

SEPA DIRECT DEBIT Customer to bank IMPLEMENTATION GUIDELINES

pain.008.001.02

pain.002.001.03

Date of issue: May 2013

Update: November 20th, 2016

Disclaimer

These guidelines may be subject to changes. Maximum effort has been taken to ensure the information in this publication is accurate. However, SLSP shall not be liable for any errors, inaccuracies or omissions in the contents of this publication.

SLOVENSKÁ 
SPORITEĽŇA

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1. SEPA IMPLEMENTATION GUIDELINES

1.1. Background

The Single Euro Payments Area (SEPA) stands for the European Union (EU) payments integration initiative.

In February 2012, the European legislator adopted the 'Regulation (EU) No 260/2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009' (the SEPA Regulation), which defines 1 February 2014 as the deadline in the euro area for compliance with the core provisions of this Regulation. Effectively, this means that as of these dates, existing national euro credit transfer and direct debit schemes will be replaced by SEPA Credit Transfer (SCT) and SEPA Direct Debit (SDD).

SEPA currently consists of the 27 EU Member States plus Iceland, Norway, Liechtenstein, Switzerland and Monaco. Within SEPA, bank customers can make electronic euro payments across 32 countries under the same basic rights and obligations.

Since July 2014 SLSP has accessed to SDD B2B scheme by its registration at SIPS and is ready to accept SDD B2B transactions within Slovakia as the Creditor Bank and Debtor Bank in case that the counterparty banks is registered as SDD B2B ready at SIPS as well. SLSP will be B2B reachable crossborder from January, 4th 2016.

1.2. General description

The purpose of this SEPA customer-to-bank Implementation Guidelines is to describe the usage of the ISO 20022 Payment Initiation message (Customer-to-Bank) in SLSP.

This document sets out rules for implementing the customer-to-bank credit transfer and direct debit ISO 20022 XML message standards based on

- ISO 20022 **XML message pain.008.001.02**:
 - o SDD Core Rulebook version 9.2 and associated implementation guidelines effective since 20th of November 2016
 - o SDD B2B Rulebook version 7.2 and associated implementation guidelines effective since 20th of November 2016.

Character Set

The UTF8 character encoding standard must be used in the UNIFI messages.

The Latin character set, commonly used in international communication, must be used.

It contains the following characters :

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

Note: the above is about characters that can be used within the tags. For the message itself also other characters (especially < and >) can be used.

The following character will be blanked out in the channels if used: _ ~

Character Space is not allowed in XMLtags with ID, e.g. <InstrId>, <Msg Id> etc.

SEPA DIRECT DEBIT

SEPA Direct Debit is a payment instrument for making collections in Euro throughout SEPA from bank accounts designated to accept collections.

Transactions for the collection are initiated by a Creditor via its bank (the Creditor agent). This is based on an authorization given to the Creditor by the Debtor for the debit of its bank account: this authorization is referred to as the 'Mandate'. Debtor might give an authorization to his bank (Debtors Bank). In this case the bank is obliged to check the authorisation for the received transactions.

Creditors is obliged to use Creditor Identifier (CID).

SEPA allows Core and Business-to-Business SEPA direct debits.

The SEPA Core Direct Debit Scheme is used for payments where Debtors are consumers. The SEPA Business-to-Business Direct Debit Scheme is used for business payments where Debtors are business entities (non-consumers).

Main differences are:

Subject	Core scheme	B2B scheme
Access to the scheme	Both retail and corporate	Only corporate
Debtor	Recommended to submit signed CORE mandate to the debtor bank	Obligated to submit signed B2B mandate to the debtor bank
Checks by Debtor bank	Is SDD transaction allowed for the account/account type. If open account, then process. If protected account, then reject. If conditionally protected, at least check on the following mandate details: Identification code of the scheme: CORE Unique mandate reference Creditor scheme Id IBAN debtor BIC debtor bank Mandate status (active or inactive)	Obligated to check for every transaction received whether authorisation of the debtor is obtained. At least check on the following mandate details: Identification code of the scheme: B2B Unique mandate reference Creditor scheme Id IBAN debtor BIC debtor bank
Scheme rule refusal timeline	D-1 21:30	D-1 21:30
Scheme rule return timeline*	D+5	D+2
Scheme rule refund timeline	Due date + 8 weeks	No right for refunds

*starting from 20th of November 2016: 10:00 a.m. D+1

1.3. SEPA Direct Debit in SLSP

Originator can communicate with SLSP bank in two formats:

- Current format with some customizations
- in ISO20022 format pain.008.001.02

2. CURRENT FORMAT HD:32

Originator can communicate with SLSP also in current format for direct debit in scheme CORE or COR1 (i.e. following is not applicable for SDD in scheme B2B). The conversion from current format to XML format pain.008 will be done in the application on interface level on client side. SLSP will provide conversion service till 31st of January 2016. **From 1st of February 2016 only pain,008 will be accepted.**

Here is the list of fields which are filled by clients and by converter:

Type	Message Element	Filled by client	Filled by converter
Mandatory	Payment Information (blok)		
Mandatory	Payment Information Identification		
Mandatory	Payment Method		Defaulted „DD“ by converter
Optional	Batch Booking		Defaulted „false“ by converter
Optional	Number of Transactions		Calculated by converter
Optional	Control Sum		Calculated by converter
Mandatory	Payment Type Information (blok)		
Mandatory	Service Level (blok)		
Mandatory	Code		AT20-defaulted "SEPA" by converter
Mandatory	Local Instrument (blok)		
Mandatory	Code		AT20- defaulted "CORE" by converter
Mandatory	Sequence Type	AT21- "FRST" or "RCUR" filled by client in the „AV“ field	
Optional	Category Purpose		Not used
Mandatory	Requested Collection Date	AT11-Due date filled by client in the „Datum splatnosti“ field	
Mandatory	Creditor (blok)		
Mandatory	Name		AT03-Name of the Creditor filled by converter
Optional	Postal Address		Not used
Optional	Country		Not used
Optional	Address Line		Not used
Mandatory	Creditor Account (blok)		
Mandatory	Identification (blok)	-	-
Mandatory	IBAN		AT04-creditors IBAN filled by converter ; Inner conversion from BBAN->IBAN
Optional	Currency		Not used
Mandatory	Creditor Agent (blok)	-	-
Mandatory	Financial Institution Identification (blok)		
Mandatory	BIC		AT12- creditors BIC filled by converter ; Inner conversion from NCC->BIC

Optional	Ultimate Creditor (blok)		
Optional	Name		Not used
Optional	Identification		Not used
Optional	Organisation Identification		Not used
Optional	Private Identification		Not used
Optional	Charge Bearer		defaulted "SLEV" by converter
Mandatory	Direct Debit Transaction Information (blok)		
Mandatory	Payment Identification (blok)		
Optional	Instruction Identification		
Mandatory	End To End Identification	AT10-Creditor's reference of the DD filed by client as VS/SS/KS,	If not filled „NOTPROVIDED“ is defaulted
Mandatory	Instructed Amount	AT06-Amount of the Collection in Euro filled by client in „Suma“ field	
Optional	Charge Bearer	-	Not used
Mandatory	Direct Debit Transaction (blok)		
Mandatory	Mandate Related Information (blok)		
Mandatory	Mandate Identification (UMR)	AT01-Unique Mandate Reference filled by client in „VS“ field	If not filled „NOTPROVIDED“ is defaulted
Mandatory	Date of signature		AT25-Date of Signing of the Mandate defaulted „31.1.2014“ by converter
Optional	Amendment Indicator		Defaulted "FALSE" by converter
Optional	Amendment Information Details (blok)		Not used
Conditionally	Original Mandate Identification		Not used
Conditionally	Original Creditor Scheme Identification (blok)		Not used
Optional	Name		Not used
Optional	Identification		Not used
Optional	Private Identification (blok)		Not used
	Other		Not used
Optional	Original Debtor Account		Not used
Optional	Original Debtor Agent		Not used
Optional	Electronic Signature	-	Not used
Mandatory	Creditor Scheme Identification (blok)		
Mandatory	Identification (blok)	-	-
Mandatory	Private Identification (blok)		
Mandatory	Other (blok)		-
Mandatory	Identification		AT02-Identifier of the Creditor (CID) filled by converter
Mandatory	Scheme Name (blok)		

Mandatory	Party Name		Defaulted "SEPA" by converter
Optional	Ultimate Creditor (blok)		
Optional	Name		Not used
Optional	Identification		Not used
Optional	Organisation Identification		Not used
Optional	Private Identification		Not used
Mandatory	Debtor Agent	-	-
Mandatory	Financial Institution Identification (blok)		
Mandatory	BIC	AT13 – Debtors BIC filled by client in „Prijemca“; inner conversion NCC->BIC	
Mandatory	Debtor (blok)		
Mandatory	Name	AT14-Name of the Debtor filled by client in „Názov príjemcu“	If not filled „NOTPROVIDED“ is defaulted
Optional	Postal Address		Not used
Optional	Country		Not used
Optional	Address Line		Not used
Optional	Identification (blok)		Not used
Optional	Organisation Identification		Not used
Optional	Private Identification		Not used
Mandatory	Debtor Account (blok)	-	-
Mandatory	Identification (blok)		
Mandatory	IBAN	AT07- Debtors Account Number filled by client in „Účet príjemcu“; inner conversion BBAN->IBAN	
Optional	Ultimate Debtor (blok)		Not used
Optional	Name		Not used
Optional	Identification (blok)		Not used
Optional	Organisation Identification		Not used
Optional	Private Identification		Not used
Optional	Purpose	-	Not used
Optional	Remittance Information (blok)	-	
Optional	Unstructured	AT22-Remittance information from the Creditor filled by client	

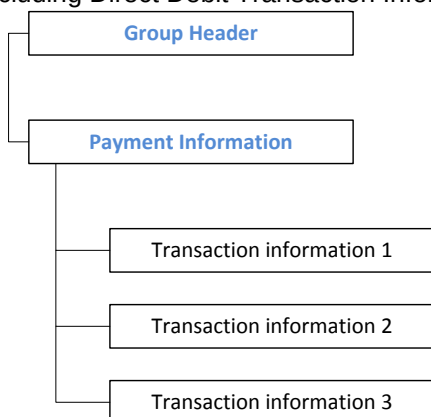
3. PAYMENT MESSAGE STRUCTURE PAIN.008

Originator can communicate with SLSP bank in ISO20022 format pain.008.001.02 as SEPA Direct Debit accepting these rules:

- Originator initiates pain.008.001.02 only by FileTransfer or Import file as a Bulk Payment
- A Bulk Payment relates to one creditor account to be credited for the total amount, and more than one and less than 100 000 Debtors account to be debited, each for an individually specified amount. Booking on Creditor and Debtor side is done on transaction levelOne file pain.008.001.02 contains not more than 100 000 Bulk Payments
- One file pain.008.001.02 contains not more than 100 000 SDD transactions
- Originator uses pain.008.001.02 respecting rules described in SEPA SDD Core/B2B Rulebook (e.g. cut of times, usage of fields...)

3.1. Message content

Payment initiation message pain.008 is composed of two parts: Group Header, Payment Information (including Direct Debit Transaction Information).



Group Header – part 1

Group Header is presented only once. It contains common identifying elements to the entire message such as MessageIdentification, CreationDateAndTime...

Payment Information – part 2

It contains information related to the credit side of the transaction, such as Creditor, Creditor Agent and RemittanceInformation.

Direct Debit Transaction Information – part 3

Credit Transfer Transaction Information is part of the Payment Information part, and is mandatory and can be repetitive. It contains information related to the debit side of the transaction.

The Customer Direct Debit Initiation message can contain one or more direct debit instructions. The Customer Direct Debit Initiation message is sent by the initiating party to the creditor agent. It is used to request bulk collections of funds from one or various debtor's accounts for a creditor.

Message structure

The description of the ISO 20022 document models can be found in a number of schemes. A specific description language (XSD) is used in those schemes. The schemes make it possible to give a

description of the tags in the document, the structure and sequence of those beacons (hierarchy of tags) as well as the codes which are allowed for some specific data, the number of possible cases, the obligatory or optional character of some of the data, etc.

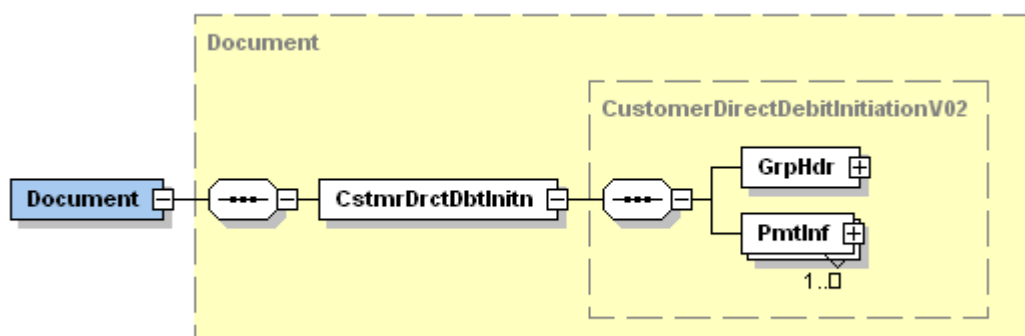
The general XSD for pain.008.001.02 can be downloaded from: www.iso20022.org, under "Catalogue of ISO 20022 messages", with "pain.008.001.02" as reference
<http://www.iso20022.org/documents/messages/pain/schemas/pain.008.001.02.zip>

A file containing an XML- pain.008.001.02 message has the following structure:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrDrctDbtInitn>
    message content ...
  </CstmrDrctDbtInitn>
</Document>
```

Message elements

0.0 CustomerCreditTransferInitiation



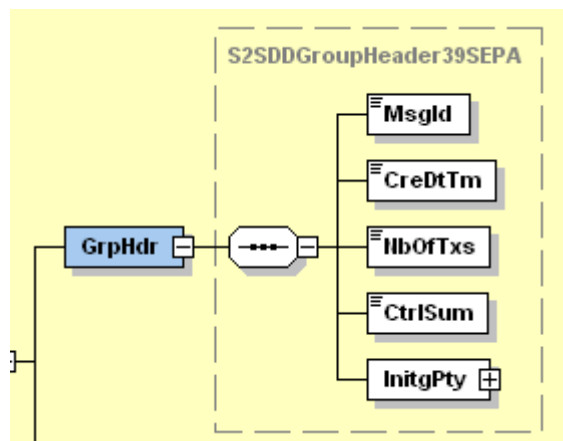
XML tag: <CstmrDrctDbtInitn>

Occurrence: [1..1]

Definition: Root element

Type The CustomerDirectDebitInitiation block is composed of the following CustomerDirectDebitInitiationV02 element(s):

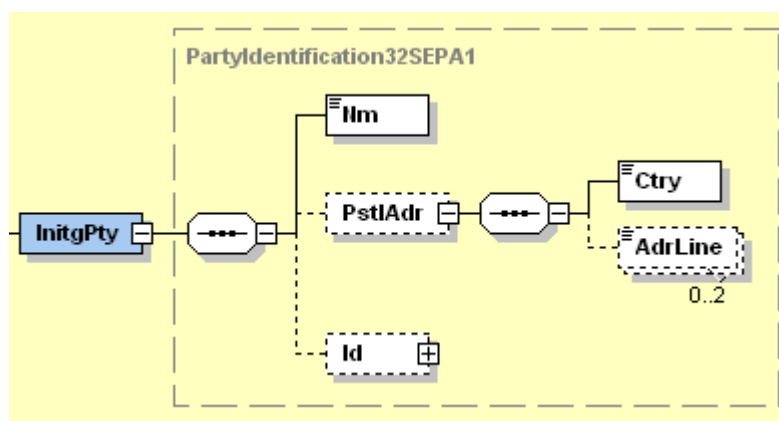
1.0 GroupHeader



XML tag: <GrpHdr>
 Occurence: [1..1]
 Definition: Root element
 Type The GroupHeader block is composed of the following GroupHeader element(s):

Message Item	<XMLTag>	Mult.	Type	SLSP usage
MessageIdentification	<MsgId>	[1..1]	Max35Text	Y
CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	Y
NumberOfTransactions	<NbOfTxs>	[1..1]	Max15NumericText	Y
ControlSum	<CtrlSum>	[1..1]	DecimalNumber TotalDig: 11 FracDig: 2	Y
InitiatingParty	<InitgPty>	[1..1]	Chapter 1.1	Y

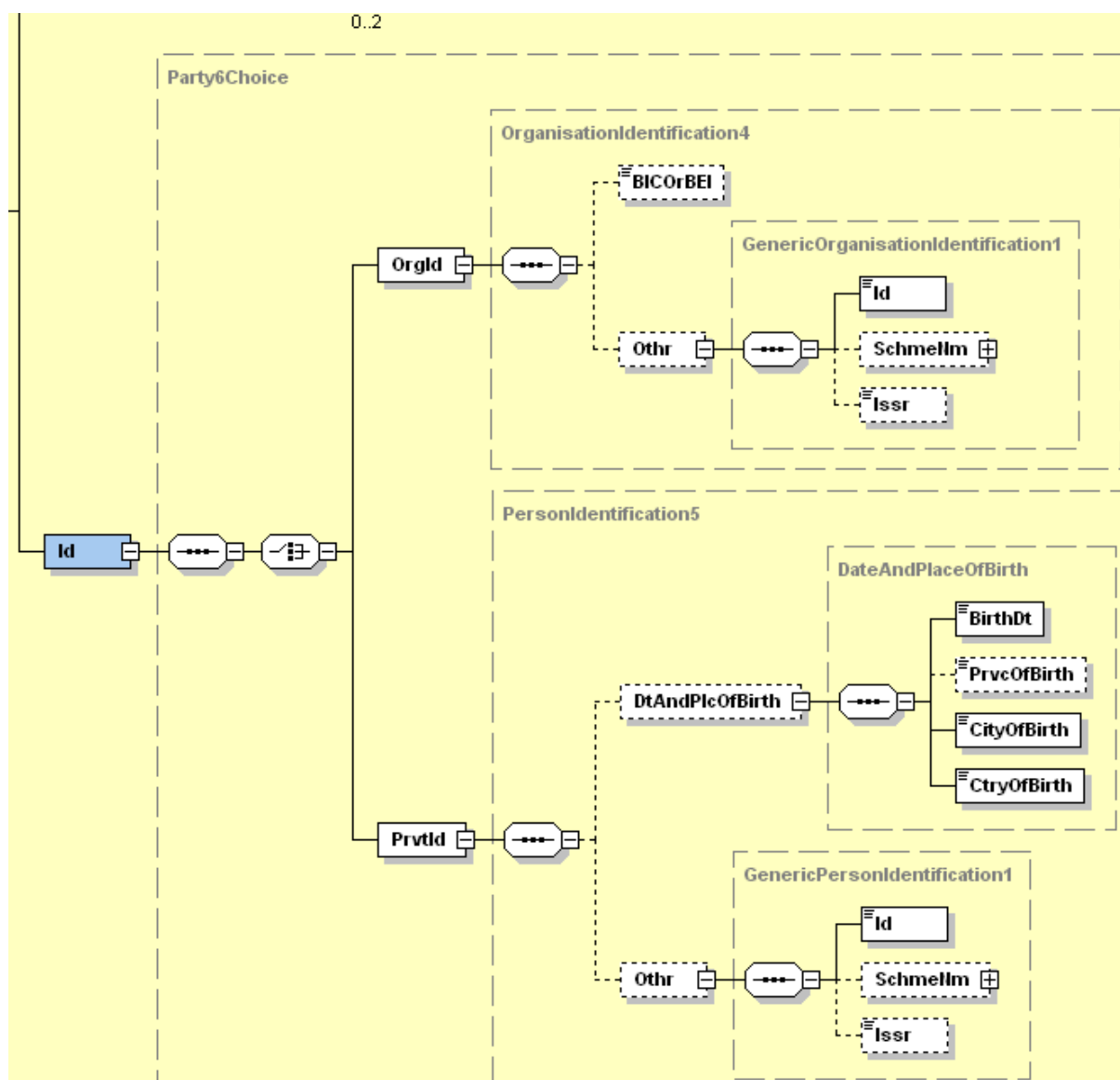
1.1 InitiatingParty



XML tag: <InitgPty>
 Occurence: [1..1]
 Definition: Party that initiates the payment.
 Type This message item is composed of the following elements:

Message Item	<XMLTag>	Mult.	Type	SLSP usage
Name	<Nm>	[1..1]	Max70Text	Y
PostalAddress	<PstlAdr>	[0..1]		Y
Country	<Ctry>	[1..1]	CountryCode	Y
AdressLine	<AdrLine>	[0..2]	Max70Text	Y
Identification	<Id>	[0..1]	Chapter 1.2	Y

1.2 Identification

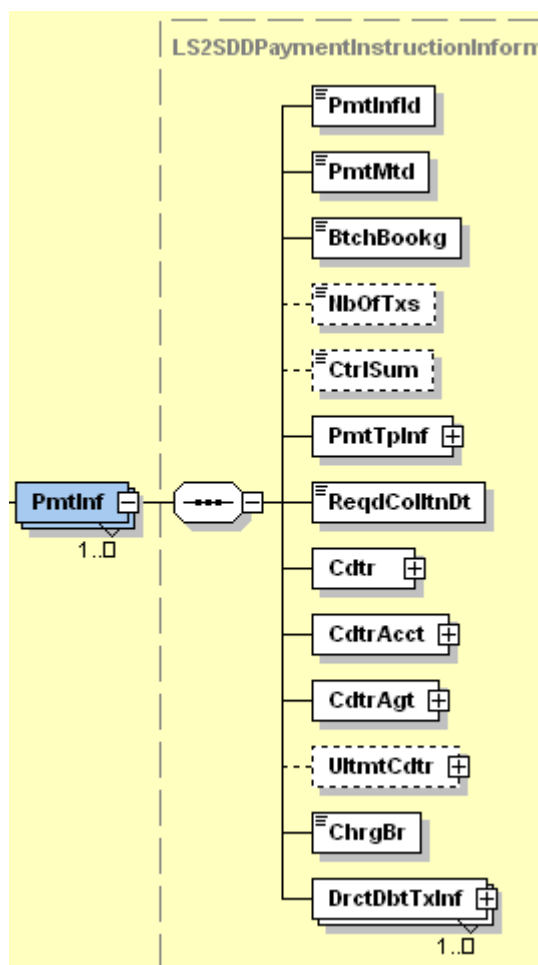


Message Item	<XMLTag>	Mult.	Type	SLSP usage
Identification	<Id>	[0..1]		Y
OrganizationIdentification	<OrgId>	[1..1]		Y
BICorBEI	<BICorBEI>	[0..1]	AnyBICIdentifier	Y
Other	<Othr>	[0..1]		Y
Identification	<Id>	[1..1]	Max35Text	Y
SchemeName	<SchmeNm>	[0..1]	Cd/Prtry	Y
Issuer	<Issr>	[0..1]	Max35Text	Y
PrivateIdentification	<PrvtId>	[1..1]		Y
DtAndPlcOfBirth	<DtAndPlcOfBirth>	[0..1]		Y
BirthDate	<BirthDt>	[1..1]	ISODate	Y
ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text	Y
CityOfBirth	<CityOfBirth>	[1..1]	Max35Text	Y

CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode	Y
Other	<Othr>	[0..1]		Y
Identification	<Id>	[1..1]	Max35Text	Y
SchemeName	<SchmeNm>	[0..1]	Cd/Prtry	Y
Issuer	<Issr>	[0..1]	Max35Text	Y

Usage: 'OrganisationIdentification': Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
'PrivateIdentification': Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.

2.0 PaymentInformation

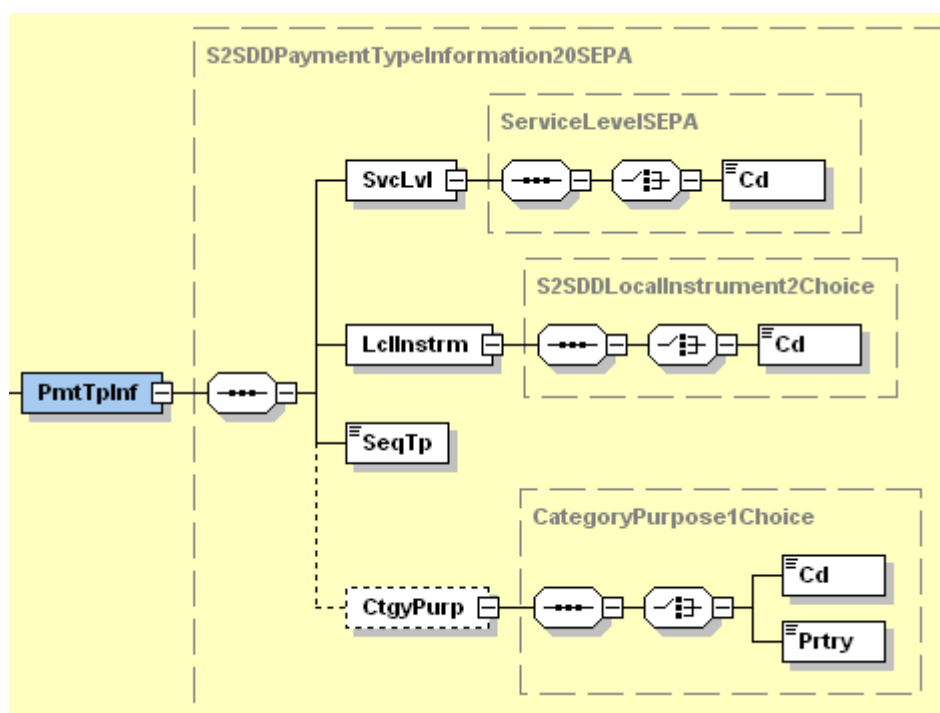


XML tag: <PmtInf>
Occurence: [1..n]

Message Item	<XMLTag>	Mult.	Type	SLSP usage
PaymentInformationIdentification	<PmtInfId>	[1..1]	Max35Text	Y
PaymentMethod	<PmtMtd>	[1..1]	Code	Only DD
BatchBooking	<BtchBookg>	[1..1]	TrueFalseIndicat	Only false

			or	
NumberOfTransactions	<NbOfTx>	[0..1]	Max15NumericText	Y
ControlSum	<CtrlSum>	[0..1]	DecimalNumber TotalDig: 11 FracDig: 2	Y
PaymentTypeInformation	<PmtTpInf>	[1..1]	Chapter 2.1	Y
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	ISODate	Y
Creditor	<Cdtr>	[1..1]	Chapter 2.2	
CreditorAccount	<CdtrAcct>	[1..1]	Chapter 2.3	Y
CreditorAgent	<CdtrAgt>	[1..1]	Chapter 2.4	Y
UltimateCreditor	<UltmtCdtr>	[0..1]	Chapter 2.5	Y
ChargeBearer	<ChrgBr>	[1..1]	Code	Only SLEV
DirectDebitTransactionInformation	<DrctDbtTxInf>	[1..1]	Chapter 3.0	

2.1 PaymentTypeInformation



XML tag: <PmtTpInf>

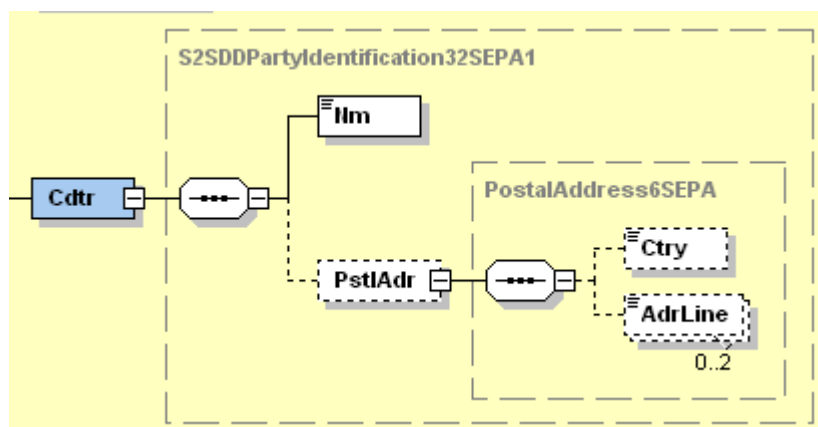
Occurence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

Message Item	<XMLTag>	Mult.	Type	SLSP usage
ServiceLevel	<SvcLvl>	[1..1]		
Code	<Cd>	[1..1]	Code	Only SEPA
LocalInstrument	<LclInstrm>	[1..1]		
Code	<Cd>	[1..1]	Code	CORE or B2B

SequenceType	<SeqTp>	[1..1]	Code	FRST, RCUR, OOFF, FNAL
CategoryPurpose	<CtgyPurp>	[0..1]	Code or Proprietary	

2.2 Creditor



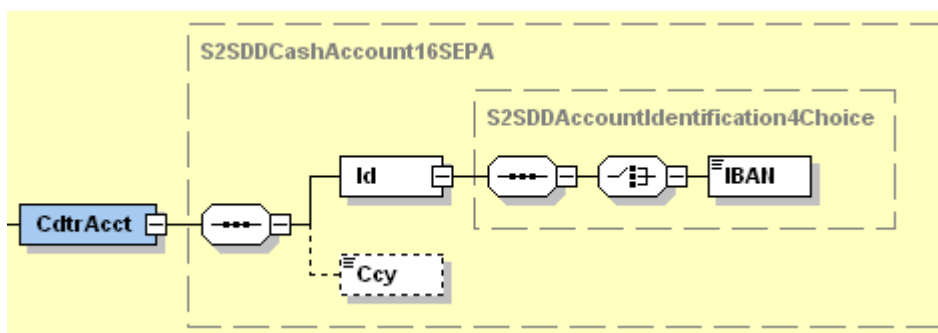
XML tag: < Cdtr >
Occurrence: [1..1]
Definition: Party whose account is credited.

Message Item	<XMLTag>	Mult.	Type	SLSP usage
Name	<Nm>	[1..1]	Max70Text	Y
PostalAddress	<PstlAdr>	[0..1]		Y
Country	<Ctry>	[1..1]	CountryCode	Y
AddressLine	<AdrLine>	[0..2]	Max70Text	
Identification	<Id>	[0..1]	Chapter 1.2	Y

Usage:

- 'Name' is limited to 70 characters in length
- 'OrganisationIdentification': Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
- 'PrivateIdentification': Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.

2.3 CreditorAccount

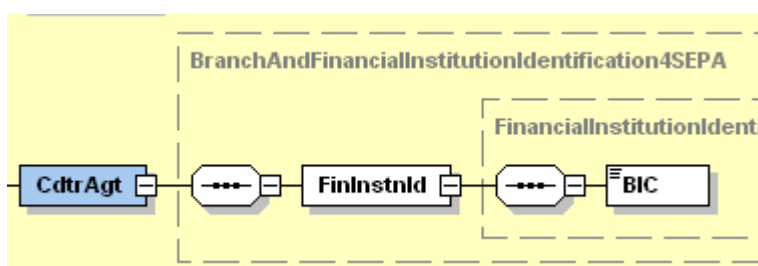


XML tag: < CdtrAcct >

Occurence: [1..1]

Message Item	<XMLTag>	Mult.	Type	SLSP usage
Identification	<Id>	[1..1]	IBAN2007Identifier	
Currency	<Ccy>	[0..1]	Code	Only EUR

2.4 CreditorAgent



XML tag: < CdtrAgt>

Occurence: [1..1]

Definition: Financial institution servicing an account for the creditor

Message Item	<XMLTag>	Mult.	Type	SLSP usage
BIC	<BIC>	[1..1]	BICIdentifier	Only GIBASKBX

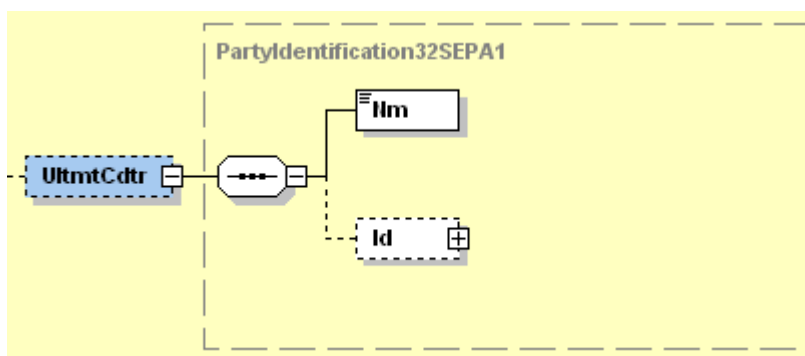
From 1st of February 2016 also following is possible for SLSP usage:

```

<CdtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</CdtrAgt>

```

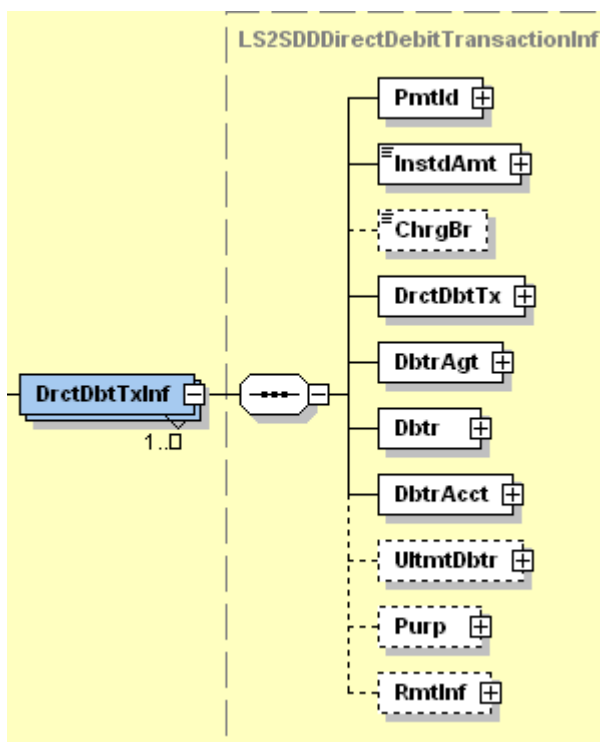
2.5 UltimateCreditor



XML tag: < UltmtCdtr >
Occurence: [0..1]

Message Item	<XMLTag>	Mult.	Type	SLSP usage
Name	<Nm>	[1..1]	Max70Text	Y
Identification	<Id>	[0..1]	Chapter 1.2	Y

3.0 Direct Debit Transaction Information

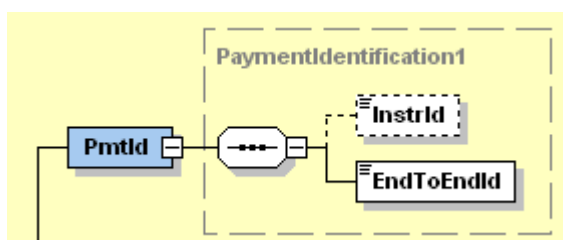


XML tag: < DrctDbtTxInf >
Occurence: [1..n]
Definition: Direct Debit Transaction Information

Message Item	<XMLTag>	Mult.	Type	SLSP usage
PaymentIdentification	<PmtId>	[1..1]	Chapter 3.1	Y

InstdAmount	<InstdAmt>	[1..1]	TotalDig: 11 FracDig: 2	
ChargeBearer	<ChrgBr>	[0..1]	Code	Only SLEV
DirectDebitTransaction	<DrctDbtTx>	[1..1]	Chapter 3.2	
DebtorAgent	<DbtrAgt>	[1..1]	Chapter 3.3	Y
Debtor	<Dbtr>	[1..1]	Chapter 3.4	Y
DebtorAccount	<DbtrAcct>	[1..1]	Chapter 3.5	Y
UltimateDebtor	<UltmtDbtr>	[0..1]	Chapter 3.6	Y
Purpose	<Purp>	[0..1]	Chapter 3.7	Y
RemittanceInformation	<RmtInf>	[0..1]	Chapter 3.8	Y

3.1 PaymentIdentification



XML tag: < PmtId >

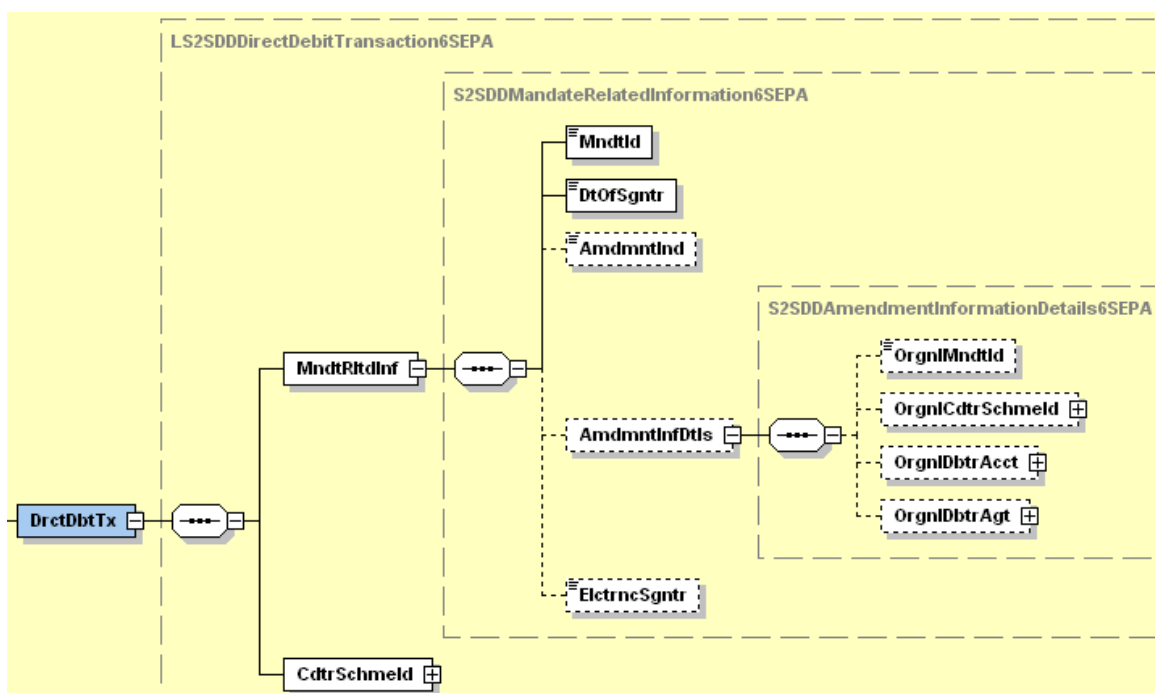
Occurence: [1..1]

Definition: Set of elements used to reference a payment instruction.

Message Item	<XMLTag>	Mult.	Type	SLSP usage
InstructionIdentification	<InstrId>	[0..1]	Max35Text	Y
EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	Y*

Usage: 'EndToEndId' as Slovak convention: /VS[10]/SS[10]/KS[4] or AT-41 or NOTPROVIDED

3.2 DirectDebitTransaction



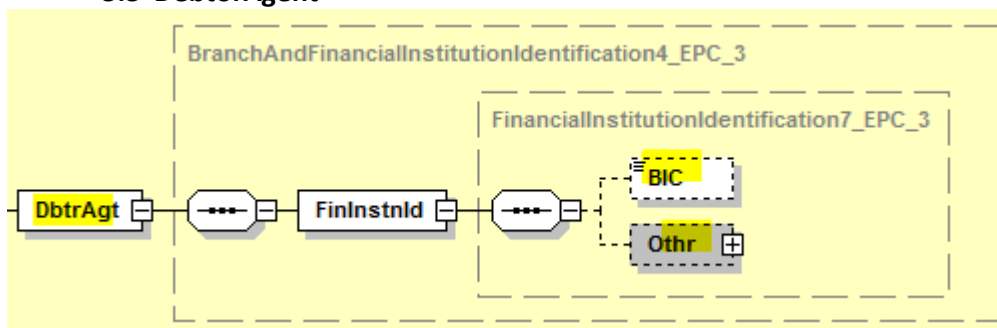
XML tag: < DrctDbtTx>

Occurence: [1..1]

Message Item	<XMLTag>	Mult.	Type	SLSP usage
MandateRelatedInformation	<MndRltdInf>	[1..1]		Y
MandateIdentification	<MndId>	[1..1]	Max35Text	Y
DateOfSignature	<DtOfSgntr>	[1..1]	ISODate	Y
AmendmentIndicator	<AmdmntInd>	[0..1]		true or false
AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]	Chapter 3.9	*
ElectronicSignature	<ElctrncSgntr>	[0..1]		Not used for paper mandate
CreditorSchemeIdentification	<CdtrSchmId>	[1..1]	Chapter 3.10	

*if <AmdmntInd> set to true, field <AmdmntInfDtls> is mandatory

3.3 DebtorAgent



XML tag: <DbtrAgt>

Occurence: [1..1]

Definition: BIC of the Debtors bank

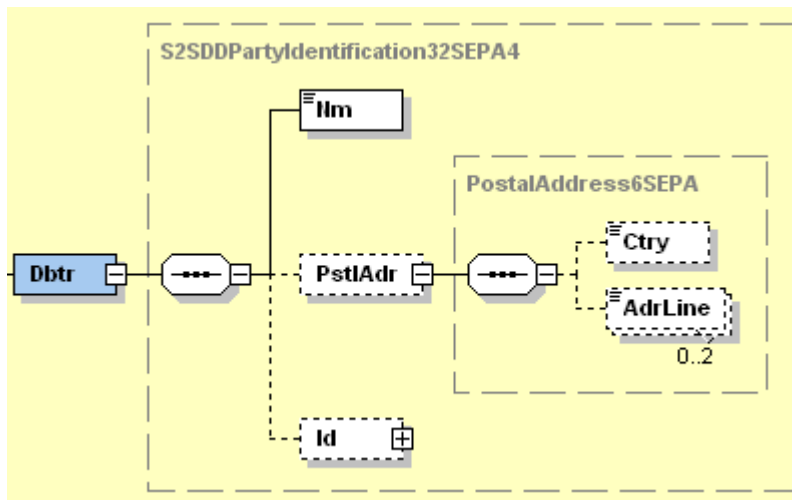
From 1st of February 2016 also following is possible:

```

<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED<Id>
    </Othr>
  </FinInstnId>
</DbtrAgt >

```

3.4 Debtor



XML tag: <Dbtr>
Occurence: [1..1]

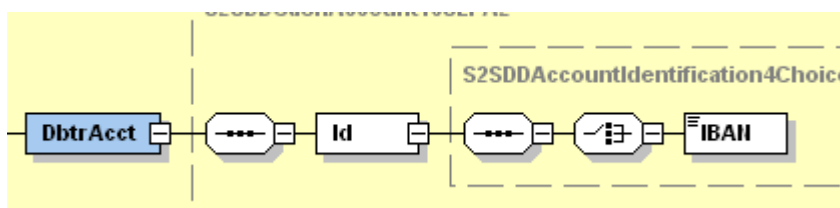
Message Item	<XMLTag>	Mult.	Type	SLSP usage
Name	<Nm>	[1..1]	Max70Text	Y
PostalAddress	<PstlAdr>	[0..1]		Y
Country	<Ctry>	[1..1]	CountryCode	Y
AddressLine	<AdrLine>	[0..2]	Max70Text	
Identification	<Id>	[0..1]	Chapter 1.2	Y

'Name' is limited to 70 characters in length

'OrganisationIdentification': Either 'BIC or BEI' or one occurrence of 'Other' is allowed.

'PrivateIdentification': Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.

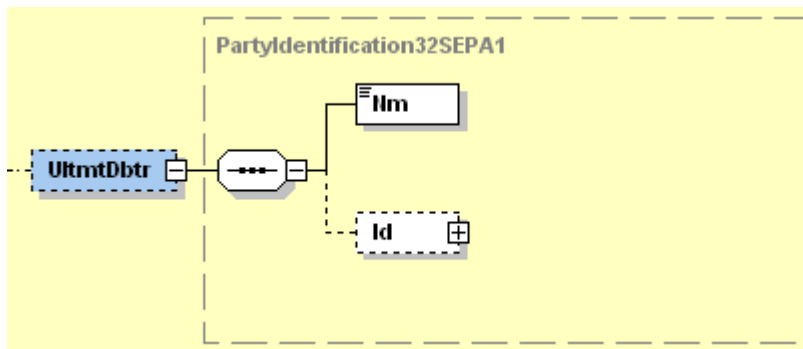
3.5 DebtorAccount



XML tag: < DbtrAcct >
Occurence: [1..1]

Message Item	<XMLTag>	Mult.	Type	SLSP usage
Identification	<Id>	[1..1]	IBAN2007Identifier	
Currency	<Ccy>	[0..1]	Code	Only EUR

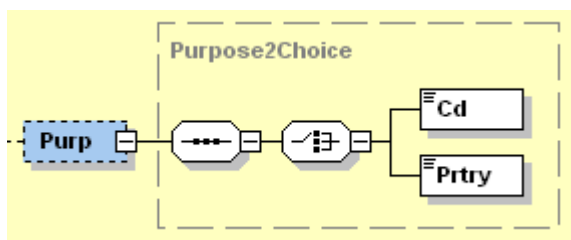
3.6 UltimateDebtor



XML tag: < UltmtDbtr>
Occurence: [0..1]

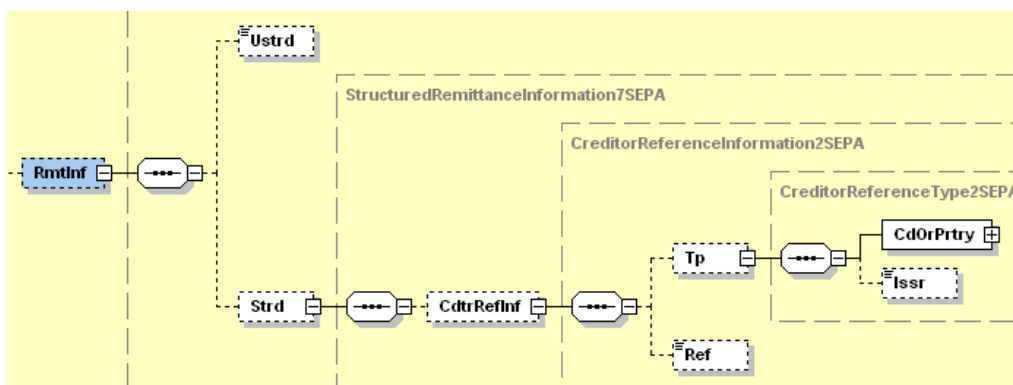
Message Item	<XMLTag>	Mult.	Type	SLSP usage
Name	<Nm>	[1..1]	Max70Text	Y
Identification	<Id>	[0..1]	Chapter 1.2	Y

3.7 Purpose



XML tag: < Purp >
Occurence: [0..1]
Definition: Purpose code

3.8 RemittanceInformation

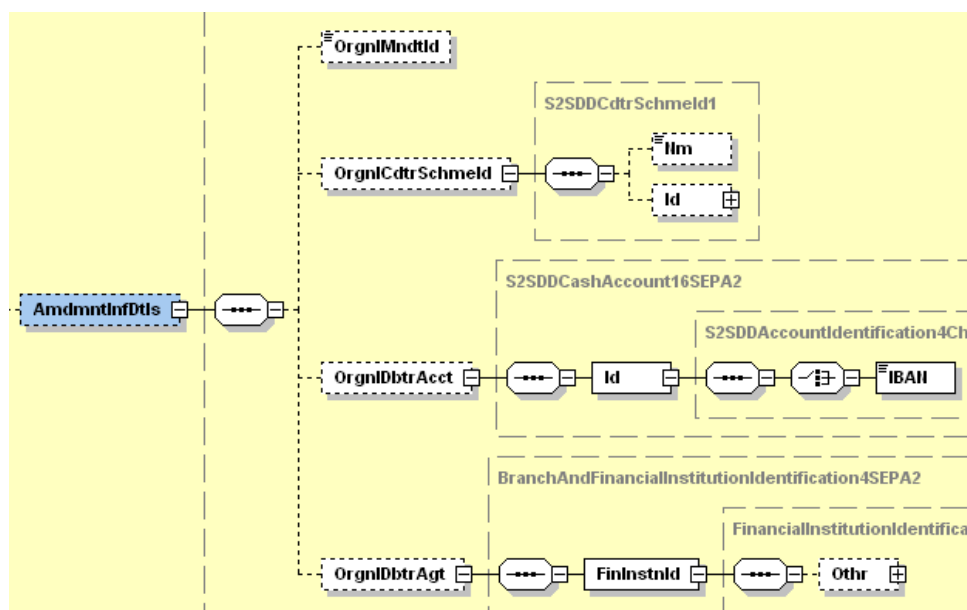


XML tag: < RmtInf>
Occurence: [0..1]

Usage: Either 'Structured' or 'Unstructured' may be present.

Message Item	<XMLTag>	Mult.	Type	SLSP usage
Unstructured	<Ustrd>	[0..1]	Max140Text	Y
Structured	<Strd>	[0..1]		Y
CreditorReferenceInformation	<CdtrRefInf>	[0..1]		Y
Type	<Tp>	[0..1]		Y
CodeOrProprietary	<CdOrPrtry>	[1..1]	CodeOrProprietary	Y
Issuer	<Issr>	[0..1]	Max35Text	Y
Reference	<Ref>	[0..1]	Max35Text	Y

3.9 AmendmentInformationDetails



XML tag: <AmdmntInfDtls>

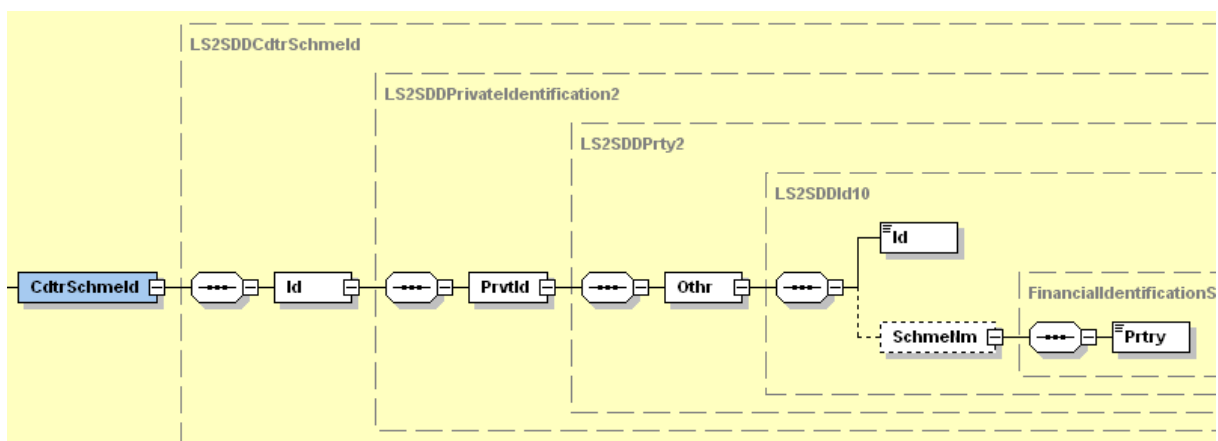
Occurrence: [0..1]

Message Item	<XMLTag>	Mult.	Type	SLSP usage
OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Max35Text	Y
OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeld>	[0..1]		Y
Name	<Nm>	[0..1]	Max70Text	Y
Identification	<Id>	[0..1]	Chapter 3.10	Y
OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]		Y
Identification*	<Id>	[1..1]	Chapter 3.5	Y
OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]		Y
FinancialInstitutionIdentification	<FinInstnId>	[1..1]		Y
Other	<Othr>	[0..1]	Chapter 3.3	Y

*starting from 20th of November 2016:

To use 'Identification' under 'Other' under 'Identification' with code 'SMNDA' to indicate same mandate with new Debtor Account. Or In case of an account change within the same bank, IBAN is allowed.

3.10 CreditorSchemeIdentification



Message Item	<XMLTag>	Mult.	Type	SLSP usage
Identification	<Id>	[1..1]		
PrivateIdentification	<PrvtId>	[1..1]		
Other	<Othr>	[1..1]		
Identification	<Id>	[1..1]		
SchemeName	<SchmeNm>	[0..2]		CreditorIdentifier (CID)
Proprietary	<Prtry>	[0..1]		Issuer

4. PAYMENT MESSAGE STRUCTURE PAIN.002

SLSP bank will communicate with Creditor in ISO20022 format pain.002.01.03 as customer payment status report.

Bank will send pain.002 on two levels:

- As a result of negative validation during the importation process (importing of pain.008.001.03 file). SLSP will reject entire file with reject reason code „FF01“ (invalid file format) filled in AT-R3
- As a status report of transactions sent on regular basis (once a hour). SLSP will send the status of transaction (settled or rejected; reason for rejection). In case of accepted transaction, there is no pain.002 sent to channel MultiCash.

Reject (on transaction level):

```
<?xml version="1.0" encoding="UTF-8" standalone="no" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>0015190252020003</MsgId>
      <CreDtTm>2015-07-09T07:00:20</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>SEPADDABC20150701GIBASKBX</OrgnlMsgId>
      <OrgnlMsgNmId>pain.008</OrgnlMsgNmId>
      <OrgnlCreDtTm>2015-07-01T11:13:05</OrgnlCreDtTm>
      <OrgnlNbOfTx>20</OrgnlNbOfTx>
      <OrgnlCtrlSum>735.01</OrgnlCtrlSum>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>IS150701FRST</OrgnlPmtInfId>
      <OrgnlNbOfTx>10</OrgnlNbOfTx>
      <OrgnlCtrlSum>642</OrgnlCtrlSum>
      <TxInfAndSts>
        <StsId>000000001389993</StsId>
        <OrgnlInstrId>IS150701FRST000001</OrgnlInstrId>
        <OrgnlEndToEndId>/VS6570321954/SS0114122261/KS3558</OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>
        <StsRsnInf>
          <Orgtr>
            <Id>
              <OrgId>
                <BICOrBEI>GIBASKBXXXX</BICOrBEI>
              </OrgId>
            </Id>
          </Orgtr>
          <Rsn>
            <Cd>SL01</Cd>
          </Rsn>
        </StsRsnInf>
        <OrgnlTxRef>
          <Amt>
            <InstdAmt Ccy="EUR">12.45</InstdAmt>
          </Amt>
          <ReqdColltnDt>2015-07-09</ReqdColltnDt>
          <CdtrSchmId>
            <Id>
              <PrvtId>
                <Othr>
```

<Id>SK11ZZZ70000000123</Id>
 <SchmeNm>
 <Prtry>SEPA</Prtry>
 </SchmeNm>
 </Othr>
 </PrvtId>
 </Id>
 </CdtrSchmId>
 <PmtTpInf>
 <SvcLvl>
 <Cd>SEPA</Cd>
 </SvcLvl>
 <LclInstrm>
 <Cd>CORE</Cd>
 </LclInstrm>
 <SeqTp>FRST</SeqTp>
 </PmtTpInf>
 <MndtRltdInf>
 <MndtId>6570321954</MndtId>
 <DtOfSgntr>2015-05-25</DtOfSgntr>
 <AmdmntInd>false</AmdmntInd>
 </MndtRltdInf>
 <RmtInf>
 <Ustrd>NOVAK PETER, CONTRACT:6570321954,OBD.:01.07.15-01.08.15,ADVAN. PAYM:12.45, PAID:0.00</Ustrd>
 <Strd>
 <CdtrRefInf>
 <Ref>/VS6570321954/SS0114122261/KS3558</Ref>
 </CdtrRefInf>
 </Strd>
 </RmtInf>
 <Dbtr>
 <Nm>NOVAK PETER</Nm>
 </Dbtr>
 <DbtrAcct>
 <Id>
 <IBAN>SK9009000000005037313337</IBAN>
 </Id>
 </DbtrAcct>
 <DbtrAgt>
 <FinInstnId>
 <BIC>GIBASKBX</BIC>
 </FinInstnId>
 </DbtrAgt>
 <CdtrAgt>
 <FinInstnId>
 <BIC>GIBASKBX</BIC>
 </FinInstnId>
 </CdtrAgt>
 <Cdtr>
 <Nm>ABC, A.S.</Nm>
 <PstlAdr>
 <Ctry>SK</Ctry>
 <AdrLine>STEFANOVA 8</AdrLine>
 <AdrLine>816 23 BRATISLAVA 1</AdrLine>
 </PstlAdr>
 </Cdtr>
 <CdtrAcct>
 <Id>
 <IBAN>SK7109000000005037650560</IBAN>
 </Id>
 <Ccy>EUR</Ccy>
 </CdtrAcct>
 </OrgnlTxRef>
 </TxInfAndSts>

5. ANNEX 1 REASON CODES USED

The reasons for a reject by the Creditor Bank, the Debtor Bank or the CSM as present in the Rulebook are mapped to the ISO codes as follows. Other codes may be used when the Creditor Bank has rejected the message.

Code	ISO definition	Reason specified in the Rulebook	Type of R-trans.
AC01	Format of the account number specified is not correct	Account Identifier incorrect (i.e. invalid IBAN of the Debtor)	Reject Return
AC04	Account number specified has been closed	Account closed	Reject Return
AC06	Account specified is blocked, prohibiting posting of transactions against it	Account blocked	Reject Return
AC13	Invalid debtor account type	Debtor account is consumer account	Reject Return
AG01	Transaction forbidden on this type of account (formerly No Agreement)	Direct Debit is forbidden on this account for regulatory reason	Reject Return
AG02	Bank Operation code specified in the message is not valid for receiver	Operation code/ transaction code/ sequence type incorrect invalid file format	Reject Return
AM04	Amount of funds available to cover specified message amount is insufficient	Insufficient funds	Reject Return
AM05	Duplication	Duplication of the Collection	Reject Return Reversal
BE05	Party who initiated the message is not recognized by the end customer	Identifier of the Creditor Incorrect	Reject Return
CNOR	Creditor Bank is not registered under this BIC in the CSM	Creditor Bank is not registered under this BIC in the CSM	Reject
DNOR	Debtor Bank is not registered under this BIC in the CSM	Debtor Bank is not registered under this BIC in the CSM	Reject
FF01	File format incomplete or invalid	File format incomplete or invalid	Reject
FF05	Local Instrument code is missing or invalid	Operation code/ transaction code type incorrect (Direct Debit Type (CORE, COR1) incorrect)	Reject Return
MD01	No mandate	No valid mandate	Reject Return Refund
MD02	Mandate related information data required by the scheme is missing	Mandate data missing or incorrect	Reject
MD06	Return of funds requested by end customer	Disputed authorized transaction	Refund
MD07	End customer is deceased	Debtor Deceased	Reject
MS02	Reason has not been specified by end customer	Refusal by the Debtor	Reject Return
MS03	Reason has not been specified by agent	Reason not specified	Reject Return Reversal
RC01	Bank Identifier code specified in the message has an incorrect format	Bank Identifier (BIC) Incorrect	Reject Return
RR01	Specification of the Debtor's account or unique identification needed for reasons of regulatory requirements is insufficient	Regulatory Reason	Reject Return

	or missing		
RR02	Specification of the Debtor's name and/or address needed for regulatory requirements is insufficient or missing	Regulatory Reason	Reject Return
RR03	Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing	Regulatory Reason	Reject Return
RR04	Regulatory Reason	Regulatory Reason	Reject Return
SL01	Due to specific service offered by the Debtor Agent	Specific Service offered by the Debtor Bank	Reject Return

6. ANNEX 2 MANDATE TRANSLATION FOR SLOVAKIA

SEPA Direct Debit mandate translation for Slovakia based on EPC Doc. EPC175-08-sk published on 23rd November 2012.

Language: Slovak	Approved for (countries): Slovakia
Header texts:	
SEPA Direct Debit Mandate	Súhlas na inkaso v SEPA
Mandate reference – to be completed by the creditor	Referencia súhlasu – vyplní príjemca
CREDITOR'S NAME & LOGO	NÁZOV A LOGO príjemcu
Authorisation statement:	
By signing this mandate form, you authorise (A) {NAME OF CREDITOR} to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from {NAME OF CREDITOR}.	Podpísaním tohto formulára, splnomocňujete (A) {NÁZOV PRÍJEMCU} na posielanie platobných príkazov do vašej banky na odpísanie sumy finančných prostriedkov z vášho účtu a (B) vašu banku na odpísanie sumy finančných prostriedkov z vášho účtu v súlade s platobnými príkazmi od {NÁZOV PRÍJEMCU}.
As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited.	V rámci vašich práv máte právo na refundáciu od vašej banky podľa zmluvných podmienok v zmluve s vašou bankou. Refundáciu si musíte vyžiadať do 8 týždňov so začiatkom odo dňa, kedy bola suma finančných prostriedkov odpísaná z vášho účtu.
Please fill in all the fields marked by *.	Vyplňte všetky políčka označené *.

Upper field texts:		
1	Your name Name of the debtor(s)	Váš názov Názov platiteľa (ov)
2	Your address Street name and number	Vaša adresa Ulica a číslo
3	Postal code City	Poštové smerovacie číslo Mesto
4	Country	Štát
5	Your account number Account number - IBAN	Vaše číslo účtu Číslo účtu - IBAN
6	SWIFT BIC	SWIFT BIC
7	Creditor's name Creditor name	Názov príjemcu Názov príjemcu
8	Creditor identifier	Identifikátor príjemcu
9	Street name and number	Ulica a číslo
10	Postal code City	Poštové smerovacie číslo Mesto
11	Country	Štát
12	Type of payment: Recurrent payment or One-off payment	Typ platby: Opakujúca sa platba alebo jednorázová platba
13	City or town in which you are signing Location Date	Mesto podpísania poverenia Miesto Dátum
Signature texts:		
	Signature(s)	Podpis(y)

Please sign here		Tu podpíšte
Note: Your rights regarding the above mandate are explained in a statement that you can obtain from your bank.		Poznámka: Vaše práva ohľadne vyššie uvedeného poverenia sú vysvetlené vo vyhlásení, ktoré vám môže poskytnúť vaša banka.
Lower field texts:		
Details regarding the underlying relationship between the Creditor and the Debtor – for information purposes only.		Podrobnosti týkajúce sa vzťahu medzi platiteľom a príjemcom – na informatívne účely
14	Debtor identification code Write any code number here which you wish to have quoted by your bank	Identifikačný kód platiteľa Napíšte akékoľvek číslo kódu, ktoré chcete, aby uvádzala vaša banka.
15	Person on whose behalf payment is made	Osoba, v mene ktorej je realizovaná platba
	Name of the Debtor Reference Party: If you are making a payment in respect of an arrangement between {NAME OF CREDITOR} and another person (e.g. where you are paying the other person's bill) please write the other person's name here.	Názov referenčnej strany príjemcu: Ak realizujete platbu podľa dohody medzi {NÁZOV PRÍJEMCU} a inou osobou (napr. ak platíte účet za inú osobu) napíšte názov tejto osoby.
	If you are paying on your own behalf, leave blank.	Ak platíte vo svojom mene (za seba), nevyplňajte.
16	Identification code of the Debtor Reference Party	Identifikačný kód referenčnej strany platiteľa
17	Name of the Creditor Reference Party: Creditor must complete this section if collecting payment on behalf of another party.	Názov referenčnej strany príjemcu: Túto časť vyplní príjemca v prípade, že inkasuje platbu v mene inej strany.
18	Identification code of the Creditor Reference Party	Identifikačný kód referenčnej strany príjemcu
19	In respect of the contract: Identification number of the underlying contract	V súvislosti so zmluvou Identifikačné číslo súvisiacej zmluvy
20	Description of contract	Popis zmluvy
Information texts:		
Please return to		Prosíme vrátiť (komu)
Creditor's use only		Iba pre potreby príjemcu

7. ANNEX 3 RULEBOOK ATTRIBUTE EQUIVALENT

XML tags and rulebook attribute equivalents:

<XML Tag>	Rulebook attribute equivalent
<Cd>	AT-20 The identification code of the Scheme
<Cd>	AT-20 The identification code of the Scheme
<SeqTp>	AT-21 Transaction Type
<CtgyPurp>	AT-59 Category purpose of the Collection
<ReqdColltnDt>	AT-11 Due Date of the Collection
<Nm>	AT-03 Name of the Creditor
<PstlAdr>	AT-05 Address of the Creditor
<CdtrAcct>	AT-04 Account Number of the Creditor.
<BIC>	AT-12 BIC of the Creditor Bank
<Nm>	AT-38 Name of the Creditor Reference Party
<Id>	AT-39 Identification code of the Creditor Reference Party
<Id>	AT-02 Identifier of the Creditor
<EndToEndId>	AT-10 Creditor's reference of the direct debit Collection
<InstdAmt>	AT-06 Amount of the Collection in Euro
<MndtId>	AT-01 Unique Mandate Reference
<DtOfSgntr>	AT-25 Date of Signing of the Mandate
<AmdmntInfDtls>	AT-24 Reason for Amendment of the Mandate
<OrgnlMndtId>	AT-19 Unique Mandate Reference as given by the Original Creditor who issued the Mandate
<Nm>	Original AT-03 Name of the Creditor
<Id>	AT-18 Identifier of the original Creditor who issued the Mandate
<ElctrncSgntr>	AT-16 Placeholder for the electronic signature data, if applicable AT-17 Type of Mandate (paper, e-Mandate)) AT-60 Reference of the validation made by the Debtor Bank (if present in DS-03)
<Id>	AT-02 Identifier of the Creditor
<Nm>	AT-38 Name of the Creditor Reference Party
<Id>	AT-39 Identification code of the Creditor Reference Party
<DbtrAgt>	AT-13 BIC of the Debtor Bank Usage Rule: Only BIC is allowed.
<Nm>	AT-14 Name of the Debtor
<PstlAdr>	AT-09 Address of the Debtor
<Id>	AT-27 Debtor identification code
<DbtrAcct>	AT-07 Account Number of the Debtor
<Nm>	AT-15 Name of the Debtor Reference Party
<Id>	AT-37 Identification code of the Debtor Reference Party
<Purp>	AT-58 Purpose of the Collection
<RmtInf>	AT-22 Remittance information from the Creditor