XML SEPA DD IN KB

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1. Scope

Electronic transfer of KB client requests for sending SEPA Direct Debit (hereinafter also referred to as "SDD – SEPA Direct Debit") in the SEPA system. KB 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.

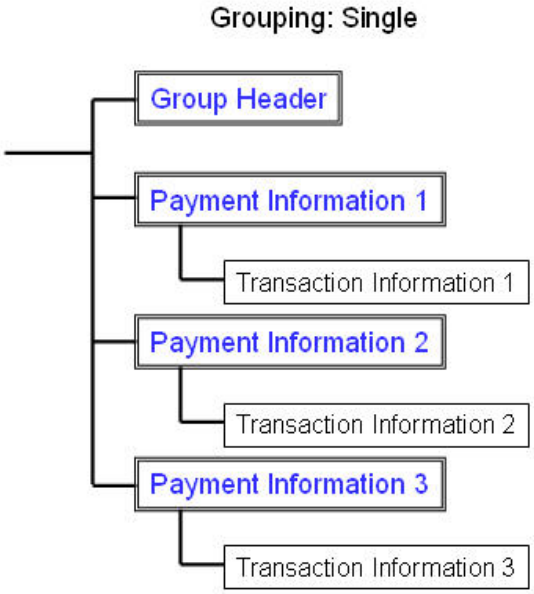
2. Application

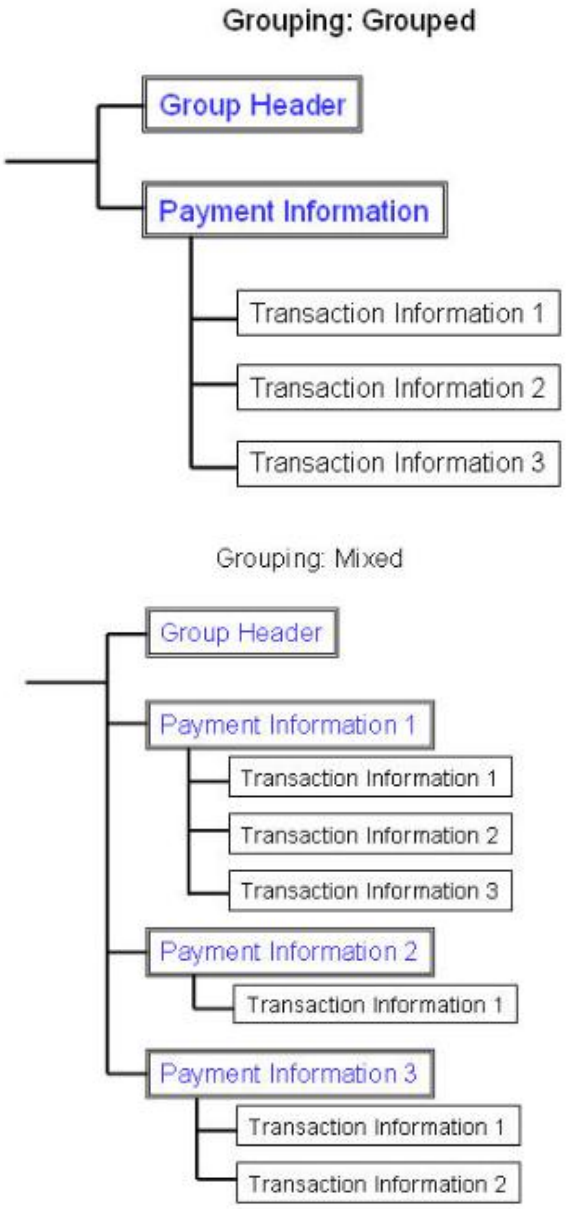
Standard pain.008.001.02 (version 02), similarly like SEPA CT, defines 3 types of modes (i.e. three options of constructing XML):

- **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)

KB accepts all 3 types, but always converts them internally to single payments. KB 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





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, for payments within KB
- 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 KB)

Note:

KB accepts SEPA payments according to:

- ISO standard namespace **urn:iso:std:iso:20022:tech:xsd:pain.008.001.02**

This document contains tags, from which values are accepted for further processing in KB 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 KB
1.0		Group Header	<GrpHdr>	[1..1]		
1.1		Message Identification	<MsgId>	[1..1]	Text	
1.2		Creation Date Time	<CreDtTm>	[1..1]	DateTime	Used for duplication detection.
1.5		Number Of Transactions	<NbOfTxs>	[1..1]	Number of payments in the file	Validations only with notification
1.6		Control Sum	<CtrlSum>	[0..1]	Aggregate sum of amounts in the file	Validations in the direct banking only with notification
1.8		Initiating Party	<InitgPty>	[1..1]	+-	**Not taken over in KB**

4.2 N Payment information

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
2.0		Payment Information	<PmtInf>	[1..n]		
2.1		Payment Information Identification	<PmtInfId>	[1..1]	Text	Not taken over in KB
2.2		Payment Method	<PmtMtd>	[1..1]	Code	"DD"
2.6		Payment Type Information	<PmtTPInf>	[1..1]		
2.7		Instructed Priority	<InstrPrty>	[0..1]		KB 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	<LclInstrumt>	[1..1]		
2.12		Code	<Cd>	[1..1]	Code	„CORE“, or „B2B“ See the Note 1
2.14		Sequence Type	<SeqTp>	[1..1]	Code	FRST, RCUR, OOFF, FNAL See the Note 1
2.15		Category Purpose	<CtgyPurp>	[0..1]	+	
2.16	{Or	Code	<Cd>	[1..1]	Kód	
2.17	Or}	Proprietary	<Prtry>	[1..1]	Text	
2.18		Requested Collection Transaction Date	<ReqdColltnDt>	[1..1]	Date	Credit due date
2.19		Creditor	<Cdtr>	[1..1]	+	Name, address, identification. **KB takes over only identification; it does not take over the name and address**, but uses it according to its own administration See the Note 2
2.20		Creditor Account	<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)
2.21		Creditor Agent	<CdtrAgt>	[1..1]	+	KB's BIC. A constant value is substituted in KB, notwithstanding a client's entry.
2.23		Ultimate Creditor	<UltmtCdtr>	[0..1]	+	KB - name, identification
2.24		Charge Bearer	<ChrgBr>	[0..1]	Code	If not specified, KB substitutes SLEV, if it is specified, only SLEV can be substituted.
2.25		Charges Account	<ChrgsAcct>	[0..1]	+	To be specified only if charges should be credited to a different account.
2.27		Creditor Scheme Identification	<CdtrSchmeId>	[1..1]	+	Creditor CID and SEPA code See the Note 1
2.28		Direct Debit Transaction Information	<DrctDbtTxInf>	[1..n]		
2.29		Payment Identification	<PmtId>	[1..1]		
2.30		InstructionI dentification	<InstrId>	[0..1]	Text	Unique identification for KB (duplicate detection); if not specified, information from the End To End field will be used.
2.31		End To End Identification	<EndToEndId>	[1..1]	Text	Handed over to the partner; if InstrId is not specified, this value is used for KB purpose: InstrId = End To End Id
2.32		Payment Type Information	<PmtTpInf>	[0..1]	+	Definition of Sequence Type (Sequence of processing) Category Purpose and Local Instrument (Payment scheme) at the level of individual transactions See the Note 1
2.44		Instructed Amount	<InstdAmt>	[1..1]	Amount	EUR only, 2 decimal places, the amount between 0.00 and 999999999.99. Example: <InstdAmt Ccy="EUR">3421.00</InstdA

						mt>
2.45		Charge Bearer	<ChrgBr>	[0..1]	Code	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
2.46		Direct Debit Transaction	<DrctDbtTx>	[1..1]		
2.47		Mandate Related Information	<MndtRltdInf>	[1..1]		
2.48		Mandate Identification	<MndtId>	[1..1]	Text	**Unambiguous identification of mandate**
2.49		Date of Signature	<DtofSgntr>	[1..1]	Date	**Initial validity date of mandate**
2.50		Amendment Indicator	<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		Amendment Information Details	<AmdmntIndDtls>	[0..1]	Text	Explanation of the reason of amendment. Possible only if the Indicator = "True" – at least one field indicating an amendment must then be filled in.
2.52		Original Mandate Indicator	<OrgnlMndtId>	[0..1]	Text +	**Original UMR (into which the amendment falls)**
2.53		Original Creditor Scheme ID	<OrgnlCdtrSchmeId> <Nm> -<Id>	[0..1]	+	. KB takes over only CID – tag from the identifier <PmtInf><DrctDbtTxInf><DrctDbtTx><MndtRltdInf><AmdmntInfDtls><OrgnlCdtrSchmeId><Id><PrvtId><Othr><Id>
2.57		Original Debtor Account	<OrgnlDbtrAcct>	[0..1]	+	**IBAN** of the given Amendment account
2.58		Original Debtor Agent	<OrgnlDbtrAgt>	[0..1]	+	"SMNDA" code – the same mandate, but different bank. KB does not verify the sequence in the field 2.14.
2.66		Creditor Scheme Identification (CID)	<CdtrSchmeId>	[0..1]	+	Creditor's CID See the Note 1
2.69		Ultimate Creditor	<UltmtCdtr>	[0..1]	+	Original creditor's data See the Note 1
2.70		Debtor Agent	<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 2) identification. Only the name is mandatory.
2.73		Debtor Account	<DbtrAct>	[1..1]	+	Payer's IBAN
2.74		Ultimate Debtor	<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		Remittance Information	<RmtInf>	[0..1]	Text (max 140)	Information
2.89		Unstructured	<Ustrd>	[0..1]	Text (max 140)	Intended for the partner to identify the payment

Note 1:
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><CdtrSchmeId><Id><PrvtId><Othr><Id>
or
<PmtInf><DrctDbtTxInf><DrctDbtTx><CdtrSchmeId><Id><PrvtId><Othr><Id>

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

<PmtInf><PmtTpInf><LclInstrm><Cd>
or
<PmtInf><DrctDbtTxInf><PmtTpInf><LclInstrm><Cd>

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

<PmtInf><PmtTpInf><SeqTp>
or
<PmtInf><DrctDbtTxInf><PmtTpInf><SeqTp>

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

<PmtInf><PmtTpInf><CtgyPurp>
or
<PmtInf><DrctDbtTxInf><PmtTpInf><CtgyPurp>

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

<PmtInf><UltmtCdtr>
or
<PmtInf><DrctDbtTxInf> <UltmtCdtr>

Note 2:
The address is used in a structured form. Information that is already administered by KB is not taken over; administered information is taken over firstly. For SEPA, entering an address is not mandatory, but if the client enters any part of the address, they must enter at least the Town and Country.

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

FOR Header:

1.1 Message Identification <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 'Message Identification' is unique per instructed party for a pre-agreed period.
Data Type: Max35Text
Format: maxLength: 35
minLength: 1

1.2 Creation Date Time <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 Number Of Transactions <NbOfTxs>

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

1.6 Control Sum <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 Initiating Party <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 **Party Identification 8** element(s):

Or	Prvek zprávy	<XML Tag>	Mult.	Reprezent./Typ
	Name	<Nm>	[0..1]	Text
	Postal Address	<PstlAdr>	[0..1]	**Not taken over or validated in KB.** The address administered in DB DCS is used. If to be sent, see the structure description in chapter 4.4. - Address in KB.

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 **Payment Information** block is composed of the following **Party Identification** element(s):

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
2.1		Payment Information Identification	<PmtInfId>	[0..1]	Text	Not taken over in KB; filled in according to DB KB
2.2		Payment Method	<PmtMtd>	[1..1]	Code	”DD”
2.6		Payment Type Information	<PmtTpInf>	[0..1]		
2.18		Requested Collection Transaction Date	<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		Creditor Account	<CdtrAcct>	[1..1]	+	IBAN currency need not be specified. If specified, it will be validated against the status in DB.
2.21		Creditor Agent	<CdtrAgt>	[1..1]	+	Not taken over and validated. The bank will be validated via IBAN.
2.23		Ultimate Creditor	<UltmtCdtrr>	[0..1]	+	
2.24		Charge Bearer	<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		Charges Account	<ChrgsAcct>	[0..1]	+	The account number is to be specified only if it is different from the account number for the actual payment
2.28		Direct Debit Transaction Information	<DrctDbTxInf>	[1..n]		Direct Debit description block

2.2 Payment Method <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 Requested Collection Transaction Date <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 **Party Identification 8** element(s):

Or	Prvek zprávy	<XML Tag>	Mult.	Reprezent./Typ
	Name	<Nm>	[0..1]	Text
	Postal Address	<PstlAdr>	[0..1]	**See Chapter 4.4**
	Identification	<Id>	[0..1]	**See Chapter 4.5**
	Country Of Residence	<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 **Cash Account 7** element(s):

Or	Prvek zprávy	<XML Tag>	Mult.	Reprezent./Typ
	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 **Branch And Financial Institution Identification 3** element(s):

Or	Prvek zprávy	<XML Tag>	Mult.	Reprezent./Typ
	Financial Institution Identification	<FinInstnId>	[1..1]	<BIC> KB BIC imported automatically

2.23 Ultimate Creditor <UltmtCdtr>

Presence: [0..1]
Definition: Ultimate party for whose sake the DirectDebit is executed.
Type: This message item is composed of the following **Party Identification 8** element(s):

Or	Prvek zprávy	<XML Tag>	Mult.	Reprezent./Typ
	Name	<Nm>	[0..1]	Text
	Postal Address	<PstlAdr>	[0..1]	**KB does not take over the address**
	Identification	<Id>	[0..1]	**See Chapter 4.5**
	Country Of Residence	<CtryOfRes>	[0..1]	**KB does not take over the code of the country**

2.24 Charge Bearer <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 **Charge Bearer Type 1 Code** values must be used:

Allowed only:
SLEV Following Service Level Charges are to be applied following the rules agreed in the service level and/or scheme.

2.25 Charges Account <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 **Cash Account 7** element(s):

Or	Prvek zprávy	<XML Tag>	Mult.	Reprezent./Typ
	Identification	<Id>	[1..1]	<IBAN>
	Currency	<Ccy>	[0..1]	Code

2.28 Direct Debit Transaction Information <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 **Direct Debit Transaction Information 1** element(s):

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
2.29		Payment Identification	<PmtId>	[1..1]		

2.44		Instructed Amount	<InstdAmt>	[1..1]		
2.6		Payment Type Information	<PmtTpInf>	[1..1]		
2.70		Debtor Agent	<DbtrAgt>	[1..1]	+	
2.72		Debtor	<Dbtr>	[1..1]	+	
2.73		Debtor Account	<DbtrAcct>	[1..1]	+	
2.74		Ultimate Debtor	<UltmtDbtrr>	[0..1]	+	
2.76		Purpose	<Purp>	[0..1]	+	
2.88		Remittance Information	<RmtInf>	[0..1]		

2.44 Instructed Amount <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: Currency And Amount
This data type must be used with the following XML Attribute: **Currency** (**Ccy**) which is typed by **Currency Code**.
Format: Currency And Amount
fractionDigits: 2
minInclusive: 0.01
totalDigits: 999999999.99
Currency Code EUR only
[A-Z]{3,3}
Rule(s): Currency Code
Validation By Table

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

2.70 Debtor Agent <DbtrAgt>

Presence: [0..1]
Definition: Financial institution servicing an account for the debtor.
Type: This message item is composed of the following **Branch And Financial Institution Identification 3** element(s):

Or	Prvek zprávy	<XML Tag>	Mult.	Reprezent./Typ
	Financial Institution Identification	<FinInstnId><BIC>	[1..1]	<BIC> - the bank must be SEPA Direct Debit - complying.

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 **Party Identification 8** element(s):

Or	Prvek zprávy	<XML Tag>	Mult.	Reprezent./Typ
	Name	<Nm>	[0..1]	Text
	Postal Address	<PstlAdr>	[0..1]	**See chapter 4.4**
	Identification	<Id>	[0..1]	**See chapter 4.5**
	Country Of Residence	<CtryOfRes>	[0..1]	Code

2.73 Debtor Account <DbtrrAcct>

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 **Cash Account 7** element(s):

Or	Message item	<XML Tag>	Mult.	Presentation	Used in KB
	Identification	<Id><IBAN>	[1..1]		<IBAN>

2.74 Ultimate Debtor <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 **Party Identification 8** element(s):

Or	Message item	<XML Tag>	Mult.	Presentation	Used in KB

	Name	<Nm>	[0..1]	Text	
	Postal Address	<PstlAdr>	[0..1]		**KB does not take over the address**
	Identification	<Id>	[0..1]		**See Chapter 4.5**
	Country Of Residence	<CtryOfRes>	[0..1]	**KB 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 www.ISO20022.org

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
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 Remittance Information <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 **RemittanceInformation1** element(s):

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
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 structured address format.

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
		PostalAddress	<PstlAdr>	[0..1]	Text	
		Street Name	<StrtNm>	[0..1]	Max70Text	
		Building Number	<BldgNb>	[0..1]	Max16Text	
		Post Code	<PstCd>	[0..1]	Max16Text	
		Town Name	<TwnNm>	[0..1]	Max35Text	
		Country Sub Division	<CtrySubDvsn>	[0..1]	Max35Text	
		Country	<Ctry>	[0..1]	CountryCode	
		Address line	<AdrLine>	[0..2]	Text	we recommend not to use

Example:

```
<PstlAdr>
    <StrtNm>JUNGMANNOVA</StrtNm>
    <BldgNb>102</BldgNb>
    <PstCd>110 00</PstCd>
    <TwnNm>PRAHA 1</TwnNm>
    <Ctry>CZ</Ctry>
</PstlAdr>
```

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

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 (Only in the case of the Organization)
    - Data identification
    - Document type
    - Document issuer

5.1.10 Identification <Id>

The proper structure is:

```
<Id> Identification
{Or     <OrgId> 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}     <PrvtId> 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	<OrgId>	[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	<PrvtId>	[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

```
-<Cdtr>
        <Nm>DAVID NOVOTNY</Nm>
        -<PstlAdr>
                <StrtNm>street</StrtNm>
                <TwnNm>Town</TwnNm>
                <Ctry>Country</Ctry>
        </PstlAdr>
        -<Id>
                -<OrgId>
                        -<Othr>
                        <Id>ident data of beneficiary </Id>
                        <Issr>Issuer of beneficiary's document</Issr>
                        </Othr>
                </OrgId>
        </Id>
</Cdtr>
-<Dbtr>
        <Nm>payer's name </Nm>
        -<PstlAdr>
                <StrtNm>street</StrtNm>
                <BldgNb>building nr.</BldgNb>
                <PstCd>post code</PstCd>
                <TwnNm>town</TwnNm>
                <Ctry>Country code</Ctry>
        </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>unikatni ID souboru</MsgId>
                        <CreDtTm>2015-01-19T14:18:28</CreDtTm>
                        <NbOfTxs>1</NbOfTxs>
                        <CtrlSum>99.10</CtrlSum>
                        -<InitgPty>
                                <Nm>DAVID NOVOTNY</Nm>
                        -<PstlAdr>
                                <StrtNm>Ulice</StrtNm>
                                <TwnNm>Město</TwnNm>
                                <Ctry>Země</Ctry>
```

```
                    </PstlAdr>
                </InitgPty>
            </GrpHdr>
<!-- PAYMENT 1 [BEGIN] -->
            -<PmtInf>
                <PmtInfId>identification of group of payments</PmtInfId>
<!--2.2 PaymentMethod-->
                <PmtMtd>DD</PmtMtd>
                -<PmtTpInf>
<!--2.7 InstructionPriority-->
                    <InstrPrty>NORM</InstrPrty>
                    -<LclInstrm>
                        <Cd>payment schema</Cd>
                    </LclInstrm>
<!--2.14 SequenceType-->
                    <SeqTp>DD sequence type</SeqTp>
                </PmtTpInf>
<!--2.18 RequestedCollectionDate-->
                <ReqdColltnDt>2015-01-19</ReqdColltnDt>
<!--2.19 Creditor-->
                -<Cdtr>
                    <Nm>DAVID NOVOTNY</Nm>
                    -<PstlAdr>
                        <StrtNm>Ulice</StrtNm>
                        <TwnNm>Město</TwnNm>
                        <Ctry>Země</Ctry>
                    </PstlAdr>
                    -<Id>
                        -<OrgId>
                            -<Othr>
                            <Id>ident.data of beneficiary</Id>
                            <Issr>Issuer of beneficiary's document</Issr>
                            </Othr>
                        </OrgId>
                    </Id>
                </Cdtr>
<!--2.20 CreditorAccount-->
                -<CdtrAcct>
                    -<Id>
                        <IBAN>CZ0401000000353107090257</IBAN>
                    </Id>
                    <Ccy>EUR</Ccy>
                </CdtrAcct>
<!--2.21 CreditorAgent-->
                -<CdtrAgt>
                    -<FinInstnId>
                        <BIC>KOBACZPX</BIC>
                    </FinInstnId>
                </CdtrAgt>
<!--2.25 ChargesAccount-->
                -<ChrgsAcct>
                    -<Id>
                        <IBAN>iban for charges</IBAN>
                    </Id>
                    <Ccy>EUR</Ccy>
                </ChrgsAcct>
<!--2.27 CreditorSchemeIdentification-->
                -<CdtrSchmeId>
                    -<Id>
                        -<PrvtId>
                            -<Othr>
                                <Id>Beneficiary's CID</Id>
                            </Othr>
                        </PrvtId>
                    </Id>
                </CdtrSchmeId>
<!--2.28 Detail Direct Debit-->
                -<DrctDbtTxInf>
                    -<PmtId>
```

```
                <InstrId>1</InstrId>
                <EndToEndId>ID agreed with partner</EndToEndId>
            </PmtId>
            -<PmtTpInf>
                -<SvcLvl>
                    <Cd>SEPA</Cd>
                </SvcLvl>
            </PmtTpInf>
            <InstdAmt Ccy="EUR">99.10</InstdAmt>
            <ChrgBr>SLEV</ChrgBr>
            -<DrctDbtTx>
                -<MndtRltdInf>
                    <MndtId>UMR mandate</MndtId>
                    <DtOfSgntr>2015-01-06</DtOfSgntr>
                    <AmdmntInd>true</AmdmntInd>
                    -<AmdmntInfDtls>
                        <OrgnlMndtId>original UMR mandate</OrgnlMndtId>
                        -<OrgnlCdtrSchmeId>
                            <Nm>original beneficiary's name</Nm>
                            -<Id>
                                -<PrvtId>
                                    -<Othr>
                                        <Id>original beneficiary's CID</Id>
                                    </Othr>
                                </PrvtId>
                            </Id>
                        </OrgnlCdtrSchmeId>
                        -<OrgnlDbtrAcct>
                            -<Id>
                                <IBAN>original payer's account in iban</IBAN>
                            </Id>
                        </OrgnlDbtrAcct>
                        -<OrgnlDbtrAgt>
                            -<FinInstnId>
                                <BIC>original payer's bank</BIC>
                            </FinInstnId>
                        </OrgnlDbtrAgt>
                    </AmdmntInfDtls>
                </MndtRltdInf>
            </DrctDbtTx>
            -<UltmtCdtr>
                <Nm>ultimate beneficiary's name</Nm>
                -<Id>
                    -<OrgId>
                        <BICOrBEI>TATRSKBXXXX</BICOrBEI>
                        -<Othr>
                            <Id>ultimate beneficiary's ident. data</Id>
                            <Issr>Issuer of document of ultimate beneficiary </Issr>
                        </Othr>
                    </OrgId>
                </Id>
            </UltmtCdtr>
<!--2.70 DebtorAgent-->
            -<DbtrAgt>
                -<FinInstnId>
                    <BIC>SUBASKBXXXX</BIC>
                </FinInstnId>
            </DbtrAgt>
<!--2.72 Debtor name, address-->

            -<Dbtr>
                <Nm>payer's name</Nm>
                -<PstlAdr>
                    <StrtNm>Ulice</StrtNm>
                    <TwnNm>Město</TwnNm>
                    <Ctry>Země</Ctry>
                </PstlAdr>
                -<Id>
                    -<PrvtId>
                        -<Othr>
```

```
                                                <Id>isent. data of payer</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>SK3602000000002132768854</IBAN>
                        </Id>
                </DbtrAcct>
<!--2.74 Ultimate Debtor-->
                -<UltmtDbtr>
                        <Nm>name of original payer</Nm>
                        -<Id>
                                -<OrgId>
                                        <BICOrBEI>COBACZPXXXX</BICOrBEI>
                                        -<Othr>
                                                <Id>ident. data of original payer</Id>
                                                <Issr>Issuer of document of original payer</Issr>
                                        </Othr>
                                </OrgId>
                        </Id>
                </UltmtDbtr>
<!--2.77 Purpose-->
                -<Purp>
                        <Prtry>porpose of DD</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] -->
```