

PAIN.008.001.08 XML File Structure

Slovenská sporiteľňa, a.s.

Document source

EPC130-08 SDD Core C2PSP IG 2025 V1.0
EPC131-08 SDD B2B C2PSP IG 2025 V1.0

Document Overview

This document converts the uploaded XSD schema into a file-format table similar to the reference structure. The Tag Depth column uses + signs to show nesting level, matching the convention in the sample document.

Tag Depth Structure

+ = Parent element; ++ = child element; +++ and deeper = further nested XML tags.

Character set commonly used in international communication, as follows:

The ISO 20022 XML messages allow for the full range of global language requirements (UTF-8).

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

References, identifications and identifiers must respect the following:

- o Content is restricted to the Latin character set as defined above
- o Content must not start or end with a '/'
- o Content must not contain '//s

File Format Table

Document Block

Field Name - Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Document <Document>	+	Empty Tag	Mandatory	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.08" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.08 pain.008.001.08.xsd">	
CstmrDrctDbtInitn <CstmrDrctDbtInitn>	++	Empty Tag	Mandatory	Scope The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) for a creditor.	
GrpHdr <GrpHdr>	+++	Empty Tag	Mandatory		
MsgId <MsgId>	++++	Yes	Mandatory		Data Type: Max35Text Min length: 1 Max length: 35
CreDtTm <CreDtTm>	++++	Yes	Mandatory		Data Type: ISODateTime
NbOfTx <NbOfTx>	++++	Yes	Mandatory		Data Type: Max15NumericText Format: [0-9]{1,15}
CtrlSum <CtrlSum>	++++	Yes	Mandatory	Mandatory. The fractional part has a maximum of two digits	Data Type: DecimalNumber_EPC130-08 SDD Core C2PSP IG 2025 V1.0 /EPC130-08 SDD Core C2PSP IG 2025 / V1.0 EPC131-08 SDD B2B C2PSP IG 2025 V1.0 Total digits: 18 Fraction digits: 2
InitgPty <InitgPty>	++++	Empty Tag	Mandatory		
Nm <Nm>	+++++	Yes	Optional	'Name' is limited to 70 characters in length.	Data Type: Max140Text_EPC130-08 SDD Core C2PSP IG 2025 V1.0 /EPC130-08 SDD Core C2PSP IG 2025 / V1.0 EPC131-08 SDD B2B C2PSP IG 2025 V1.0 Min length: 1 Max length: 70
Id <Id>	+++++	Empty Tag	Optional		
OrgId <OrgId>	++++++	Empty Tag	Mandatory	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.	
AnyBIC <AnyBIC>	+++++++	Yes	Optional		Data Type: AnyBICDec2014Identifier Format: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
LEI <LEI>	+++++++	Yes	Optional		Data Type: LEIIdentifier Format: [A-Z0-9]{18,18}[0-9]{2,2}
Othr <Othr>	+++++++	Empty Tag	Optional		
Identification <Id>	+++++++	Yes	Mandatory	Identification assigned by an institution.	Data Type: Max35Text Min length: 1 Max length: 35
Scheme Name <SchmeNm>	+++++++	Empty Tag	Optional	Name of the identification scheme. One of Code or Proprietary is allowed.	
Code <Cd>	+++++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list.	Data Type: ExternalOrganisationIdentification1Code Min length: 1 Max length: 4
Proprietary <Prtry>	+++++++	Yes	Mandatory	Name of the identification scheme, in a free text form.	Data Type: Max35Text Min length: 1 Max length: 35
Issuer <Issr>	+++++++	Yes	Optional	Entity that assigns the identification.	Data Type: Max35Text Min length: 1 Max length: 35
PrvtId <PrvtId>	+++++++	Empty Tag	Mandatory	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	
DtAndPlcOfBirth <DtAndPlcOfBirth>	+++++++	Empty Tag	Optional		
Birth Date <BirthDt>	+++++++	Yes	Mandatory	Date on which a person is born.	Data Type: ISODate
Province Of Birth <PrvcOfBirth>	+++++++	Yes	Optional	Province where a person was born.	Data Type: Max35Text Min length: 1 Max length: 35
City Of Birth <CityOfBirth>	+++++++	Yes	Mandatory	City where a person was born.	Data Type: Max35Text Min length: 1 Max length: 35
Country Of Birth <CtryOfBirth>	+++++++	Yes	Mandatory	Country where a person was born.	Data Type: CountryCode Format: [A-Z]{2,2}
Othr <Othr>	+++++++	Empty Tag	Optional		
Identification <Id>	+++++++	Yes	Mandatory	Unique and unambiguous identification of a person.	Data Type: Max35Text Min length: 1 Max length: 35
Scheme Name <SchmeNm>	+++++++	Empty Tag	Optional	Name of the identification scheme.	
Code <Cd>	+++++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list.	Data Type: ExternalPersonIdentification1Code Min length: 1 Max length: 4
Proprietary <Prtry>	+++++++	Yes	Mandatory	Name of the identification scheme, in a free text form.	Data Type: Max35Text Min length: 1 Max length: 35

Field Name - Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Issuer <Issr>	++++++	Yes	Optional	Entity that assigns the identification.	Data Type: Max35Text Min length: 1 Max length: 35
PmtInf <PmtInf>	+++	Empty Tag	Mandatory		
PmtInfId <PmtInfId>	++++	Yes	Mandatory		Data Type: Max35Text Min length: 1 Max length: 35
PmtMtd <PmtMtd>	++++	Yes	Mandatory	Only "DD" is allowed.	Data Type: PaymentMethod2Code Allowed: DD
BtchBookg <BtchBookg>	++++	Yes	Optional	Only "false" is allowed	Data Type: BatchBookingIndicator
NbOfTx <NbOfTx>	++++	Yes	Mandatory	Mandatory.	Data Type: Max15NumericText Format: [0-9](1,15)
CtrlSum <CtrlSum>	++++	Yes	Mandatory	Mandatory.	Data Type: DecimalNumber_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / EPC131-08 SDD B2B C2PSP IG 2025 V1.0 Total digits: 18 Fraction digits: 2
PmtTpInf <PmtTpInf>	++++	Empty Tag	Optional	'Payment Type Information' must be present either here or under 'Direct Debit Transaction Information'.	
SvcLvl <SvcLvl>	+++++	Empty Tag	Mandatory	Mandatory. Only one occurrence is allowed.	
Cd <Cd>	+++++	Yes	Mandatory	AT-T001 The identification code of the Scheme. Only "SEPA" is allowed.	Data Type: ExternalServiceLevel1Code_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / EPC131-08 SDD B2B C2PSP IG 2025 V1.0 Allowed: SEPA Min length: 1 Max length: 4
LclInstrm <LclInstrm>	+++++	Empty Tag	Mandatory	Mandatory.	
Cd <Cd>	+++++	Yes	Mandatory	AT-T001 The identification code of the Scheme. Only "CORE" or "B2B" is allowed. The mixing of different Local Instrument values is not allowed in the same PmtTpInf.	Data Type: ExternalLocalInstrument1Code_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / EPC131-08 SDD B2B C2PSP IG 2025 V1.0 Allowed: CORE or B2B Min length: 1 Max length: 35
SeqTp <SeqTp>	+++++	Yes	Mandatory	Mandatory. AT-M006 The Transaction / Sequence Type. If 'Amendment Indicator' is "true", and 'Original Debtor Account' is set to "SMNDA" (Same Mandate with a New Debtor Account), this message element indicates either "FRST", "RCUR", "FNAL" or "OOFF" (all four codes allowed, no restrictions).	Data Type: SequenceType3Code Allowed: FNAL, FRST, OOFF, RCUR
CtgyPurp <CtgyPurp>	+++++	Empty Tag	Optional	AT-T008 The Category purpose of the Collection. Depending on the agreement between the Creditor and the Creditor PSP, 'Category Purpose' may be forwarded to the Debtor PSP.	
Cd <Cd>	+++++	Yes	Mandatory		Data Type: ExternalCategoryPurpose1Code Min length: 1 Max length: 4
Prtry <Prtry>	+++++	Yes	Mandatory		Data Type: Max35Text Min length: 1 Max length: 35
ReqdColltnDt <ReqdColltnDt>	++++	Yes	Mandatory	AT-T013 The Due Date of the Collection.	Data Type: ISODate
Cdtr <Cdtr>	++++	Empty Tag	Mandatory		
Nm <Nm>	+++++	Yes	Mandatory	Mandatory. AT-E001 The Name of the Creditor. 'Name' is limited to 70 characters in length.	Data Type: Max140Text_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / EPC131-08 SDD B2B C2PSP IG 2025 V1.0 Min length: 1 Max length: 70
PstlAdr <PstlAdr>	+++++	Empty Tag	Optional	STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible. HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory UNSTRUCTURED ADDRESS (As of 15 November 2026, only the use of structured and hybrid addresses will be allowed - based on available information at the moment of publication): At least one occurrence of 'Address line' is mandatory. 'Postal Address' sub-elements other than 'Address Line' and 'Country' are forbidden. SLSP from 15 November 2026: - Business24: Import - Direct Debits / File Transfer: structured or hybrid PstlAdr is supported in pain.008.001.02 and pain.008.001.08, while pain.008.001.02 is supported until 31/12/2027 - Multicash: ✓ MC 3.XX – 4.XX pain.008.001.02: via MC Client: no PstlAdr; Direct communication: only structured PstlAdr), while pain.008.001.02 is supported until 31/12/2027 ✓ MC 5.XX pain.008.001.08: via MC Client or Direct communication: only structured PstlAdr; pain.008.001.02 via Direct communication only structured PstlAdr) The MCC application, version 5.0, will be available in the third quarter of 2026. pain.008.001.02 is supported until 31/12/2027	

Field Name - Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Dept <Dept>	+++++	Yes	Optional		Data Type: Max70Text Min length: 1 Max length: 70
SubDept <SubDept>	+++++	Yes	Optional		Data Type: Max70Text Min length: 1 Max length: 70
StrtNm <StrtNm>	+++++	Yes	Optional		Data Type: Max70Text Min length: 1 Max length: 70
BldgNb <BldgNb>	+++++	Yes	Optional		Data Type: Max16Text Min length: 1 Max length: 16
BldgNm <BldgNm>	+++++	Yes	Optional		Data Type: Max35Text Min length: 1 Max length: 35
Flr <Flr>	+++++	Yes	Optional		Data Type: Max70Text Min length: 1 Max length: 70
PstBx <PstBx>	+++++	Yes	Optional		Data Type: Max16Text Min length: 1 Max length: 16
Room <Room>	+++++	Yes	Optional		Data Type: Max70Text Min length: 1 Max length: 70
PstCd <PstCd>	+++++	Yes	Optional		Data Type: Max16Text Min length: 1 Max length: 16
TwnNm <TwnNm>	+++++	Yes	Mandatory		Data Type: Max35Text Min length: 1 Max length: 35
TwnLctnNm <TwnLctnNm>	+++++	Yes	Optional		Data Type: Max35Text Min length: 1 Max length: 35
DstrctNm <DstrctNm>	+++++	Yes	Optional		Data Type: Max35Text Min length: 1 Max length: 35
CtrySubDvsn <CtrySubDvsn>	+++++	Yes	Optional		Data Type: Max35Text Min length: 1 Max length: 35
Ctry <Ctry>	+++++	Yes	Mandatory		Data Type: CountryCode Format: [A-Z]{2,2}
AdrLine <AdrLine>	+++++	Yes	Optional	Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements at least 'TwnNm' and 'Country' are mandatory (hybrid address).	Data Type: Max70Text Min length: 1 Max length: 70
CdtrAcct <CdtrAcct>	++++	Empty Tag	Mandatory	AT-C001 The account number (IBAN) of the Creditor.	
Id <Id>	++++	Empty Tag	Mandatory	Only IBAN is allowed.	
IBAN <IBAN>	+++++	Yes	Mandatory		Data Type: IBAN2007Identifier Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
Ccy <Ccy>	++++	Yes	Optional		Data Type: ActiveOrHistoricCurrencyCode Format: [A-Z]{3,3}
CdtrAgt <CdtrAgt>	++++	Empty Tag	Mandatory		
FinInstnId <FinInstnId>	+++++	Empty Tag	Mandatory	Either 'BICFI' or 'Other/Identification' must be used.	
BICFI <BICFI>	+++++	Yes	Optional	Only GIBASKBXXXX is allowed.	Data Type: BICFIDec2014Identifier Format: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
UltmtCdtr <UltmtCdtr>	++++	Empty Tag	Optional	This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.	
Nm <Nm>	++++	Yes	Optional	AT-E007 The Name of the Creditor Reference Party. 'Name' is limited to 70 characters in length.	Data Type: Max140Text_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / EPC131-08 SDD B2B C2PSP IG 2025 V1.0 Min length: 1 Max length: 70
Id <Id>	++++	Empty Tag	Optional	AT-E010 The Identification code of the Creditor Reference Party.	
OrgId <OrgId>	+++++	Empty Tag	Mandatory	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.	
AnyBIC <AnyBIC>	+++++	Yes	Optional		Data Type: AnyBICDec2014Identifier Format: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
LEI <LEI>	+++++	Yes	Optional		Data Type: LEIIdentifier Format: [A-Z0-9]{18,18}[0-9]{2,2}
Othr <Othr>	+++++	Empty Tag	Optional		
Identification <Id>	+++++	Yes	Mandatory	Identification assigned by an institution.	Data Type: Max35Text Min length: 1 Max length: 35
Scheme Name <SchmeNm>	+++++	Empty Tag	Optional	Name of the identification scheme.	

Field Name - Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Code <Cd>	+++++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list.	Data Type: ExternalOrganisationIdentification1Code Min length: 1 Max length: 4
Proprietary <Prtry>	+++++++	Yes	Mandatory	Name of the identification scheme, in a free text form.	Data Type: Max35Text Min length: 1 Max length: 35
Issuer <Issr>	+++++++	Yes	Optional	Entity that assigns the identification.	Data Type: Max35Text Min length: 1 Max length: 35
PrvtId <PrvtId>	+++++	Empty Tag	Mandatory	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	
Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.					
DtAndPlcOfBirth <DtAndPlcOfBirth>	++++++	Empty Tag	Optional		
Birth Date <BirthDt>	++++++	Yes	Mandatory	Date on which a person is born.	Data Type: ISODate
Province Of Birth <PrvcOfBirth>	++++++	Yes	Optional	Province where a person was born.	Data Type: Max35Text Min length: 1 Max length: 35
City Of Birth <CityOfBirth>	++++++	Yes	Mandatory	City where a person was born.	Data Type: Max35Text Min length: 1 Max length: 35
Country Of Birth <CtryOfBirth>	++++++	Yes	Mandatory	Country where a person was born.	Data Type: CountryCode Format: {A-Z}[2,2]
Othr <Othr>	++++++	Empty Tag	Optional		
Identification <Id>	++++++	Yes	Mandatory	Unique and unambiguous identification of a person.	Data Type: Max35Text Min length: 1 Max length: 35
Scheme Name <SchmeNm>	++++++	Empty Tag	Optional	Name of the identification scheme.	
Code <Cd>	++++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list.	Data Type: ExternalPersonIdentification1Code Min length: 1 Max length: 4
Proprietary <Prtry>	++++++	Yes	Mandatory	Name of the identification scheme, in a free text form.	Data Type: Max35Text Min length: 1 Max length: 35
Issuer <Issr>	++++++	Yes	Optional	Entity that assigns the identification.	Data Type: Max35Text Min length: 1 Max length: 35
ChrgBr <ChrgBr>	++++	Yes	Optional	Only "SLEV" is allowed. It is recommended that this element be specified at 'Payment Information' level.	Data Type: ChargeBearerType1Code Allowed: SLEV
CdtrSchmeld <CdtrSchmeld>	++++	Empty Tag	Optional	It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'. This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.	
Id <Id>	++++	Empty Tag	Mandatory	Mandatory. AT-E005 The Identifier of the Creditor.	
PrvtId <PrvtId>	+++++	Empty Tag	Mandatory	Mandatory.	
Othr <Othr>	+++++	Empty Tag	Mandatory	Mandatory. Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. 'Proprietary' under 'Scheme Name' must specify "SEPA".	
Id <Id>	+++++	Yes	Mandatory	A Creditor ID (Creditor Identifier) is a unique identifier used in the SEPA Direct Debit system to identify the organization that collects payments directly from customers' bank accounts. It is assigned to the creditor (the company or organization receiving the payment) and ensures that the creditor can be uniquely identified across all SEPA countries. A Slovak Creditor ID might look like this: SK12ZZZ1234567890	Data Type: Max35Text Min length: 1 Max length: 35
SchmeNm <SchmeNm>	++++++	Empty Tag	Mandatory		
Prtry <Prtry>	++++++	Yes	Mandatory	Only "SEPA" is allowed.	Data Type: Max35Text Min length: 1 Max length: 35
DrctDbtTxInf <DrctDbtTxInf>	++++	Empty Tag	Mandatory		
PmtId <PmtId>	+++++	Empty Tag	Mandatory		
InstrId <InstrId>	+++++	Yes	Optional		Data Type: Max35Text Min length: 1 Max length: 35
EndToEndId <EndToEndId>	+++++	Yes	Mandatory	AT-T015 The Creditor's reference of the Direct Debit Transaction. For more details of SK AOS visit: https://www.sbaonline.sk/wp-content/uploads/2020/03/sepa-slovakia-payment-symbols.pdf	Data Type: Max35Text Min length: 1 Max length: 35
PmtTplnf <PmtTplnf>	+++++	Empty Tag	Optional	'Payment Type Information' must be present either here or directly under 'Payment Information'.	
SvcLvl <SvcLvl>	+++++	Empty Tag	Mandatory	Mandatory. Only one occurrence is allowed.	
Cd <Cd>	+++++	Yes	Mandatory	AT-T001 The identification code of the Scheme. Only "SEPA" is allowed.	Data Type: ExternalServiceLevel1Code_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / EPC131-08 SDD B2B C2PSP IG 2025 V1.0 Allowed: SEPA Min length: 1 Max length: 4

Field Name - Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
LclInstrm <LclInstrm>	++++++	Empty Tag	Mandatory	Mandatory.	
Cd <Cd>	++++++	Yes	Mandatory	AT-T001 The identification code of the Scheme. Only "CORE" or "B2B" is allowed. The mixing of different Local Instrument values is not allowed in the same message.	Data Type: ExternalLocalInstrument1Code Min length: 1 Max length: 35
SeqTp <SeqTp>	++++++	Yes	Mandatory	Mandatory. AT-M006 The Transaction / Sequence Type. If 'Amendment Indicator' is "true", and 'Original Debtor Account' is set to "SMNDA" (Same Mandate with a New Debtor Account), this message element indicates either "FRST", "RCUR", "FNAL" or "OOFF" (all four codes allowed, no restrictions).	Data Type: SequenceType3Code Allowed: FNAL, FRST, OOFF, RCUR
CtgyPurp <CtgyPurp>	++++++	Empty Tag	Optional	AT-T008 The Category purpose of the Collection. Depending on the agreement between the Creditor and the Creditor PSP, 'Category Purpose' may be forwarded to the Debtor PSP.	
Cd <Cd>	++++++	Yes	Mandatory		Data Type: ExternalCategoryPurpose1Code Min length: 1 Max length: 4
Prtry <Prtry>	++++++	Yes	Mandatory		Data Type: Max35Text Min length: 1 Max length: 35
InstdAmt <InstdAmt>	+++++	Yes	Mandatory	AT-T002 The Amount of the Collection in Euro. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits. AT-T002 The Amount of the Collection in Euro.	Max: 999999999.99 Min: 0.01 Fraction digits: 2 Attribute @Ccy: ActiveOrHistoricCurrencyCode_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / (required) EPC131-08 SDD B2B C2PSP IG 2025 V1.0
ChrgBr <ChrgBr>	+++++	Yes	Optional	Only "SLEV" is allowed.	Data Type: ChargeBearerType1Code Allowed: SLEV
DrctDbtTx <DrctDbtTx>	+++++	Empty Tag	Mandatory	Mandatory.	
MndtRltdInf <MndtRltdInf>	++++++	Empty Tag	Mandatory	Mandatory.	
MndtId <MndtId>	++++++	Yes	Mandatory	Mandatory. AT-M001 The Unique Mandate Reference.	Data Type: Max35Text Min length: 1 Max length: 35
DtOfSgnt <DtOfSgnt>	++++++	Yes	Mandatory	Mandatory. AT-M008 The Date of Signing of the Mandate.	Data Type: ISODate
AmdmntInd <AmdmntInd>	++++++	Yes	Optional	"false" or "true"	Data Type: TrueFalseIndicator
AmdmntInfDtls <AmdmntInfDtls>	++++++	Empty Tag	Conditional	AT-M007 The Reason for Amendment of the Mandate. Mandatory if 'Amendment Indicator' is "true". The reason from the Rulebook is indicated by using the following message sub-elements.	
OrgnlMndtId <OrgnlMndtId>	++++++	Yes	Conditional	AT-M005 The Unique Mandate Reference as given by the Original Creditor who issued the Mandate. Mandatory if changes occur in 'Mandate Identification', otherwise not to be used.	Data Type: Max35Text Min length: 1 Max length: 35
OrgnlCdtrSchmeld <OrgnlCdtrSchmeld>	++++++	Empty Tag	Conditional	Mandatory if changes occur in 'Creditor Scheme Identification' and or 'Name', otherwise not to be used.	
Nm <Nm>	++++++	Yes	Optional	Original AT-E001 The Name of the Creditor. If present the new 'Name' must be specified under 'Creditor'. 'Name' is limited to 70 characters in length.	Data Type: Max140Text_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / EPC131-08 SDD B2B C2PSP IG 2025 V1.0 Min length: 1 Max length: 70
Id <Id>	++++++	Empty Tag	Optional	AT-M004 The Identifier of the original Creditor who issued the Mandate.	
PrvtId <PrvtId>	++++++	Empty Tag	Mandatory	Private Identification is used to identify either an organization or a private person.	
Othr <Othr>	++++++	Empty Tag	Mandatory	Mandatory. Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. 'Proprietary' under 'Scheme Name' must specify "SEPA".	
Id <Id>	++++++	Yes	Mandatory	Mandatory. A Creditor ID (Creditor Identifier) is a unique identifier used in the SEPA Direct Debit system to identify the organization that collects payments directly from customers' bank accounts. It is assigned to the creditor (the company or organization receiving the payment) and ensures that the creditor can be uniquely identified across all SEPA countries. A Slovak Creditor ID might look like this: SK12ZZZ1234567890	Data Type: Max35Text Min length: 1 Max length: 35
SchmeNm <SchmeNm>	++++++	Empty Tag	Mandatory		
Prtry <Prtry>	++++++	Yes	Mandatory		Data Type: Max35Text Min length: 1 Max length: 35
OrgnlDbtrAcct <OrgnlDbtrAcct>	++++++	Empty Tag	Optional	To use 'Identification' under 'Other' under 'Identification' with code "SMNDA" (Same Mandate with a New Debtor Account) to indicate same mandate with new Debtor Account. Or In case of an account change within the same PSP, IBAN is allowed.	
Id <Id>	++++++	Empty Tag	Mandatory		
IBAN <IBAN>	++++++	Yes	Mandatory	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	Data Type: IBAN2007Identifier Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
Other <Othr>	++++++	Empty Tag	Mandatory	Unique identification of an account, as assigned by the account servicer, using an identification scheme.	
Identification <Id>	++++++	Yes	Mandatory	Identification assigned by an institution.	Data Type: Max34Text Min length: 1 Max length: 34

Field Name - Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
OrgnIDbtrAgt <OrgnIDbtrAgt>	++++++	Empty Tag	Optional	Not to be used if element 'Original Debtor Account' is populated with "SMNDA" (Same Mandate with a New Debtor Account).	
Financial Institution Identification <FinInstnId>	++++++	Empty Tag	Mandatory	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognized or proprietary identification scheme.	
BICFI <BICFI>	++++++	Yes	Optional	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)".	Data Type: BICFIDec2014Identifier Format: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
Other <Othr>	++++++	Empty Tag	Optional	Unique identification of an agent, as assigned by an institution, using an identification scheme.	
Identification <Id>	++++++	Yes	Mandatory	Unique and unambiguous identification of a person.	Data Type: Max35Text Min length: 1 Max length: 35
ElectmcSgntr <ElectmcSgntr>	+++++	Yes	Optional	AT-M010 The Placeholder for the electronic signature data, if applicable. AT-M002 The Type of Mandate (paper, e-Mandate). AT-M013 The Reference of the validation made by the Debtor PSP (if present in DS-03). If the direct debit is based on an EPC electronic mandate, this data element must contain AT-M013 which is the reference to the Mandate Acceptance Report made by the Debtor PSP. This data element is not to be used if the mandate is a paper mandate. AT-M010 The Placeholder for the electronic signature data, if applicable. AT-M002 The Type of Mandate (paper, e-Mandate). AT-M013 The Reference of the validation made by the Debtor PSP (if present in DS-03).	Data Type: Max1025Text Min length: 1 Max length: 1025
CdtrSchmId <CdtrSchmId>	+++++	Empty Tag	Optional	It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'. This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.	
Id <Id>	+++++	Empty Tag	Mandatory	Mandatory. AT-E005 The Identifier of the Creditor.	
PrvtId <PrvtId>	++++++	Empty Tag	Mandatory	Private Identification is used to identify either an organisation or a private person.	
Othr <Othr>	++++++	Empty Tag	Mandatory	Mandatory. Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed. 'Identification' must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2. 'Proprietary' under 'Scheme Name' must specify "SEPA".	
Id <Id>	++++++	Yes	Mandatory	A Creditor ID (Creditor Identifier) is a unique identifier used in the SEPA Direct Debit system to identify the organization that collects payments directly from customers' bank accounts. It is assigned to the creditor (the company or organization receiving the payment) and ensures that the creditor can be uniquely identified across all SEPA countries. A Slovak Creditor ID might look like this: SK12ZZZ1234567890	Data Type: Max35Text Min length: 1 Max length: 35
SchmeNm <SchmeNm>	++++++	Empty Tag	Mandatory		
Prtry <Prtry>	++++++	Yes	Mandatory	Only SEPA is allowed.	Data Type: Max35Text Min length: 1 Max length: 35
UltmtCdtr <UltmtCdtr>	+++++	Empty Tag	Optional	This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.	
Nm <Nm>	+++++	Yes	Optional	AT-E007 The Name of the Creditor Reference Party. 'Name' is limited to 70 characters in length.	Data Type: Max140Text_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / EPC131-08 SDD B2B C2PSP IG 2025 V1.0 Min length: 1 Max length: 70
Id <Id>	+++++	Empty Tag	Optional	AT-E010 The Identification code of the Creditor Reference Party.	
OrgId <OrgId>	++++++	Empty Tag	Mandatory	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.	
AnyBIC <AnyBIC>	++++++	Yes	Optional		Data Type: AnyBICDec2014Identifier Format: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
LEI <LEI>	++++++	Yes	Optional		Data Type: LEIIdentifier Format: [A-Z0-9]{18,18}[0-9]{2,2}
Othr <Othr>	++++++	Empty Tag	Optional		
Identification <Id>	++++++	Yes	Mandatory	Identification assigned by an institution.	Data Type: Max35Text Min length: 1 Max length: 35
Scheme Name <SchmeNm>	++++++	Empty Tag	Optional	Name of the identification scheme.	
Code <Cd>	++++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list.	Data Type: ExternalOrganisationIdentification1Code Min length: 1 Max length: 4
Proprietary <Prtry>	++++++	Yes	Mandatory	Name of the identification scheme, in a free text form.	Data Type: Max35Text Min length: 1 Max length: 35
Issuer <Issr>	++++++	Yes	Optional	Entity that assigns the identification.	Data Type: Max35Text Min length: 1 Max length: 35
PrvtId <PrvtId>	+++++	Empty Tag	Mandatory	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	
Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.					
DtAndPlcOfBirth <DtAndPlcOfBirth>	++++++	Empty Tag	Optional		
Birth Date <BirthDt>	++++++	Yes	Mandatory	Date on which a person is born.	Data Type: ISODate
Province Of Birth <PrvcOfBirth>	++++++	Yes	Optional	Province where a person was born.	Data Type: Max35Text Min length: 1 Max length: 35

Field Name - Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
City-Of-Birth <CityOfBirth>	+++++++	Yes	Mandatory	City where a person was born.	Data Type: Max35Text Min length: 1 Max length: 35
Country-Of-Birth <CtryOfBirth>	+++++++	Yes	Mandatory	Country where a person was born.	Data Type: CountryCode Format: [A-Z]{2,2}
Othr <Othr>	+++++++	Empty Tag	Optional		
Identification <Id>	+++++++	Yes	Mandatory	Unique and unambiguous identification of a person.	Data Type: Max35Text Min length: 1 Max length: 35
Scheme-Name <SchmeNm>	+++++++	Empty Tag	Optional	Name of the identification scheme.	
Code <Cd>	+++++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list.	Data Type: ExternalPersonIdentification1Code Min length: 1 Max length: 4
Proprietary <Prtry>	+++++++	Yes	Mandatory	Name of the identification scheme, in a free text form.	Data Type: Max35Text Min length: 1 Max length: 35
Issuer <Issr>	+++++++	Yes	Optional	Entity that assigns the identification.	Data Type: Max35Text Min length: 1 Max length: 35
DbtrAgt <DbtrAgt>	+++++	Empty Tag	Mandatory		
FinInstnId <FinInstnId>	+++++	Empty Tag	Mandatory	Either 'BICFI' or 'Other/Identification' must be used.	
BICFI <BICFI>	+++++	Yes	Optional	AT-D002 BIC code of the Debtor PSP.	Data Type: BICFIDec2014Identifier Format: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
Othr <Othr>	+++++	Empty Tag	Optional		
Id <Id>	+++++++	Yes	Mandatory	Only "NOTPROVIDED" is allowed.	Data Type: Max35Text Min length: 1 Max length: 35
Dbtr <Dbtr>	+++++	Empty Tag	Mandatory		
Nm <Nm>	+++++	Yes	Mandatory	Mandatory. AT-P001 The Name of the Debtor. 'Name' is limited to 70 characters in length.	Data Type: Max140Text_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / EPC131-08 SDD B2B C2PSP IG 2025 V1.0 Min length: 1 Max length: 70
PstlAdr <PstlAdr>	+++++	Empty Tag	Optional	STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible. HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory UNSTRUCTURED ADDRESS (As of 15 November 2026, only the use of structured and hybrid addresses will be allowed - based on available information at the moment of publication); At least one occurrence of 'Address line' is mandatory. 'Postal Address' sub-elements other than 'Address Line' and 'Country' are forbidden. SLSP from 15 November 2026: - Business24: Import - Direct Debits / File Transfer: structured or hybrid PstlAdr is supported in pain.008.001.02 and pain.008.001.08, while pain.008.001.02 is supported until 31/12/2027 - Multicash: ✓ MC 3.XX – 4.XX pain.008.001.02: via MC Client: no PstlAdr; Direct communication: only structured PstlAdr, while pain.008.001.02 is supported until 31/12/2027 ✓ MC 5.XX pain.008.001.08: via MC Client or Direct communication: only structured PstlAdr; pain.008.001.02 via Direct communication only structured PstlAdr) The MCC application, version 5.0, will be available in the third quarter of 2026. pain.008.001.02 is supported until 31/12/2027	
Dept <Dept>	+++++	Yes	Optional		Data Type: Max70Text Min length: 1 Max length: 70
SubDept <SubDept>	+++++	Yes	Optional		Data Type: Max70Text Min length: 1 Max length: 70
StrtNm <StrtNm>	+++++	Yes	Optional		Data Type: Max70Text Min length: 1 Max length: 70
BldgNb <BldgNb>	+++++	Yes	Optional		Data Type: Max16Text Min length: 1 Max length: 16
BldgNm <BldgNm>	+++++	Yes	Optional		Data Type: Max35Text Min length: 1 Max length: 35
Flr <Flr>	+++++	Yes	Optional		Data Type: Max70Text Min length: 1 Max length: 70

Field Name - Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
PstBx <PstBx>	+++++++	Yes	Optional		Data Type: Max16Text Min length: 1 Max length: 16
Room <Room>	+++++++	Yes	Optional		Data Type: Max70Text Min length: 1 Max length: 70
PstCd <PstCd>	+++++++	Yes	Optional		Data Type: Max16Text Min length: 1 Max length: 16
TwnNm <TwnNm>	+++++++	Yes	Mandatory		Data Type: Max35Text Min length: 1 Max length: 35
TwnLctnNm <TwnLctnNm>	+++++++	Yes	Optional		Data Type: Max35Text Min length: 1 Max length: 35
DstrctNm <DstrctNm>	+++++++	Yes	Optional		Data Type: Max35Text Min length: 1 Max length: 35
CtrySubDvsn <CtrySubDvsn>	+++++++	Yes	Optional		Data Type: Max35Text Min length: 1 Max length: 35
Ctry <Ctry>	+++++++	Yes	Mandatory		Data Type: CountryCode Format: [A-Z]{2,2}
AdrLine <AdrLine>	+++++++	Yes	Optional	Only two occurrences are allowed. If 'Address Line' is used, then 'Postal Address' sub-elements at least 'TwnNm' and 'Country' are mandatory (hybrid address).	Data Type: Max70Text Min length: 1 Max length: 70
Id <Id>	+++++	Empty Tag	Optional	AT-P004 Debtor identification code.	
OrgId <OrgId>	+++++++	Empty Tag	Mandatory	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.	
AnyBIC <AnyBIC>	+++++++	Yes	Optional		Data Type: AnyBICDec2014Identifier Format: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
LEI <LEI>	+++++++	Yes	Optional		Data Type: LEIIdentifier Format: [A-Z0-9]{18,18}[0-9]{2,2}
Othr <Othr>	+++++++	Empty Tag	Optional		
Identification <Id>	+++++++	Yes	Mandatory	Identification assigned by an institution.	Data Type: Max35Text Min length: 1 Max length: 35
Scheme Name <SchmeNm>	+++++++	Empty Tag	Optional	Name of the identification scheme.	
Code <Cd>	+++++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list.	Data Type: ExternalOrganisationIdentification1Code Min length: 1 Max length: 4
Proprietary <Prtry>	+++++++	Yes	Mandatory	Name of the identification scheme, in a free text form.	Data Type: Max35Text Min length: 1 Max length: 35
Issuer <Issr>	+++++++	Yes	Optional	Entity that assigns the identification.	Data Type: Max35Text Min length: 1 Max length: 35
PrvtId <PrvtId>	+++++	Empty Tag	Mandatory	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	
DtAndPlcOfBirth <DtAndPlcOfBirth>	+++++++	Empty Tag	Optional		
Birth Date <BirthDt>	+++++++	Yes	Mandatory	Date on which a person is born.	Data Type: ISODate
Province Of Birth <PrvcOfBirth>	+++++++	Yes	Optional	Province where a person was born.	Data Type: Max35Text Min length: 1 Max length: 35
City Of Birth <CityOfBirth>	+++++++	Yes	Mandatory	City where a person was born.	Data Type: Max35Text Min length: 1 Max length: 35
Country Of Birth <CtryOfBirth>	+++++++	Yes	Mandatory	Country where a person was born.	Data Type: CountryCode Format: [A-Z]{2,2}
Othr <Othr>	+++++++	Empty Tag	Optional		
Identification <Id>	+++++++	Yes	Mandatory	Unique and unambiguous identification of a person.	Data Type: Max35Text Min length: 1 Max length: 35
Scheme Name <SchmeNm>	+++++++	Empty Tag	Optional	Name of the identification scheme.	
Code <Cd>	+++++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list.	Data Type: ExternalPersonIdentification1Code Min length: 1 Max length: 4
Proprietary <Prtry>	+++++++	Yes	Mandatory	Name of the identification scheme, in a free text form.	Data Type: Max35Text Min length: 1 Max length: 35
Issuer <Issr>	+++++++	Yes	Optional	Entity that assigns the identification.	Data Type: Max35Text Min length: 1 Max length: 35
DbtrAcct <DbtrAcct>	+++++	Empty Tag	Mandatory	AT-D001 The account number (IBAN) of the Debtor. Only IBAN is allowed.	
Id <Id>	+++++	Empty Tag	Mandatory		

Field Name - Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
IBAN <IBAN>	++++++	Yes	Mandatory		Data Type: IBAN2007Identifier Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
UltmtDbtr <UltmtDbtr>	+++++	Empty Tag	Optional	Mandatory, if provided by the Debtor in the Mandate.	
Nm <Nm>	++++++	Yes	Conditional	AT-P006 The Name of the Debtor Reference Party. 'Name' is limited to 70 characters in length. Mandatory if provided by the Debtor in the mandate.	Data Type: Max140Text_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / EPC131-08 SDD B2B C2PSP IG 2025 V1.0 Min length: 1 Max length: 70
Id <Id>	++++++	Empty Tag	Optional	AT-P007 The Identification code of the Debtor Reference Party.	
Orgld <Orgld>	++++++	Empty Tag	Mandatory	Either 'AnyBICI', 'LEI' or one occurrence of 'Other' is allowed.	
AnyBIC <AnyBIC>	++++++	Yes	Optional		Data Type: AnyBICDec2014Identifier Format: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
LEI <LEI>	++++++	Yes	Optional		Data Type: LEIIdentifier Format: [A-Z0-9]{18,18}[0-9]{2,2}
Othr <Othr>	++++++	Empty Tag	Optional		
Identification <Id>	++++++	Yes	Mandatory	Identification assigned by an institution.	Data Type: Max35Text Min length: 1 Max length: 35
Scheme Name <SchmeNm>	++++++	Empty Tag	Optional	Name of the identification scheme.	
Code <Cd>	++++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list.	Data Type: ExternalOrganisationIdentification1Code Min length: 1 Max length: 4
Proprietary <Prtry>	++++++	Yes	Mandatory	Name of the identification scheme, in a free text form.	Data Type: Max35Text Min length: 1 Max length: 35
Issuer <Issr>	++++++	Yes	Optional	Entity that assigns the identification.	Data Type: Max35Text Min length: 1 Max length: 35
Prvtld <Prvtld>	++++++	Empty Tag	Mandatory	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.	
DtAndPlcOfBirth <DtAndPlcOfBirth>	++++++	Empty Tag	Optional		
Birth Date <BirthDt>	++++++	Yes	Mandatory	Date on which a person is born.	Data Type: ISODate
Province Of Birth <PrvcOfBirth>	++++++	Yes	Optional	Province where a person was born.	Data Type: Max35Text Min length: 1 Max length: 35
City Of Birth <CityOfBirth>	++++++	Yes	Mandatory	City where a person was born.	Data Type: Max35Text Min length: 1 Max length: 35
Country Of Birth <CtryOfBirth>	++++++	Yes	Mandatory	Country where a person was born.	Data Type: CountryCode Format: [A-Z]{2,2}
Othr <Othr>	++++++	Empty Tag	Optional		
Identification <Id>	++++++	Yes	Mandatory	Unique and unambiguous identification of a person.	Data Type: Max35Text Min length: 1 Max length: 35
Scheme Name <SchmeNm>	++++++	Empty Tag	Optional	Name of the identification scheme.	
Code <Cd>	++++++	Yes	Mandatory	Name of the identification scheme, in a coded form as published in an external list.	Data Type: ExternalPersonIdentification1Code Min length: 1 Max length: 4
Proprietary <Prtry>	++++++	Yes	Mandatory	Name of the identification scheme, in a free text form.	Data Type: Max35Text Min length: 1 Max length: 35
Issuer <Issr>	++++++	Yes	Optional	Entity that assigns the identification.	Data Type: Max35Text Min length: 1 Max length: 35
Purp <Purp>	+++++	Empty Tag	Optional	AT-T007 The Purpose of the Collection.	
Cd <Cd>	+++++	Yes	Mandatory		Data Type: ExternalPurpose1Code Min length: 1 Max length: 4
RmtInf <RmtInf>	+++++	Empty Tag	Optional	AT-T012 The Remittance information sent by the Creditor to the Debtor in the Collection. Either 'Structured' or 'Unstructured', may be present. AT-T012 The Remittance information sent by the Creditor to the Debtor in the Collection.	
Ustrd <Ustrd>	+++++	Yes	Optional	'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor. Only one occurrence of 'Unstructured' is allowed. If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Creditor), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Creditor) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users".	Data Type: Max140Text Min length: 1 Max length: 140

Field Name - Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Strd <Strd>	+++++	Empty Tag	Optional	'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length. Only one occurrence of 'Structured' is allowed.	
CdtrRefInf <CdtrRefInf>	+++++	Empty Tag	Optional	When present, the Creditor PSP is not obliged to validate the reference information. When used, both 'Type' and 'Reference' must be present.	
Tp <Tp>	+++++	Empty Tag	Conditional	Mandatory if 'Creditor Reference Information' is used.	
CdOrPrtry <CdOrPrtry>	+++++	Empty Tag	Mandatory		
Cd <Cd>	+++++	Yes	Mandatory	Only "SCOR" is allowed.	Data Type: DocumentType3Code Allowed: SCOR
Issr <Issr>	+++++	Yes	Optional		Data Type: Max35Text Min length: 1 Max length: 35
Ref <Ref>	+++++	Yes	Conditional	Mandatory if 'Creditor Reference Information' is used. If 'Creditor' Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain. RF Creditor Reference may be used (ISO 11649).	Data Type: Max35Text Min length: 1 Max length: 35 Occurrence: 1

Appendix 1 - Simple Types and Restrictions

Simple Type	Base	Restrictions / Format	Definition
ActiveOrHistoricCurrencyAndAmount_SimpleType	decimal	Min: 0 Total digits: 18 Fraction digits: 5	Number of monetary units specified in an active or a historic currency where the unit of currency is explicit and compliant with ISO 4217.
ActiveOrHistoricCurrencyCode_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / ActiveOrHistoricCurrencyCode_EPC131-08 SDD B2B C2P_2025_V1.0	ActiveOrHistoricCurrencyCode	Allowed: EUR Format: [A-Z]{3,3}	
AnyBICDec2014Identifier	string	Format: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Code allocated to a financial or non-financial institution by the ISO 9362 Registration Authority, as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".
BICFIDec2014Identifier	string	Format: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362: 2014 - "Banking - Banking telecommunication messages - Business identifier code (BIC)".
ChargeBearerType1Code	string	Allowed: SLEV	Specifies which party(ies) will pay charges due for processing of the instruction.
CountryCode	string	Format: [A-Z]{2,2}	(ISO 3166, Alpha-2 code)
DecimalNumber	decimal	Total digits: 18 Fraction digits: 17	Number of objects represented as a decimal number, for example 0.75 or 45.6.
DecimalNumber_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / DecimalNumber_EPC131-08 SDD B2B C2PSP IG 2025 V1.0	DecimalNumber	Total digits: 18 Fraction digits: 2	
DocumentType3Code	string	Allowed: SCOR	Specifies a type of financial or commercial document.
ExternalCategoryPurpose1Code	string	Min length: 1 Max length: 4	Specifies the category purpose, as published in an external category purpose code list. External code sets can be downloaded from www.iso20022.org .
ExternalLocalInstrument1Code	string	Min length: 1 Max length: 35	Specifies the external local instrument code in the format of character string with a maximum length of 35 characters. The list of valid codes is an external code list published separately. External code sets can be downloaded from www.iso20022.org .
ExternalLocalInstrument1Code_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / ExternalLocalInstrument1Code_EPC131-08 SDD B2B C2P_2025_V1.0	ExternalLocalInstrument1Code	Allowed: CORE or B2B Min length: 1 Max length: 35	
ExternalOrganisationIdentification1Code	string	Min length: 1 Max length: 4	Specifies the external organisation identification scheme name code in the format of character string with a maximum length of 4 characters. The list of valid codes is an external code list published separately. External code sets can be downloaded from www.iso20022.org .
ExternalPersonIdentification1Code	string	Min length: 1 Max length: 4	Specifies the external person identification scheme name code in the format of character string with a maximum length of 4 characters. The list of valid codes is an external code list published separately. External code sets can be downloaded from www.iso20022.org .
ExternalPurpose1Code	string	Min length: 1 Max length: 4	Specifies the external purpose code in the format of character string with a maximum length of 4 characters. The list of valid codes is an external code list published separately. External code sets can be downloaded from www.iso20022.org .
ExternalServiceLevel1Code	string	Min length: 1 Max length: 4	Specifies the external service level code in the format of character string with a maximum length of 4 characters. The list of valid codes is an external code list published separately. External code sets can be downloaded from www.iso20022.org .
ExternalServiceLevel1Code_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / ExternalServiceLevel1Code_EPC131-08 SDD B2B C2P_2025_V1.0	ExternalServiceLevel1Code	Allowed: SEPA Min length: 1 Max length: 4	
IBAN2007Identifier	string	Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	
ISODate	date		YYYY-MM-DD
ISODateTime	dateTime		local time format: YYYY-MM-DDThh:mm:ss.sss
LEIIdentifier	string	Format: [A-Z0-9]{18,18}[0-9]{2,2}	Legal Entity Identifier is a code allocated to a party as described in ISO 17442 "Financial Services - Legal Entity Identifier (LEI)".
Max1025Text	string	Min length: 1 Max length: 1025	Specifies a character string with a maximum length of 1025 characters.
Max140Text	string	Min length: 1 Max length: 140	Specifies a character string with a maximum length of 140 characters.
Max140Text_EPC130-08 SDD Core C2PSP IG 2025 V1.0 / Max140Text_EPC131-08 SDD B2B C2P_2025_V1.0	Max140Text	Min length: 1 Max length: 70	
Max15NumericText	string	Format: [0-9]{1,15}	Specifies a numeric string with a maximum length of 15 digits.
Max16Text	string	Min length: 1 Max length: 16	Specifies a character string with a maximum length of 16 characters.
Max34Text	string	Min length: 1 Max length: 34	Specifies a character string with a maximum length of 34 characters.
Max35Text	string	Min length: 1 Max length: 35	Specifies a character string with a maximum length of 35 characters.

Max70Text	string	Min length: 1 Max length: 70	Specifies a character string with a maximum length of 70characters.
PaymentMethod2Code	string	Allowed: DD	Specifies the transfer method that will be used to transfer the cash.
SequenceType3Code	string	Allowed: FNAL, FRST, OOFF, RCUR	Specifies the type of the current transaction that belongs to a sequence of transactions.
TrueFalseIndicator	boolean		A flag indicating a True or False value.

Appendix 2 PAYMENT MESSAGE STRUCTURE PAIN.002

SLSP bank will communicate with Creditor in ISO20022 format pain.002.01.10 as customer payment status report to pain.008.001.08.

Bank will send pain.002 on two levels:

- As a result of negative validation during the importation process (importing of pain.008.001.10 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.002.001.10" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>0026187486210000</MsgId>
      <CreDtTm>2026-07-06T13:30:25</CreDtTm>
      <CdtrAgt>
        <FinInstnId>
          <BICFI>GIBASKBXXXX</BICFI>
        </FinInstnId>
      </CdtrAgt>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>R4B2B20151012KS2</OrgnlMsgId>
      <OrgnlMsgNmId>pain.008.001.08</OrgnlMsgNmId>
      <OrgnlNbOfTx>3</OrgnlNbOfTx>
      <OrgnlCtriSum>6</OrgnlCtriSum>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>PB2B2015101241</OrgnlPmtInfId>
      <OrgnlNbOfTx>1</OrgnlNbOfTx>
      <OrgnlCtriSum>1</OrgnlCtriSum>
      <TxInfAndSts>
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Appendix 3 List of Reject Reason Codes

Code	Name	R-transaction type	Usage
AC01	Incorrect Account Number / invalid debtor IBAN	Reject, Return	The debtor IBAN has an invalid format or does not exist at the Debtor PSP.
AC04	Closed Account Number	Reject, Return	The debtor account is closed.
AC06	Blocked Account	Reject, Return	The debtor account is blocked for financial transactions, for example due to court order, misuse suspicion or a debtor request.
AC13	Invalid Debtor Account Type	Reject, Return	SDD B2B only. Use when a B2B collection is presented to a consumer account or an account type designed only for consumers.
AG01	Transaction Forbidden	Reject, Return	The direct debit is forbidden on that account for regulatory/account-type reasons, for example a savings account not allowed for direct debits.
AG02	Invalid Bank Operation Code	Reject, Return	Invalid operation, transaction code, sequence type or scheme identification, such as recurrent after one-off, one-off after recurrent, or wrong service level/local instrument.
AM04	Insufficient Funds	Reject, Return	Not enough funds on the debtor account to debit the full collection amount. Some countries may use MS03 instead for data-protection reasons.
AM05	Duplication	Reject, Return, Reversal	An identical SDD collection was sent or processed very recently.
BE05	Unrecognized Initiating Party	Reject, Return	Identifier of the Creditor Incorrect.
CNOR	Creditor Bank Is Not Registered	Reject	The Creditor PSP is not, or is no longer, registered as an SDD scheme participant under the relevant BIC at the CSM.
DNOR	Debtor Bank Is Not Registered	Reject	The Debtor PSP is not, or is no longer, registered as an SDD scheme participant under the relevant BIC at the CSM.
ED05	Settlement Failed	Reject	Settlement of the collection failed; the Debtor PSP or CSM must report a settlement failure.
FF01	Invalid File Format	Reject	XML/file-format problems, such as a syntax error, missing/incorrect data, or missing XSD validation before submitting the file.
MD01	No Mandate	Reject, Return, Refund	No valid mandate exists, the mandate was cancelled, the B2B mandate was not yet confirmed/obtainable, or the UMR/mandate information is inconsistent. For SDD Core refunds, it can also cover unauthorized transactions up to 13 months after debit.
MD02	Missing Mandatory Mandate Information in Mandate	Reject	Mandate data is missing, incorrect or inconsistent with mandate-related information already held, including incorrect amendment handling.
MD06	Refund Request By End Customer	Refund	SDD Core only. An authorized transaction disputed by the end customer under the unconditional refund right, normally up to 8 weeks after debit.
MD07	End Customer Deceased	Reject, Return	The debtor is deceased. Some SEPA countries may use MS03 instead for data-protection reasons.
MS02	Not Specified Reason Customer Generated	Reject, Return, Reversal, Refusal	The debtor refuses the collection at presentation, often after receiving pre-notification.
MS03	Not Specified Reason Agent Generated	Reject, Return, Reversal	Only where a more precise reason cannot be provided, for example because national legislation or data-protection rules prevent the use of codes such as AC04, AM04, MD07 or RR01–RR04.
RC01	Bank Identifier Incorrect	Reject, Return	The PSP/BIC identifier is incorrect, incomplete or not found in the BIC database; this is especially relevant for non-EEA SDD collections requiring complete BIC data.
RR01	Missing Debtor Account or Identification	Reject, Return	Regulatory reasons: the debtor account details, or debtor identification required for regulatory purposes are missing or insufficient.
RR02	Missing Debtor Name or Address	Reject, Return	Regulatory reason: the debtor name is missing, debtor address is missing for non-EEA SDD collections, or the debtor address format is invalid/no longer allowed. EPC v8.0 notes changes to RR02/RR03 for invalid or unsupported address formats.
RR03	Missing Creditor Name or Address	Reject, Return	Regulatory reason: use when creditor name is missing, or creditor address format is invalid/no longer allowed. EPC v8.0 notes changes to RR02/RR03 for invalid or unsupported address formats.
RR04	Regulatory Reason	Reject, Return	Regulatory reasons other than RR01, RR02 or RR03. Some SEPA countries may use MS03 instead for data-protection reasons.
SL01	Specific Service Offered by Debtor Agent	Reject, Return	The debtor PSP service causes the rejection/return, such as creditor blocking, collection amount limits, collection frequency limits, or other debtor-invoked consumer-right controls.

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.

Source: <https://www.europeanpaymentscouncil.eu/sites/default/files/kb/file/2024-11/EPC173-14%20v8.0%20Guidance%20on%20Reason%20Codes%20for%20SDD%20R-transactions.pdf>