

XML SEPA DD IN KBSK **(valid from 28th November 2015)**

Content:

1.	Scope	3
2.	Application	3
3.	General information	4
4.	Message structure (items used by KB)	5
4.1	Group leader	5
4.2	N Payment information	5
4.3	Rules according to ISO 20022 for selected tags used in KB	9
4.4	Details for address structure in KB	13
4.5	Concise rules of construing an identification of a Legal and Natural Person in KB	14
5.	Examples of identification definition for the Beneficiary and Payer in XML and on DCS Profibanka channel screens 14	
6.	Example of XML with a single direct debit	15

1. Scope

Electronic transfer of KBSK client requests for sending SEPA Direct Debit (hereinafter also referred to as “SDD – SEPA Direct Debit”) in the SEPA system. KBSK ensures formal verification and, if the SEPA Direct Debit is correct, it is forwarded to the SEPA system for processing. Payments made on the basis of an executed SEPA Direct Debit shall be credited to the beneficiary’s account at the SEPA Direct Debit due date. The SEPA Direct Debit beneficiary will be notified about the settlement by an advice and, subsequently, by a camt 053 XML account statement on the day D+1. When a request for a SEPA Direct Debit is being transferred, relevant data that have been agreed upon contractually are checked.

2. Application

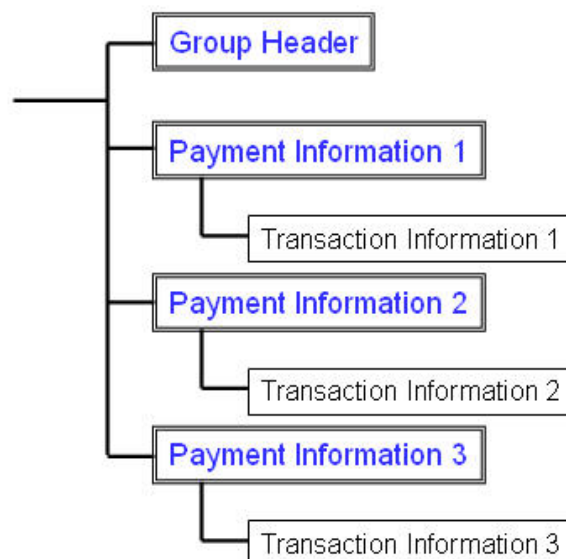
Standard pain.008.001.02 (version 02), similarly like SEPA CT, defines 3 types of modes (i.e. three options of constructing XML):

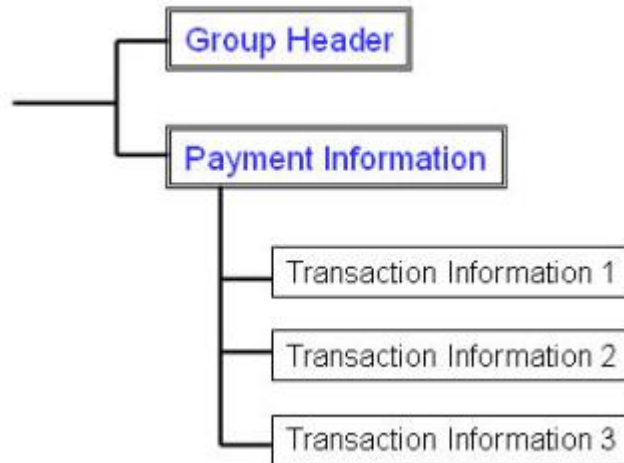
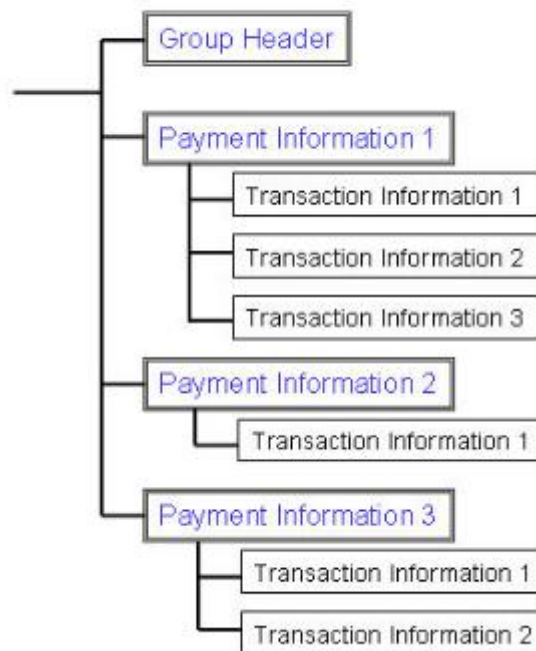
- **Single (single orders** - each payment has its own Payment Information Block)
- **Group (multiple orders** - a common Payment Information Block and several occurrences of payment blocks)
- **Mixed** (both types within a single message)

KBSK accepts all 3 types, but always converts them internally to single payments. KBSK does not support the group accounting in its central accounting system.

A character set of all SEPA payments’ text fields is limited to valid characters of the SWIFT character set; the SWIFT character set – currently valid characters – must always be adhered to see Table of allowed characters available at http://www.mojebanka.cz/file/cs/povolene_znaky.pdf

Grouping: Single



Grouping: Grouped

Grouping: Mixed


3. General information

The sender of Direct Debits must abide by the rules regarding accepted characters, particularly with respect to Identification and References that are sent to a partner bank. Failing this, the Direct Debit shall be rejected. The foregoing also applies to date fields. The date tags must not contain a separate slash ('/') at the beginning or at the end.

Direct Debit must include:

- Unambiguous End-to-End identification; the client must ensure such unambiguousness in its accounting.
- CreditorSchemeIdentification – Payment schemes(B2B, CORE, COR1)
- Identification of the Creditor – Creditor's CID
- Mandate ID that has been handed over to the bank and will be verified by the bank
- Message Identification assigned to the payment by the client

- Payment Information Identification

Optional data will include specifically:

- Instruction Identification (which must be unambiguous on a given day). If this information is missing, the bank will use the End-to-End references to this purpose and will subsequently check an unambiguousness of this field on a given day.
- Creditor and Debtor Identification
- Ultimate Debtor/Creditor Identification

4. Message structure (items used by KBSK)

Note:

KBSK accepts SEPA payments according to

- ISO standard namespace **urn:iso:std:iso:2002:tech:xsd:pain.008.001.02**

This document contains tags, from which values are accepted for further processing in KBSK and are only valid for standard **pain. 008.001.02**. xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance":

- SDD CORE
<http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-direct-debit-core-rulebook-version-70/epc016-06-core-sdd-rb-v71-approvedpdf/>
- SDD B2B
<http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-direct-debit-business-to-business-rulebook-version-50/epc222-07-sdd-b2b-rb-v51-approvedpdf/>

Reference to the format description

<http://www.architome.nl/unifi/xml/pain.008.001.02/index.html>

Explanation of the columns in the below tables:

Tags of required (mandatory) fields are put in grey background in the tables below.

The tables have been taken over from UNIFI (ISO 20022) Message Definition Report - Payments Standards – Initiation Approved by UNIFI Payments SEG on 6 June 2006

- The **OR** column represents a possibility of a choice from several options
- The **Mult** column defines the occurrence of a given tag in a form [p..n] where **p** is either **1** (mandatory occurrence) or **0** (optional occurrence) and **n** indicates the maximum recurrence number.

4.1 Group leader

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KBSK
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	DateTime	mandatory in KBSK, used for duplication detection.
1.5		NumberOfTransactions	<NbOfTxs>	[1..1]	Number of payments in the file	validations only with notification
1.6		ControlSum	<CtrlSum>	[0..1]	Aggregate sum of amounts in the file	validations in the direct banking only with notification
1.8		InitiatingParty	<InitgPty>	[1..1]	+-	not taken over in KBSK

4.2 N Payment information

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KBSK
2.0		PaymentInformation	<PmtInf>	[1..n]		
2.1		PaymentInformationIdentification	<PmtInfId>	[1..1]	Text	not taken over in KBSK
2.2		PaymentMethod	<PmtMtd>	[1..1]	Code	"DD" - mandatory
2.6		PaymentTypeInformation	<PmtTPI>	[1..1]		
2.7		InstructedPriority	<InstrPrty>	[0..1]		KBSK ignores this Tag and works always in the NORM mode.

2.8		Service Level	<SvcLvl>	[1..1]		
2.9		Code	<Cd>	[1..1]	Code	„SEPA“
2.11		Local Instrument	<LclInstrmt>	[1..1]		
2.12		Code	<Cd>	[1..1]	Code	„CORE“, or „B2B“ See the Note 1
2.14		SequenceType	<SeqTp>	[1..1]	Code	FRST, RCUR, OOFF, FNAL See the Note 1
2.15		CategoryPurpose	<Purp>	[0..1]		6
2.16	{Or	Code	<Cd>	[1..1]	Code	
2.17	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.18		Requested Collection Transaction Date	<ReqdColltnDt>	[1..1]	Date	Credit due date - mandatory
2.19		Creditor	<Cdtr>	[1..1]	+	Name, address, identification. KBSK takes over only identification; it does not take over the name and address, but uses it according to its own administration - mandatory. See the Note 3
2.20		CreditorAccount	<CdtrAcct>	[1..1]	+	Identification and IBAN (currency need not be specified; if it is specified, it must correspond to administration, otherwise it will be rejected) - mandatory.
2.21		CreditorAgent	<CdtrAgt>	[1..1]	+	KBSK's BIC. A constant value is substituted in KBSK, notwithstanding a client's entry.
2.23		UltimateCreditor	<UltmtCdtr>	[0..1]	+	KB - name, identification
2.24		ChargeBearer	<ChrgBr>	[0..1]	Code	If not specified, KBSK substitutes SLEV, if it is specified, only SLEV can be substituted.
2.25		ChargesAccount	<ChrgsAcct>	[0..1]	+	This field is ignored in KBSK. Only payment account is charged.
2.27		CreditorSchemeldentification	<CdtrSchmeld>	[1..1]	+	Creditor CID and SEPA code See the Note 1
2.28		DirectDebitTransactionInformation	<DrctDbtTxInf>	[1..n]		Mandatory
2.29		PaymentIdentification	<PmtId>	[1..1]		Mandatory
2.30		InstructionIdentification	<InstrId>	[0..1]	Text	Unique identification for KBSK (duplicate detection); if not specified, information from the EndToEnd field will be used.
2.31		EndToEndIdentification	<EndToEndId>	[1..1]	Text	mandatory Handed over to the partner; if InstrId is not specified, this value is used for KBSK purpose: InstrId = EndToEndId
			Mandatory Syntax for KBSK: "/VS[N10]/SS[N10]/KS[N4]" /VS[N10] – variable symbol, 10 digits /SS[N10] - specific symbol, 10 digits /KS[N4] - konštantný symbol, 4 digits			

			<p>Example:</p> <p>SS not applicable: <EndToEndId>/VS012345/SS/KS0308</EndToEndId></p> <p>All symbols applicable: <EndToEndId>/VS012345/SS123/KS0308</EndToEndId></p> <p>SS and KS not applicable: <EndToEndId>/VS012345/SS/KS</EndToEndId></p>			
2.32		PaymentTypeInformation	<PmtTpInf>	[0..1]	+	<p>Definition of Sequence Type (Sequence of processing) Category Purpose and Local Instrument (Payment scheme) at the level of individual transactions</p> <p>See the Note 2</p>
2.44		InstructedAmount	<InstdAmt>	[1..1]	Amount	<p>EUR only, 2 decimal places, the amount between 0.00 and 999999999.99.</p> <p>Example: <InstdAmt Ccy="EUR">3421.00</InstdAmt></p>
2.45		ChargeBearer	<ChrgBr>	[0..1]	Code	<p>Only "SLEV" can be used for SEPA payments. KB uses it by default. Accepted values are DEBT, SHAR, SLEV, CRED, or none. Bank these values replaced by the value "SLEV. Other values rejects</p>
2.46		DirectDebitTransaction	<DrctDbtTx>	[1..1]		
2.47		MandateRelatedInformation	<MndtRltdInf>	[1..1]		
2.48		MandateIdentification	<MndtId>	[1..1]	text	Unambiguous identification of mandate
2.49		DateofSignature	<DtofSgntr>	[1..1]	Date	Initial validity date of mandate
2.50		AmendmentIndicator	<AmdmntInd>	[1..1]	Code +	"True" or "1" if it exists; at least one field indicating an amendment must then be filled in. Otherwise "False" or "1"
2.51		AmendmentInformationDetails	<AmdmntIndDtIs>	[0..1]	TEXT	<p>Explanation of the reason of amendment. Possible only if the Indicator = "True" – at least one field indicating an amendment must then be filled in.</p>
2.52		OriginalMandateIndicator	<OrgnlMndtId>	[0..1]	TEXT +	Original UMR (into which the amendment falls)
2.53		OriginalCreditorSchemeID (<OrgnlCdtrSchmId > <Nm> <Id>	[0..1]	+	<p>Name and Identifier of the original recipient's scheme. KBSK takes over only CID – tag from the identifier</p> <p><PmtInf><DrctDbtTxInf> <DrctDbtTx><MndtRltdInf><AmdmntIndDtIs><OrgnlCdtrSchmId><Id><PrvtId><Othr><Id></p>

2.57		OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	+	IBAN of the given Amendment account
2.58		OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	+	"SMNDA" code – the same mandate, but different bank. KBSK does not verify the sequence in the field 2.14.
2.66		CreditorSchemeldentification (CID)	<CdtrSchmeld>	[0..1]	+	Creditor's CID See the Note 2
2.69		UltimateCreditor	<UltmtCdtr>	[0..1]	+	Ultimatel creditor's data See the Note 2
2.70		DebtorAgent	<DbtrAgt>	[1..1]	+	Payer's bank. Not necessary for domestic banks that are part of (CERTIS) – it can be derived from their IBAN.
2.72		Debtor	<Dbtr>	[1..1]	+	Payer's name, address (see the Note 3) identification. Only the name is mandatory.
2.73		DebtorAccount	<DbtrAct>	[1..1]	+	Payer's IBAN
2.74		UltimateDebtor	<UltmtDbtr>	[0..1]	+	Original payer
2.76		Purpose	<Purp>	[0..1]		See chapter 2.77 Purpose Code <Purp> (Code Purpose of Direct Debit)
2.88		RemittanceInformation	<RmtInf>	[0..1]	Text (max140)	Information
2.89		Unstructured	<Ustrd>	[0..1]	Text (max 40)	Intended for the partner to identify the payment

Note 1:

Element EndToEndIdentification (syntax see in index 2.31) is used for symbols transmitting between partners, bank does not use this element. In the output, symbols are transmitted unchanged to element EndToEndIdentification in XML statement and to clearing file in element EndToEndIdentification.

Note 2:

Some pieces of information can be placed in two different locations. The following rules must be followed:

- **CID** can be placed in two locations in the XML – either for the entire file, or for each transaction, but it cannot be placed in both locations – the option "entire file" is then rejected)

<PmtInf><CdtrSchmeld><Id><PrvtId><Othr><Id>

or

<PmtInf><DrctDbtTxInf><DrctDbtTx><CdtrSchmeld><Id><PrvtId><Othr><Id>

- The same applies to the **Payment scheme**

<PmtInf><PmtTplInf><LclInstrm><Cd>

or

<PmtInf><DrctDbtTxInf><PmtTplInf><LclInstrm><Cd>

- The same applies to the **Sequence Type**

<PmtInf><PmtTplInf><SeqTp>

or

<PmtInf><DrctDbtTxInf><PmtTplInf><SeqTp>

- The same applies to the **Category purpose SEPA Direct Debit**

<PmtInf><PmtTplInf><CtgyPurp>

or

<PmtInf><DrctDbtTxInf><PmtTplInf><CtgyPurp>

- The same applies to the **Ultimate Creditor Identification**

<PmtInf><UltmtCdtr>

or

<PmtInf><DrctDbtTxInf> <UltmtCdtr>

Note 3:

The address is used in a form that contains 2 <PstlAdr><AdrLine> tags at a maximum. Information that is already administered by KBSK is not taken over; administered information is taken over firstly.

4.3 Rules according to ISO 20022 for selected tags used in KBSK

FOR Header:

1.1 MessageIdentification <MsgId>

Presence: [1..1]
Definition: Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.
Usage: The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.
Data Type: Max35Text
Format: maxLength: 35
 minLength: 1

1.2 CreationDateTime <CreDtTm>

Presence: [1..1]
Definition: Date and time at which a (group of) payment instruction(s) was created by the instructing party.
Data Type: ISODateTime

1.5 NumberOfTransactions <NbOfTx>

Presence: [1..1]
Definition: Number of individual transactions contained in the message.
Data Type: Max15NumericText
Format: [0-9]{1,15}

1.6 ControlSum <CtrlSum>

Presence: [0..1]
Definition: Total of all individual amounts included in the message, irrespective of currencies.
Data Type: DecimalNumber
Format: fractionDigits: 17
 totalDigits: 18

1.8 InitiatingParty <InitgPty>

Presence: [1..1]
Definition: Party initiating the payment. In the payment context, this can either be the debtor (in a credit transfer), the creditor (in a direct debit), or the party that initiates the payment on behalf of the debtor or creditor.
Type: This message item is composed of the following **PartyIdentification** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	Not taken over or validated in KBSK. The address administered in DB DCS is used. If to be sent, see the structure description in chapter 5 - Address in KBSK.

FOR Payments

2.0 PaymentInformation <PmtInf>

Presence: [1..n]
Definition: Set of characteristics that applies to the payee of direct debit transactions included in the credit direct debit.
Type: The **PaymentInformation** block is composed of the following **PartyIdentification** element(s):

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KBSK
2.1		PaymentInformationIdentification	<PmtInfId>	[0..1]	Text	Not taken over in KBSK; filled in according to DB KBSK
2.2		PaymentMethod	<PmtMtd>	[1..1]	Code	"DD"
2.6		PaymentTypeInfo	<PmtTplnf>	[0..1]		
2.18		RequestedCollectionTransactionDate	<ReqdColltnDt>	[1..1]	Date and time	DATE defined by

						SEPA payment terms
2.19		Creditor	<Cdtr>	[1..1]	+	Address and name is not taken over, only identification is, if specified See the Note 3 in Chapter 4.2
2.20		CreditorAccount	<CdtrAcct>	[1..1]	+	IBAN currency need not be specified. If specified, it will be validated against the status in DB.
2.21		CreditorAgent	<CdtrAgt>	[1..1]	+	Not taken over and validated. The bank will be validated via IBAN.
2.23		UltimateCreditor (Konečný příjemce)	<UltmtCdtr>	[0..1]	+	
2.24		ChargeBearer	<ChrgBr>	[0..1]	Code	KB will use SLEV; however, if you specify a value, which is different from SLEV, it will be rejected.
2.25		ChargesAccount	<ChrgsAcct>	[0..1]	+	In KBSK charges account is the same as for direct debit.
2.28		DirectDebitTransactionInformation	<DrctDbTxInf>	[1..n]		Direct Debit description block

2.2 PaymentMethod <PmtMtd>

Presence: [1..1]

Definition: Specifies the means of payment that will be used to move the amount of money.

Data Type: Code – „DD“

2.18 RequestedCollectionTransactionDate <ReqdColltnDt>

Presence: [1..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment.

Usage: This is the date on which the debtor's account(s) is (are) to be debited.

Data Type: ISODate

2.19 Creditor <Cdtr>

Presence: [1..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following **PartyIdentification** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	See Chapter 4.4
	Identification	<Id>	[0..1]	See Chapter 4.5
	CountryOfResidence	<CtryOfRes>	[0..1]	Code

2.20 Creditor Account <CdtrAcct>

Presence: [1..1]

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be made as a result of the transaction.

Type: This message item is composed of the following **CashAccount** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	<IBAN>
	Currency	<Ccy>	[0..1]	Code

2.21 CreditorAgent <CdtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	<BIC> KB BIC imported automatically

2.23 UltimateCreditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party for whose sake the DirectDebit is executed.

Type: This message item is composed of the following **PartyIdentification** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	KBSK does not take over the address
	Identification	<Id>	[0..1]	See Chapter 4.5
	CountryOfResidence	<CtryOfRes>	[0..1]	KBSK does not take over the code of the country

2.24 ChargeBearer <ChrgBr>

Presence: [0..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.

Data Type: Code

When this message item is present, one of the following **ChargeBearerType1Code** values must be used:

Allowed only:

SLEV FollowingServiceLevel Charges are to be applied following the rules agreed in the service level and/or scheme.

2.25 ChargesAccount <ChrgsAcct>

Presence: [0..1]

Definition: Account used to process charges associated with a transaction.

Usage : charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.

Type: This message item is composed of the following **CashAccount** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	<IBAN>
	Currency	<Ccy>	[0..1]	Code

2.28 DirectDebitTransactionInformation <DrctDbtTxInf>

Presence: [1..n]

Definition: Set of elements providing information specific to the individual transaction(s) included in the message.

Type: This message item is composed of the following **DirectDebitTransactionInformation** element(s):

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KBSK
2.29		PaymentIdentification	<PmtId>	[1..1]		
2.44		InstructedAmount	<InstdAmt>	[1..1]		
2.6		PaymentTypeInformation	<PmtTplnf>	[1..1]		
2.70		DebtorAgent	<DbtrAgt>	[0..1]	+	
2.72		Debtor	<Dbtr>	[1..1]	+	
2.73		DebtorAccount	<DbtrAcct>	[1..1]	+	
2.74		UltimateDebtor	<UltmtDbtr>	[0..1]	+	
2.76		Purpose	<Purp>	[0..1]	+	
2.88		RemittanceInformation	<RmtInf>	[0..1]		

2.44 InstructedAmount <InstdAmt>

Presence: [1..1]

This message item is part of choice **2.37** Amount.

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

Data Type: CurrencyAndAmount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **CurrencyCode**.

Format: CurrencyAndAmount

fractionDigits: 2

minInclusive: 0.01

totalDigits: 999999999.99

CurrencyCode EUR only

[A-Z]{3,3}

Rule(s): CurrencyCode

ValidationByTable

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
2.44		InstructedAmount	<InstdAmt>	[1..1]	Amount	The only allowed currency is EUR

2.70 DebtorAgent <DbtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following **BranchAndFinancialInstitutionIdentification** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId><BIC>	[1..1]	<BIC> - The bank must be SEPA Direct Debit compliant and, further, must support the payment scheme you have chosen (B2B or CORE); this field is mandatory.

2.72 Debtor <Dbtr>

Presence: [0..1]

Definition: Party to which an amount of money is due.

Type: This message item is composed of the following **PartyIdentification** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	See chapter 4.4
	Identification	<Id>	[0..1]	See chapter 4.5
	CountryOfResidence	<CtryOfRes>	[0..1]	Code

2.73 DebtorAccount <DbtrAcct>

Presence: [0..1]

Definition: Unambiguous identification of the account of the debtor from which The amount of the payment transaction will be debited.

Type: This message item is composed of the following **CashAccount** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type	KBSK
	Identification	<Id><IBAN>	[1..1]		<IBAN>

2.74 UltimateDebtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that will provide for funding of the Direct Debit.

Type: This message item is composed of the following **PartyIdentification** element(s):

Or	Message Item	<XML Tag>	Mult.	Represent./Type	KBSK
	Name	<Nm>	[0..1]	Text	
	PostalAddress	<PstlAdr>	[0..1]		KBSK does not take over the address
	Identification	<Id>	[0..1]		See Chapter 4.5
	CountryOfResidence	<CtryOfRes>	[0..1]	KBSK does not take over the code of the country	

2.77 Purpose Code <Purp>

Presence: [0..1]

Definition: Standardised code of the purpose – optional field

Type: For more details on ISO codes see the website. ISO20022.org

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KBSK
2.76		Purpose	<Purp>	[0..1]		
2.77	or	Proprietary	<Prtry>	[0..1]	Text (35 characters)	Purpose
	or	Code according to ISO	<Cd>	[0..1]	Code according to ISO	ISO code

In case of the Purpose <Purp> tag, both embedded tags can be used, i.e. Proprietary <Prtry> and Code <Cd>. However, only one of them can be filled in an instruction, NOT both at the same time. When giving an instruction, the client can choose from the tags <Prtry> or <Cd>.

- Proprietary is an arbitrary text consisting of 35 characters of a standard character set (SWIFT) at a maximum.
- The code should be in line with the ISO external code list (E.g. "COLL" or "AREN"). **It has not been validated using an ISO code list. The client will be liable for possible faults (e.g. if an instruction is rejected by the debtor's bank because the Code is inconsistent with a ISO code list).**

2.88 RemittanceInformation <RmtInf>

Presence: [0..1]

Definition: Information that enables the matching, ie, reconciliation, of a payment with the items that the payment is intended to settle, eg, commercial invoices in an account receivable system.

Type: This message item is composed of the following **RemittanceInformation** element(s):

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KBSK
2.89		Unstructured	<Ustrd>	[0..n]	Text	Only non-structured information used.

2.89 Unstructured <Ustrd>

Presence: [0..n]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in an unstructured form.

Data Type: Max140Text

Format: maxLength: 140 minLength:

4.4 Details for address structure in KB

Direct Debit strictly requires a non-structured address format. It consists of two address lines at a maximum + a country identification.

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KBSK
		PostalAddress	<PstlAdr>	[0..1]	Text	Non-structured information only
		Country	<Cntry>	[0..1]	Code of country	Used in KBSK
		Address line	<AdrLine>	[0..2]	Text	Only 2 lines allowed by KBSK: town/city and postal code in the first, street and house number in the second.

```

-<PstlAdr>
  <Ctry>code of country XX</Ctry>
  <AdrLine>1st line of address </AdrLine>
  <AdrLine>2nd line of address</AdrLine>
</PstlAdr>

```

4.5 Concise rules of construing an identification of a Legal and Natural Person in KBSK

The identification of legal and natural persons (entities) differs from the Credit Transfer in the following manner:

The following data are required for identifying the Payer and the Beneficiary:

- Identification type– Legal/Natural
- Detailed information
 - Either BIC
 - Or OTHER identification containing the below data:
 - Document type
 - Document issuer

5.1.10 Identification <Id>

The proper structure is:

<Id> Identification

```
{Or  <Orgld> OrganisationIdentification = Identification type
  {{Or  <BICorBEI> BICorBEI = BIC
  Or}} <Othr> Other
      <Id> Identification = Identification data (mandatory if the OTHER section is being filled in)
      <SchmeNm> SchemeName
      <Prtry> Proprietary = Document type
      <Issr> Issuer = Document issuer
Or}  <Prvtld> PrivateIdentification = Identification type
      <Othr> Other
      <Id> Identification = Identification data (mandatory if the OTHER section is being filled in)
      <SchmeNm> SchemeName
      <Prtry> Proprietary = Document type
      <Issr> Issuer = Document issuer
```

REF	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
9.1.12		Identification	<ID>	[0..1]		
9.1.13	{Or	OrganisationIdentification	<Orgld>	[1..1]		
9.1.14	{{Or	BICorBEI	<BICorBET>	[0..1]	Identifier ,	AnyBICIdentifier
9.1.15	Or}}	Other	<Othr>	[0..n]		
9.1.16		Identification	<Id>	[1.1]	Text	35 characters max.
9.1.17		SchemeName	<SchmeNm>	[0..1]		
9.1.19		Proprietary	<Prtry>	[1..1]	Text	35 characters max.
9.1.20		Issuer	<Issr>	[0..1]	Text	35 characters max.
9.1.21	Or}	PrivateIdentification	<Prvtld>	[1..1]		
9.1.27		Other	<Othr>	[0..n]		
9.1.28		Identification	<Id>	[1..1]	Text	35 characters max.
9.1.29		SchemeName	<SchmeNm>	[0..1]		

5. Examples of identification definition for the Beneficiary and Payer in XML and on DCS Profibanka channel screens

```
-<Cdtr>
  <Nm>DAVID NOVOTNY</Nm>
  -<PstlAdr>
    <Ctry>SK</Ctry>
    <AdrLine>STUROVA ULICE 00028 </AdrLine>
    <AdrLine>BRATISLAVA 816 00</AdrLine>
  </PstlAdr>
  -<Id>
    -<Orgld>
      -<Othr>
        <Id>ident data of beneficiary </Id>
        <Issr>Issuer of beneficiary's document</Issr>
      </Othr>
    </Orgld>
  </Id>
```

```

</Cdtr>
-<Dbtr>
  <Nm>payer's name </Nm>
  -<PstlAdr>
    <Ctry>code of country XX</Ctry>
    <AdrLine>1st line of address </AdrLine>
    <AdrLine>2nd line of address</AdrLine>
  </PstlAdr>
  -<Id>
    -<PrvtId>
      -<Othr>
        <Id> ident data of payer</Id>
        -<SchmeNm>
          <Prtry>type of payer's document</Prtry>
        </SchmeNm>
        <Issr>Issuer of payer's document</Issr>
      </Othr>
    </PrvtId>
  </Id>
</Dbtr>

```

6. Example of XML with a single direct debit

Contents of the file.

- 1 direct debit
- The handed over data are fictional
- The section describing the mandate also gives information about the Amendment
- One file with one header can contain X payments (only one payment is used in this example)
- The Group header contains the total number of payments and checking sum

```

<!-- File [BEGIN] -->
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02">
  -<CstmrDrctDbtInitn>
    -<GrpHdr>
      <MsgId>unique file ID</MsgId>
      <CreDtTm>2015-01-19T14:18:28</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>99.10</CtrlSum>
      -<InitgPty>
        <Nm>DAVID NOVOTNY</Nm>
        -<PstlAdr>
          <Ctry>SK</Ctry>
          <AdrLine>STUROVA ULICE 00028 </AdrLine>
          <AdrLine>BPRTISLAVA 816 00</AdrLine>
        </PstlAdr>
      </InitgPty>
    </GrpHdr>
  <!-- PAYMENT 1 [BEGIN] -->
    -<PmtInf>
      <PmtInflId>identification of group of payments</PmtInflId>
    <!--2.2 PaymentMethod-->
      <PmtMtd>DD</PmtMtd>
      -<PmtTpInf>
    <!--2.7 InstructionPriority-->
      <InstrPrty>NORM</InstrPrty>
      -<LclInstrm>
        <Cd>B2B</Cd>
      </LclInstrm>
    <!--2.14 SequenceType-->
      <SeqTp>FRST</SeqTp>
    </PmtTpInf>
    <!--2.18 RequestedCollectionDate-->
      <ReqdColltnDt>2015-01-19</ReqdColltnDt>
    <!--2.19 Creditor-->
      -<Cdtr>
        <Nm>DAVID NOVOTNY</Nm>

```

```

    -<PstlAdr>
      <Ctry>SK</Ctry>
      <AdrLine>STUROVA ULICE 00028 </AdrLine>
      <AdrLine>BRATISLAVA 816 00</AdrLine>
    </PstlAdr>
    -<Id>
      -<OrgId>
        -<Othr>
          <Id>DIC-026</123456789Id>
          <Issr>Issuer of beneficiary's document</Issr>
        </Othr>
      </OrgId>
    </Id>
  </Cdtr>
<!--2.20 CreditorAccount-->
  -<CdtrAcct>
    -<Id>
      <IBAN> SK2481000000435288170217</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </CdtrAcct>
<!--2.21 CreditorAgent-->
  -<CdtrAgt>
    -<FinInstnId>
      <BIC> KOBASKBX </BIC>
    </FinInstnId>
  </CdtrAgt>
<!--2.27 CreditorSchemeIdentification-->
  -<CdtrSchmeld>
    -<Id>
      -<PrvtId>
        -<Othr>
          <SKF1ZZZ041305227</Id>
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmeld>
<!--2.28 Detail Direct Debit-->
  -<DrctDbtTxInf>
    -<PmtId>
      <InstrId>1</InstrId>
      <EndToEndId> VS012345/SS123456/KS0308</EndToEndId>
    </PmtId>
    -<PmtTpInf>
      -<SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
    </PmtTpInf>
    <InstdAmt Ccy="EUR">99.10</InstdAmt>
    <ChrgBr>SLEV</ChrgBr>
    -<DrctDbtTx>
      -<MndtRltdInf>
        <MndtId>2R0000052476</MndtId>
        <DtOfSgntr>2015-01-06</DtOfSgntr>
        <AmdmntInd>true</AmdmntInd>
        -<AmdmntInfDtls>
          <OrgnlMndtId>4T000111635777</OrgnlMndtId>
          -<OrgnlCdtrSchmeld>
            <Nm> Metalex Export</Nm>
            -<Id>
              -<PrvtId>
                -<Othr>
                  <Id> SKH3ZZZ555666</Id>
                </Othr>
              </PrvtId>
            </Id>
          </OrgnlCdtrSchmeld>
          -<OrgnlDbtrAcct>
            -<Id>
              <IBAN> CZ0401000000353107090257</IBAN>
            </Id>
          </OrgnlDbtrAcct>
        </AmdmntInfDtls>
      </MndtRltdInf>
    </DrctDbtTx>
  </PmtTpInf>
</PmtId>
</DrctDbtTxInf>

```



```

        </Id>
        </OrgnlDbtrAcct>
        -<OrgnlDbtrAgt>
            -<FinInstnId>
                <BIC> KOMBCZPXXXX </BIC>
            </FinInstnId>
        </OrgnlDbtrAgt>
    </AmdmntInfDtls>
</MndtRltdInf>
</DrctDbtTx>
-<UltmtCdtr>
    <Nm> Travel Tour </Nm>
    -<Id>
        -<OrgId>
            <BICOrBEI>TATRSKBXXXX</BICOrBEI>
            -<Othr>
                <Id> DIC SK789789</Id>
                <Issr>Issuer of document of ultimate beneficiary </Issr>
            </Othr>
        </OrgId>
    </Id>
</UltmtCdtr>

```

<!--2.70 DebtorAgent-->

```

-<DbtrAgt>
    -<FinInstnId>
        <BIC> KOMBCZPXXXX </BIC>
    </FinInstnId>
</DbtrAgt>

```

<!--2.72 Debtor name, address-->

```

-<Dbtr>
    <Nm> Kovohutě Praha </Nm>
    -<PstlAdr>
        <Ctry>CZ</Ctry>
        <AdrLine> Horácká 222</AdrLine>
        <AdrLine>110 00 Praha 1</AdrLine>
    </PstlAdr>
    -<Id>
        -<PrvtId>
            -<Othr>
                <Id> CZ88884444</Id>
                -<SchmeNm>
                    <Prtry>type of payer's document</Prtry>
                </SchmeNm>
                <Issr>Issuer of payer's document</Issr>
            </Othr>
        </PrvtId>
    </Id>
</Dbtr>

```

<!--2.70 Debtor Account-->

```

-<DbtrAcct>
    -<Id>
        <IBAN> CZ0401000000353107090254</IBAN>
    </Id>
</DbtrAcct>

```

<!--2.74 Ultimate Debtor-->

```

-<UltmtDbtr>
    <Nm> Kovototo holding </Nm>
    -<Id>
        -<OrgId>
            <BICOrBEI>COBACZPXXXX</BICOrBEI>
            -<Othr>
                <Id> DIC CZ11112222</Id>
                <Issr>Issuer of document of original payer</Issr>
            </Othr>
        </OrgId>
    </Id>
</UltmtDbtr>

```

<!--2.77 Purpose-->

```

-<Purp>

```

```
                <Prtry> Import of goods</Prtry>
            </Purp>
<!--2.88 Remittance info-->
            -<RmtInf>
                <Ustrd>Purpose of payment - line 1 Purpose of payment - line 2 Purpose of payment - line 3 Purpose of
                payment - line 4 </Ustrd>
            </RmtInf>
        </DrctDbtTxInf>
    </PmtInf>
<!-- PAYMENT 1 [END] -->
</CstmrDrctDbtInitn>
</Document>
<!-- File [END] -->
```