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef	Name Type Proprietary ProprietaryCodeSEPA		Creditor ID as stated in the original message. Only 'SEPA' is allowed (schema validation).

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	++++CdtrSchmeld ++++Id ++++++PrvtId ++++++Othr ++++++SchmeNm ++++++Prtry			
Acceptable codes				
1..1	SttlmMtd Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef +++++SttlmInf +++++SttlmMtd	SEPA Name SettlementMethod Type SettlementMethod2Code		Schema validation
Acceptable codes				
1..1	IBAN Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef +++++SttlmInf +++++SttlmAcct +++++Id +++++IBAN	CLRG INDA INGA Name IBAN Type IBAN2007Identifier Pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		IBAN from original payment (schema validation).
0..1	ClrSys Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef +++++SttlmInf	Name Clearing system Type ClearingSystemIdentification3ChoiceBG		Schema validation

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1..1	++++ClrSys PmtTpInf Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++PmtTpInf	Name Type Payment type information PaymentTypeInformation25BG	Original payment type information with all sub-fields.	Entry according to original payment (schema validation).
1..1	MndtRltdInf Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++MndtRltdInf	Name Type Mandate-related information MandateRelatedInformation8BG	Original mandate-related information with all sub-fields.	Entry according to original payment (schema validation).
1..1	Ustrd Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++RmtInf +++++Ustrd	Name Type Length WhiteSpace Remittance information Max140TextNotAllWhitespace 1 .. 140 collapse	Original remittance information with all sub-fields.	Entry according to original payment (schema validation).
0..1	UltmtDbtr Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtDbtr	Name Type Ultimate debtor PartyIdentification43UDbtr		Schema validation
1..1	Dbtr Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Dbtr	Name Type Debtor PartyIdentification43Dbtr	Original debtor field with all sub-fields.	debtor
1..1	IBAN	Name Type Debtor account IBAN2007Identifier	Account number (IBAN) of the original debtor.	debtor's IBAN

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++DbtrAcct +++++Id ++++++IBAN	Pattern [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
1..1	BICFI Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++DbtrAgt +++++FinInstnId ++++++BICFI	Name Type Pattern BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC of the original debtor bank	BIC of the debtor bank Validity of BIC according to SCL Directory Error code: XT27 Check only if transaction is routed from the SEPA-Clearer to STEP2. BIC must belong to a registered direct participant or be reachable under the STEP2 SCC service. Error code: PY01
1..1	BICFI Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++CdtrAgt +++++FinInstnId ++++++BICFI	Name Type Pattern BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC of the original creditor bank	BIC of the creditor bank Validity of BIC according to SCL Directory Error code: XT27 Check only if transaction is routed from the SEPA-Clearer to STEP2. BIC must not belong to a direct participant in the STEP2 SCC service, nor may it be reachable through a direct participant in that service. Error code: PY01 Creditor agent BIC is part of the duplication check at single record level. Error code: AM05

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1..1	Cdtr Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++Cdtr	Name Typ Creditor PartyIdentification43Cdtr	Original creditor with all sub-fields	creditor
1..1	IBAN Document +FIToFIPmtRvsl ++TxInf	Name Type Pattern Creditor account IBAN2007Identifier [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	Account number (IBAN) of the original creditor	creditor 's IBAN

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1..1	UltmtCdtr Document +FIToFIPmtRvsl ++TxInf +++OrgnlTxRef ++++UltmtCdtr +++OrgnlTxRef ++++UltmtCdtr	Name Type Ultimate creditor PartyIdentification43UCdtr	Original ultimate creditor, with all sub-fields.	Different creditor
1..1	SplmtryData Document +FIToFIPmtRvsl ++TxInf +++SplmtryData	Name Type Supplementary data SupplementaryData1BG	Usage rule: Mandatory.	Container with structured card information. Schema validation The contents of the element are determined by the message format supl.017.002.01.

Bold = Element, Italics = Attribute, Grey = Group

Message

SEPA card clearing – card remittance information

Container with structured card information (supl.017.002.01)

This message is used to convey card authorisation data along the payment chain in structured format.

Accordingly, the container is embedded in the schema files of all pacs.003, pacs.004 and pacs.007 bulks.

The SEPA-Clearer validates the content of the container solely in schematic terms.

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
1.1	CardRmtInf Document +PmtSD1 CardRmtInf	Name Type Card remittance information TransactionData1BGSupl		
1.1	CardBrnd Document +PmtSD1 CardRmtInf CardBrnd	Name Type Length Pattern Card brand Max35TextSWIFT 1 .. 35 [A-Za-z0-9\-\+\?\(\)\:;.,/]*	Usage rule: Mandatory	
0.1	CardData Document +PmtSD1 CardRmtInf CardData	Name Type Card data PlainCardData3BGSupl	Usage rule: Mandated for card transaction clearing. Not used for card bulk clearing. Optional for fee collections	
1.1	PAN Document +PmtSD1 ++CardRmtInf +++CardData ++++PAN	Name Type Pattern PAN Min8Max28NumericText [0-9]{8,28}		
0.1	CardSeqNb Document +PmtSD1 ++CardRmtInf +++CardData ++++CardSeqNb	Name Type Pattern Card sequence number Min2Max3NumericText [0-9]{2,3}	Usage rule: Mandated if available	
1.1	XpryDt Document +PmtSD1 ++CardRmtInf +++CardData ++++XpryDt	Name Type Expiry data ISOYearMonth		
0.1	PtOfInractn	Name Point of interaction	Usage rule: Mandated if available	

Bold = Element, *Italics* = Attribute, Grey = Group

Message structure				
Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	Document +PmtSD1 ++CardRmtInf +++PtOfIntractn	Type PointOfInteraction1BGSupl		for card transaction clearing. Not used for card bulk clearing or fee collections.
1.1	Id Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Id	Name Type Identification GenericIdentification32		
1.1	Id Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Id +++++Id	Name Type Length Pattern Identification Max35TextSWIFT 1 .. 35 [A-Za-z0-9\-\ \?\(\)\!'\:\,\/*]		Terminal-ID of acceptance Terminal.
0.1	Tp Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Id +++++Tp	Name Type Type PartyType3Code		Usage rule: Optional. No restrictions on type.
Acceptable codes				
ACCP ACQR CISS DLIS ITAG MERC OPOI				
0..1	Issr Document	Name Type Issuer PartyType4Code		Usage rule: Optional. Note: Issuer of the terminal ID.

Bold = Element, Italics = Attribute, Grey = Group

Message structure				
Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer

	+PmtSD1 ++CardRmtInf +++PtOfIntractn ++++ld +++++lssr	Acceptable codes ACCP ACQR CISS ITAG MERC TAXH		
0..1	Grpld Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Grpld	Name Group identification Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?\(\)\:.,/]*		
0..1	Cpblties Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Cpblties	Name Capabilities Type PointOfInteractionCapabilities1		
0..4	CardRdngCpblties Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Cpblties +++++CardRdngCpblties	Name Card reading capabilities Type CardDataReading1CodeBGSupl	Usage rule: Optional, up to four entries. Permitted codes: CICC (EMV-based), ECTL (EMV-based contactless), MGST (Magnetic stripe), PHYS (Manual entry).	
		Acceptable codes CICC EMV-based		

Bold = Element, *Italics* = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
		Acceptable codes		
		ECTL EMV-based, contactless		
		MGST Magnetic stripe		
		PHYS Manual entry		
0..4	CrdHdrVrfctnCpblties Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Cpblties +++++CrdHdrVrfctnCpblties	Name Cardholder verification capabilities Type CardholderVerificationCapability1CodeBG Supl	Usage rule: Optional, up to four entries. Permitted codes: MNSG (Manual signature), FEPN (Offline PIN-encrypted), FCPN (Offline PIN clear), NPIN (Online PIN). If no CVM terminal: Field not used.	
		Acceptable codes		
		FCPN Offline, PIN clear		
		FEPN Offline, PIN-encrypted		
		MNSG Manual signature		
		NPIN Online PIN		
0..1	OnLineCpblties Document +PmtSD1 ++CardRmtInf +++PtOfIntractn ++++Cpblties +++++OnLineCpblties	Name On Line Capabilities Type OnLineCapability1CodeBGSupl	Usage rule: Conditional, used if – and only if – terminal is offline. Permitted codes: OFLN (Offline-only terminal).	
		Acceptable codes		
		OFLN:		
0..1	TxDtls Document	Name Transaction details Type CardPaymentTransactionDetails8BGSupl	Usage rule: Optional for card transaction clearing. Not used for	

Bold = Element, *Italics* = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	+PmtSD1 ++CardRmtlnf +++TxDtIs			card bulk clearing or fee collection.
0..5	Amt Document +PmtSD1 ++CardRmtlnf +++TxDtIs ++++Amt	Name Type Amount CardAmountAndCurrencyExchange1		This field contains additional amount information. Its usage is conditional: Field is used if surcharge amount, original amount, increased amount, cash-back, or integrated fee amounts apply. Up to five occurrences allowed.
1.1	Amt Document +PmtSD1 ++CardRmtlnf +++TxDtIs ++++Amt +++++Amt	Name Type FractionDigits TotalDigits Inclusive Pattern Amount ActiveCurrencyAndAmount 5 18 0 [0-9]{0,19} ..		
0..1	CcyXchg Document +PmtSD1 ++CardRmtlnf +++TxDtIs ++++Amt +++++CcyXchg	Name Type Currency exchange CurrencyExchange3		Conditional: To be used if, and only if, original transaction currency is not euro.
1.1	SrcCcy Document +PmtSD1 ++CardRmtlnf +++TxDtIs ++++Amt +++++CcyXchg +++++SrcCcy	Name Type Pattern Source currency CurrencyCode [A-Z]{3,3}		
1.1	XchgRate Document	Name Type Exchange rate BaseOneRate		

Bold = Element, *Italic* = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	+PmtSD1 ++CardRmtInf +++TxDtIs ++++Amt +++++CcyXchg +++++XchgRate	FractionDigits 10 TotalDigits 11		
1.1	Tp Document +PmtSD1 ++CardRmtInf +++TxDtIs ++++Amt +++++Tp	Name Type Type TypeOfAmount3Code	Permitted codes: "CSHB" = Cash-back "SRVF" = Service fee "INTC" = Interchange fee "GRTY" = Gratuity amount "ORIG" = Amount in original transaction currency. Applies if, and only if, the original currency is not euro. This amount then equals the instructed amount once the currency exchange is applied. "SRCH" = Surcharge	
Acceptable codes				
		CSHB Cash-back GRTY Gratuity amount INTC Interchange fee ORIG Amount in original transaction currency. Applies if, and only if, the original currency is not euro. This amount then equals the instructed amount once the currency exchange is applied. SRCH Surcharge SRVF Service fee		
0..1	ICCRItdData Document +PmtSD1	Name Type Length ICC-related data Max1025Text 1 .. 1025	Usage rule: Conditional. Mandated for EMV-based transactions.	

Bold = Element, Italics = Attribute, Grey = Group

Message structure				
Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
0..1	PmtCntxt Document +PmtSD1 ++CardRmtlnf +++TxDtls ++++ICCRltdData	Name Type Payment context PaymentContext3		
0..1	CardPres Document +PmtSD1 ++CardRmtlnf +++TxDtls ++++PmtCntxt +++++CardPres	Name Type Card present TrueFalseIndicator		Usage rule: Conditional. Used if card is not present ('false' is entered as the code).
0..1	CrdhldrPres Document +PmtSD1 ++CardRmtlnf +++TxDtls ++++PmtCntxt +++++CrdhldrPres	Name Type Cardholder present TrueFalseIndicator		Usage rule: Conditional. Used if card is not present ('false' is entered as the code).
0..1	AttndncCntxt Document +PmtSD1 ++CardRmtlnf +++TxDtls ++++PmtCntxt +++++AttndncCntxt	Name Type Attendance context AttendanceContext1Code		Usage rule: Optional. Permitted codes: ATTD, for an "attended environment", UATT for an "unattended environment".
Acceptable codes				
ATTD: UATT				
0..1	TxChanl	Name Transaction channel		Usage rule: Conditional. Used if

Bold = Element, Italics = Attribute, Grey = Group

Message structure				
Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	document +PmtSD1 ++CardRmtlnf +++TxDtIs ++++PmtCntxt +++++TxChanl	Type TransactionChannel1Code		the following business context applies: ECOM (E-commerce), MAIL (Mail order), TLPH (Telephone order).
Acceptable codes				
		ECOM E-commerce MAIL Mail order TLPH Telephone order		
1.1	CardDataNtryMd Document +PmtSD1 ++CardRmtlnf +++TxDtIs ++++PmtCntxt +++++CardDataNtryMd	Name Card data entry mode Type CardDataReading1CodeBGSupl		Permitted codes: CICC (EMV-based), ECTL (EMV-based contactless), MGST (Magnetic stripe), PHYS (Manual entry)
Acceptable codes				
		CICC EMV-based ECTL EMV-based contactless MGST Magnetic stripe PHYS Manual entry		
0..1	FllbckInd Document +PmtSD1 ++CardRmtlnf +++TxDtIs	Name Fallback indicator Type TrueFalseIndicator		Usage rule: Conditional. Used only in case of fallback. Code is then "True". This applies to magnetic stripe fallback as well as for chip fallback.

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
0..1	++++PmtCntxt +++++FllbckInd AuthntcnMtd Document +PmtSD1 ++CardRmtInf +++TxDtIs ++++PmtCntxt +++++AuthntcnMtd	Name Type Authentication method CardholderAuthentication2	Usage rule: Conditional. If no CVM, then field is not used. Otherwise: Mandated.	
1.1	AuthntcnMtd Document +PmtSD1 ++CardRmtInf +++TxDtIs ++++PmtCntxt +++++AuthntcnMtd +++++AuthntcnMtd	Name Type Authentication method AuthenticationMethod1Code Acceptable codes FPIN Offline PIN NPIN Online PIN PPSG Handwritten paper signature	Permitted codes: PPSG (Handwritten paper signature), NPIN (Online PIN), FPIN (Offline PIN).	
1.1	AuthntcnNtty Document +PmtSD1 ++CardRmtInf +++TxDtIs ++++PmtCntxt +++++AuthntcnMtd +++++AuthntcnNtty	Name Type Authentication entity AuthenticationMethod1Code Acceptable codes AGNT Authorised agent in case of online PIN.	AGNT (Authorised agent in case of online PIN), MERC (Merchant in case of paper signature), ICCD (Card in case of offline PIN).	

Bold = Element, Italics = Attribute, Grey = Group

Message structure

Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
		Acceptable codes		
		ICCD MERC	Card in case of offline PIN. Merchant in case of paper signature.	
0..1	MrchntCtgyCd Document +PmtSD1 ++CardRmtInf +++TxDtIs ++++MrchntCtgyCd	Name Merchant category code Type Min3Max4TextSWIFT Length 3 .. 4 Pattern [A-Za-z0-9\-\+\?\(\)\:,\./]*	Usage rule: Optional. Values according to ISO18245.	
0..1	TxDtTm Document +PmtSD1 ++CardRmtInf +++TxDtIs ++++TxDtTm	Name Transaction Date Time Type ISODateTime	Date and time of the card transaction. Mandated, if available.	
0..1	SaleRefNb Document +PmtSD1 ++CardRmtInf +++TxDtIs ++++SaleRefNb	Name Sale reference number Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?\(\)\:,\./]*	Usage rule: Optional.	
0..1	RePresntmntRsn Document +PmtSD1 ++CardRmtInf +++TxDtIs ++++RePresntmntRsn	Name Representation reason Type ExternalRePresentationReason1Code Length 1 .. 4	Usage rule: Conditional. Mandated if second presentment codes are: 'AMCR' for amount corrected, 'CLSD' for card authentication liability shift denied, 'CRPI' for credit previously issued, 'OTVA' for original transaction valid, or 'VLSD' for verification liability shift denied.	
0..1	AddtISvc Document	Name Additional service Type CardPaymentServiceType2CodeBGSupl	Usage rule: Conditional. Only code NRES is allowed for no-show	

Bold = Element, Italics = Attribute, Grey = Group

Message structure				
Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
	+PmtSD1 ++CardRmtInf +++TxDtIs ++++AddtlSvc		transactions.	
Acceptable codes				
NRES				
0..1	TxRef Document +PmtSD1 ++CardRmtInf +++TxDtIs ++++TxRef	Name Transaction reference Type Max35TextSWIFT Length 1 .. 35 Pattern [A-Za-z0-9\-\+\?\(\)\:\/]*		Usage rule: Optional. Sequence number of transaction between terminal and acquirer.
0..1	PrePdAcct Document +PmtSD1 ++CardRmtInf +++PrePdAcct	Name Pre-paid account Type CashAccount24BGSupl		Usage rule: Conditional. Used for mobile top-up service; indicates the account to be loaded.
1.1	Id Document +PmtSD1 ++CardRmtInf +++PrePdAcct ++++Id	Name Identification Type AccountIdentification4ChoiceBGSupl		MSISDN is entered in "Identification" under "Other". The MSISDN is specified either in domestic or international format, with a preceding plus sign.
1.1	Othr Document +PmtSD1 ++CardRmtInf +++PrePdAcct ++++Id +++++Othr	Name Other Type GenericAccountIdentification1BGSupl		
1.1	Id Document +PmtSD1 ++CardRmtInf	Name Identification Type Max35TextSWIFT Length 1 .. 34 Pattern [A-Za-z0-9\-\+\?\(\)\:\/]*		

Bold = Element, Italic = Attribute, Grey = Group

Message structure				
Status	Element/Attribute	Format	Berlin Group references	Information and checks SEPA-Clearer
0..1	<p>+++PrePdAcct ++++Id +++++Othr +++++Id</p> <p>Tp Document +PmtSD1 ++CardRmtInf +++PrePdAcct ++++Tp</p>	<p>Name Type</p> <p>Type CashAccountType2Choice</p>	Constant MSISDN in "Proprietary"	
1.1	<p>Prtry Document +PmtSD1 ++CardRmtInf +++PrePdAcct ++++Tp +++++Prtry</p>	<p>Name Type Length Pattern</p> <p>Proprietary Max35TextSWIFT 1 .. 35 [A-Za-z0-9\-\+\!\?\(\)\':\.\,/*]</p>		
0..1	<p>Ccy Document +PmtSD1 ++CardRmtInf +++PrePdAcct ++++Ccy</p>	<p>Name Type Pattern</p> <p>Currency ActiveOrHistoricCurrencyCode [A-Z]{3,3}</p>		
0..1	<p>Nm Document +PmtSD1 ++CardRmtInf +++PrePdAcct ++++Nm</p>	<p>Name Type Length WhiteSpace</p> <p>Name Max70Text 1 .. 70 collapse</p>	Mobile operator ID nnnmm, where nnn is the country code of the mobile operator and mm is a domestic ID, as used in the top-up authorisation function.	

Bold = Element, Italics = Attribute, Grey = Group