

# **SEPA Card Clearing Framework Implementation Guidelines**

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## 1 Introduction

The SEPA Card Clearing (SCC) Framework, as defined by the Berlin Group, is a framework for the European area specifically designed for the clearing and settlement of card based transactions. This framework is independent of the card brand used for the acceptance of the transaction, but describes a general mechanism to clear and settle card based transactions between banks.

The European Payment Council (EPC) has defined the means of a Clearing and Settlement Mechanism (CSM) between banks for the SEPA Payment Schemes. The SCC Framework is aimed to enable the European banks and clearing infrastructure associated with these CSM to clear and settle card based transactions, as the Framework does not assume a central CSM entity, but is fully supporting the EPC PE-ACH CSM framework [EPC 170\_05].

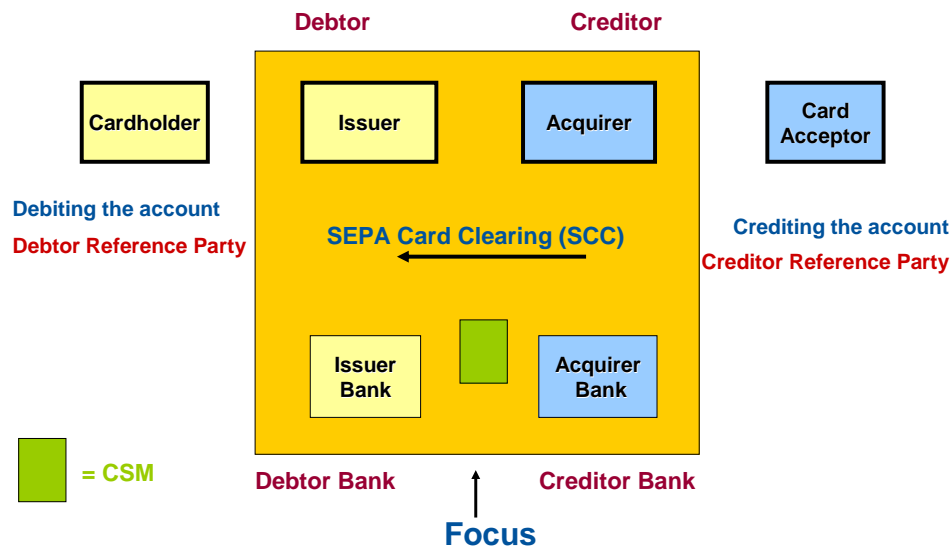
### Card Transaction Clearing

The SCC Framework assumes that a card authorisation process has taken place between the acquirer of the card transaction and the issuer of the card before the clearing is initiated, following the rules of the underlying card payment scheme. This card authorisation might have been performed offline, as defined within the EMV standard, or there may even be no authorisation, depending on certain circumstances, as defined by the underlying card payment scheme. SCC focuses mainly on the clearing of single card transactions, named "Card Transaction Clearing" further in this document. Other clearing means like "Card Bulk Clearing" and "Card Fee Collections" are introduced at the end of the introduction.

The SCC Framework considers most card clearing mechanisms necessary for the card based business processes as defined by EPC in [EPC Req].

The modeling of the SCC Framework assumes that the acquirer of the card based transaction is the creditor, where the issuer is the debtor of the transaction, since the issuer is the business counterpart of the acquirer. The card acceptor and the cardholder are modeled as reference parties in the messages, as information about them is needed for the end-to-end clearing of the card based transaction and downstream dispute processes. Specific requirements on the interfaces in the acquiring sphere between the card acceptor and acquirer, or in the issuer sphere between the issuer and cardholder are not defined.

An overview on this infrastructure is given in the following diagram.



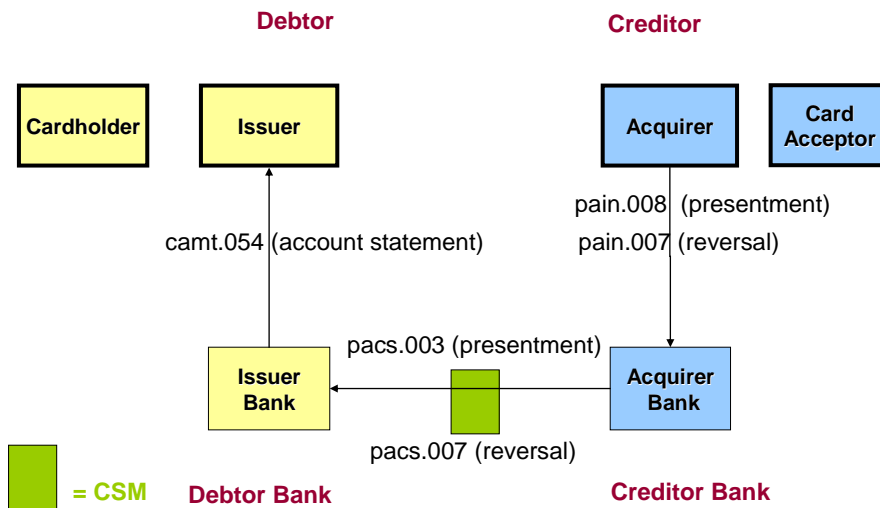
**Figure 1: Overview on the SCC modeling**

The focus of this document is on the specification of the clearing messages based on the ISO 20022 norm exchanged between the acquirer bank and the issuer bank. Here, the message flow and the file and message definitions are given.

The relevant currency for clearing and settlement as defined in this document is always Euro. Nevertheless, the transaction can be processed locally in other currencies.

The following picture defines the message flow used for presentments of collections:

**SEPA Card Clearing (SCC) flow: Submissions**



Note: A Request for Cancellation will not be specified, since card transactions will be directly cleared by the Acquirer Bank, compared to direct debit transactions which might be submitted days before clearing is started. If a file is submitted wrongly, the bank can be informed by the Acquirer by fax or phone.

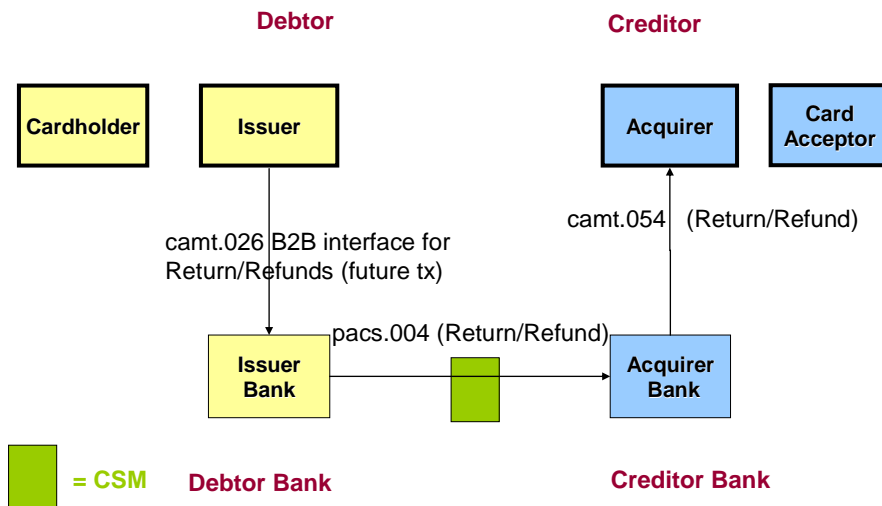
Note: The Acquirer Bank may inform the Acquirer by account statements implicitly about unsuccessful clearing. An explicit pain.002 rejection may be specified in a second step. This message is not implemented by all banks today for SEPA payment schemes.

Note: Even if the camt message type towards the issuer and finally the cardholder is mentioned in the above picture, this message will not be specified by the Berlin Group, since it will be bank or community specific.

Note: This Implementation Guideline is based on the 2013 version of the ISO 20022 payment message definitions. The modelling of pacs and pain messages for SCC Version 2.0 follow the design principle to extend direct debit in a similar way to transaction messages mapped to a card container. This approach takes into account the ISO20022 Release 2013 mechanism for extending messages on transaction level. The container transports the specific card transaction data and is a black box for the CSM between the Creditor and Debtor bank.

The following picture defines the message flow used for Return/Refunds:

### SEPA Card Clearing (SCC) flow: Return/Refunds

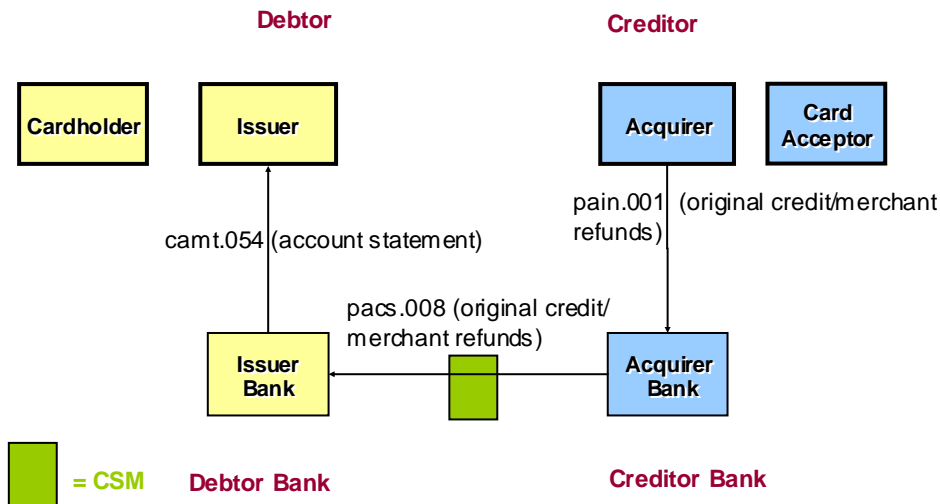


Note: The camt.026 B2B interface will only be specified in a second step if needed by the market, since the Issuer and the Issuer Bank in most cases coincide.



For transaction types such as Merchant Refunds or Original Credits, credit transfer based transaction types will be needed in the future:

**SEPA Card Clearing (SCC) flow : Future Extensions of the standard**



Note: The Berlin Group also issues XML schemata for pacs and pain messages. These schemata shall guarantee a uniform implementation approach.

Note: The Supplementary Data Field definitions is based on the Cards Supplementary Data, Message Definition Report, Edition September 2012.

**New Features in SCC Version 2.0:**

**Card Bulk Clearing**

Version SCC Version 1.1 only covered debiting functions for single card transactions, Version 2.0 also specifies Card Bulk Clearing (where multiple transactions are aggregated into one clearing message) and the collection of fees which result from card processing.

In Card Bulk Clearing, the clearing messages do not contain single transaction information, but a reference to a document with all these information. This reference is stored in the mandate reference field. Card bulk clearing applies ,for example, to e-purse systems, where single transaction data with cryptographic content is cleared between specific e-purse clearing systems, while the reconciliation is performed through ACH based clearing files, summing up the transaction amounts in a reconciliation file. The advantage in using SCC is

the analogous clearing cycle compared to single transaction card based clearing and similar codes for the business setting. In the case of bulk clearing, only the card brand field of the container is used for transaction processing.

Within this document, single Card Transaction Clearing is referred to as “Card Transaction Clearing”.

### Fee Collections

In card payment systems, the acquirer and issuer often need to clear and settle card transaction based fees. These fees might be initiated by the acquirer, the issuer or even the payment network. The SCC framework now covers acquirer and issuer initiated fee collections. Typical examples are fees for dispute management support. In case of fee collections, only the card brand field of the container is used for transaction processing.

### Document History

Version	Change/Note	Approved
2.0	First Version with Card Data Container	27/09/2012
2.0, Release Note 2013	Adaption to ISO20022 Payment Message Release 2013, Errata	19/07/2013
2.0 Release Note 2014	Errata, specification extended to all potentially used subfields. Explanations added how to come to Interbank Messages from Payment Initiation Messages.	11/06/2014

## 2 Notation and Formats

### 2.1 Character Set

The following character set rules apply:

- The UNIFI (ISO 20022) XML messages allow for the full range of global language requirements (UTF-8)
- Banks must be able to support the Latin character set commonly used in international communication, as follows:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : ( ) . , ' +

Space

However, there may be bilateral or multilateral agreements to support one or more sets of characters beyond the Latin character set referred to above. These rules only apply to message elements containing text (free text), i.e. for elements within remittance information and name and address elements. In all other fields, only the Latin character set mentioned above may be used. An exception is the field “ICCRRelatedData” in the card container, where binary data is encoded by a base64 encoding. Here, the “=” character might be used for padding.

Moreover, in addition, the space character might not be used in ID fields. The only exception the the ID of the initiating party in the group header. Details are described in the SCC XSD files, compare Section 2.3.

### 2.2 Message Specification Formats

This document relies on the ISO 20022 Message Definition Reports, which should be read in conjunction with this document. The following specification format is used for the message definitions:

Mult	Message Element	SCC Requirements
[1..1]	+ Transaction Information	
[1..1]	++ Payment Information Identification	

Mult	Message Element	SCC Requirements
	++ Message Element that is not part of the Berlin Group Message	
[0..1]	++ Message Element that is part of the Berlin Group Message	Mandatory
[0..1]	++ Message Element that is not to be used in Berlin Group Messages	

### Mult

This defines the multiplicity (i.e. occurrence) of the field presence, following the ISO 20022 format.

### Message Element

Name as defined by ISO 20022. In addition, the structural depth of the Message Element is given by the number of “+” signs in front.

### SCC Requirements

The SCC framework distinguishes three occurrence definitions (colours of fields):

- White: This element is not used. It may only be used after bilateral agreement including the agreement of the relevant CSM infrastructure.
- Yellow: This is an element which is required to be supported. The Berlin Group then defines in this column additional format and usage rules for the element.
- Red: This is an element which must not be used by either party.

## 2.3 Berlin Group XSD files

The Berlin Group is also publishing XSD files for all ISO20022 messages specified in this document. The related XML schema name is cited in the header of every transaction message section.

## 2.4 Creditor Identifier

The Creditor is identified in the SEPA Card Clearing Framework by an identifier as defined below. In these Guidelines, this identifier is indicated in the ISO 20022 data element ‘Creditor Scheme Identification’. The creditor can be a legal entity or an association that is not a legal entity.

This identifier must be stable over time, to enable the Debtor and the Debtor Bank to come back to the Creditor for Refunds and complaints and to check the existence of valid authorisation information at the presentation of Collections by the Creditor.

Format Rule:

- Positions 1 and 2 contain the ISO country code of the Acquirer/Creditor
- Positions 3 and 4 contain the check digits
- Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to 'ZZZ'
- Positions 8 up to 35 contain a SEPA Creditor Scheme ID of the Acquirer/Creditor as used in other SEPA payment instruments.
- Note: the calculation of the check digit requires the following preliminary steps:
  - Disregard positions 5 to 7
  - Take the country-specific part, positions 8 to 35, and delete all non-alphanumeric characters
  - Add the ISO country code and '00' to the right-hand end
  - Convert letters to digits in accordance with conversion table 1
  - Apply the check character system MOD 97-10 (see ISO 7064)

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

Table 1

### 3 Interbank Collection Message Definitions

In this chapter, the ISO 20022 based messages needed for the card based clearing are defined in detail. The technical basis of debiting the issuer's and finally the cardholder's account is a Customer Direct Debit message. Nevertheless, the message will differ in certain fields.

#### 3.1 Interbank Card Clearing Collection

##### 3.1.1 Use of the FI to FI Customer Direct Debit (pacs.003.002.04)

This message is used to transport the Card Clearing Collection instruction from the Creditor Bank to the Debtor Bank, directly or through intermediaries. It is based on a direct debit message, with a specific „CARD“ value as a local instrument, indicating a card clearing message.

The message caters for bulk and single direct debit instructions.

Note: Within the definitions and usage rules for the tags to be used in the SCC messages, this document refers to ISO8583:1993 data element descriptions. The reason for that is that implementers need to know how to relate the contents of fields detailed within this guideline to equivalent fields used within their acquiring systems based on ISO 8583, respectively as an example how to fill fields from authorisation messages in Berlin Group Authorisation Standard Version 3.1 based on ISO8583. An ISO20022 data dictionary relevant for card transactions is not available yet. In the future, references to that data dictionary might be added. In addition the Multiplicity field is coloured in green, if the content of the field is to be taken from the related Payment Initiation Message, cp. Section 5.1.

##### 3.1.2 ISO Message Structure

Message Root

Mult	Message Element	SCC Requirements
[1..1]	+ Message root	

An FI to FI Customer Direct Debit message for the usage of card clearing after the message root contains :

- a single Group Header
- one or more 'Direct Debit Transaction Information' sequences, each containing a Card Clearing instruction.

### 3.1.3 Group Header

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

Mult	Message Element	SCC Requirements
[1..1]	+ Group Header	
[1..1]	++ Message Identification	
[1..1]	++ Creation Date Time	
[0..2]	++ Authorisation	
[0..1]	++ Batch Booking	
[1..1]	++ Number Of Transactions	
[0..1]	++ Control Sum	
[0..1]	++ Total Interbank Settlement Amount	<p>Mandatory  <i>Usage Rule:</i> Only 'EUR' is allowed.</p> <p><i>Usage Rule:</i> Amount must be 0.01 or more and 9999999999999999.99 or less.</p> <p><i>Format Rule:</i> The fractional part has a maximum of two digits. Leading zeros are not admitted, except one mandatory leading zero in amounts less than 1 Euro.</p>
[0..1]	++ Interbank Settlement Date	Mandatory
[1..1]	++ Settlement Information	
[1..1]	+++ Settlement Method	<i>Usage Rule:</i> Only CLRG, INGA and INDA are allowed.
[0..1]	+++ Settlement Account	<i>Usage Rule:</i> Only 'IBAN' under 'Identification' is allowed.
[1..1]	++++ Identification	
{Or	+++++ IBAN	
Or}	+++++ Other	
[0..1]	+++ Clearing System	
{Or	++++ Code	

Mult	Message Element	SCC Requirements
Or}	++++ Proprietary	
[0..1]	++ Payment Type Information <sup>1</sup>	
[0..1]	++ Instructing Agent	<i>Usage Rule: Only BICFI is allowed.</i>
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	
[0..1]	+++ Branch Identification	
[0..1]	++ Instructed Agent	<i>Usage Rule: Only BICFI is allowed.</i>
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	
[0..1]	+++ Branch Identification	

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<sup>1</sup> This message element will only be used at a transaction level, following the current specifications within the European Clearing Infrastructure. This is more restrictive than the current generic SEPA scheme Implementation Guidelines, which allow for either level.



### 3.1.4 Transaction Information

Within the ISO20022 Direct Debit Message definitions, the following requirements apply to SCC transactions:

Mult	Message Element	SCC Requirements
[1..n]	+ Direct Debit Transaction Information	
[1..1]	++ Payment Identification	
[0..1]	+++ Instruction Identification	
[1..1]	+++ End To End Identification	<p><i>Usage Rule:</i> A customer reference that must be passed on in the end-to-end payment chain. Must be unique together with the Creditor Scheme ID.</p> <p><i>Usage Rule:</i> In second presentments the same value is to be used as in the corresponding first presentment to enable message matching.</p> <p>Note: Acquirer Reference Data, ISO8583: DE31 for Card Transaction Clearing</p>
[1..1]	+++ Transaction Identification	<p><i>Usage Rule:</i> Must contain a reference that is meaningful to the Creditor Bank and is unique over time.</p> <p>Note: Creditor Bank to end point reference</p>
[0..1]	+++ Clearing System Reference	
[0..1]	++ Payment Type Information	<i>Usage Rule:</i> Mandatory.
[0..1]	+++ Instruction Priority	
[0..1]	+++ Clearing Channel	
[0..1]	+++ Service Level	Mandatory
{Or	++++ Code	<i>Usage Rule:</i> Only 'SEPA' is allowed.
Or}	++++ Proprietary	
[0..1]	+++ Local Instrument	Mandatory
{Or	++++ Code	The identification of the SCC framework. <i>Usage Rule:</i> Only 'CARD' is allowed.
Or}	++++ Proprietary	

Mult	Message Element	SCC Requirements
[0..1]	+++ Sequence Type	<p>Mandatory</p> <p><i>Usage Rule for First Presentments:</i> For one off presentments this message element must indicate 'OOFF'.</p> <p>For recurring payments this message element must indicate 'RCUR'. 'FRST' must be used for the first transaction, 'FNAL' for a last transaction, if known.</p> <p><i>Usage Rule for Second Presentments:</i></p> <p>In case of a second presentment, this field is always set to 'RPRE'.</p>
[0..1]	+++ Category Purpose	<p><i>Usage Rule:</i> Mandatory</p> <p><i>Usage Rule:</i> Under 'Code' one of the following codes must be set for Card Transaction Clearing: 'IDCP' for irrevocable debit card payment, 'ICCP' for irrevocable credit card payment, 'DCRD' debit card payment, 'CCRD' for credit card payment.</p> <p>For Card Bulk Clearing, the code 'CBLK' is used.</p> <p>For collecting fees based on card transactions, the code 'FCOL' is used.</p>
[1..1]	++ Interbank Settlement Amount	<p><i>Usage Rule:</i> Only 'EUR' is allowed.</p> <p><i>Usage Rule:</i> Amount must be between 0.01 and 999999999.99.</p> <p><i>Format Rule:</i> The fractional part has a maximum of two digits. Leading zeros are not admitted, except one mandatory leading zero in amounts less than 1 Euro.</p> <p>Note: For card transactions, this is the net settlement amount including card related interchange fees and additional amounts like surcharging fees, if applicable. A detailed description is found in 3.1.4.4.</p>
[0..1]	++ Interbank Settlement Date	

Mult	Message Element	SCC Requirements
[0..1]	++ Instructed Amount	<p>Card Transaction Amount in Euro</p> <p><i>Usage Rule:</i> Mandatory</p> <p><i>Usage rule:</i> Only 'EUR' allowed</p> <p><i>Usage Rule:</i> Amount must be between 0.01 and 999999999.99.</p> <p><i>Format Rule:</i> The fractional part has a maximum of two digits. Leading zeros are not admitted, except one mandatory leading zero in amounts less than 1 Euro.</p> <p>Note: The instructed amount equals the interbank settlement amount minus charges amount if the debtor collects the fee. The instructed amount equals the interbank settlement amount plus charges amount if the creditor collects the fee.</p>
[0..1]	++ Exchange Rate	
[1..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.
[0..n]	++ Charges Information	<p><i>Usage Rule:</i> Used if fees are cleared within in the message.</p> <p><i>Usage Rule:</i> Only one occurrence allowed.</p>
[1..1]	+++ Amount	<p><i>Usage Rule:</i> The charges amount is always given in euro.</p> <p><i>Usage Rule:</i> The charges amount must be between 0.01 and 999999999.99.</p> <p><i>Format Rule:</i> The fractional part of the charges amount has a maximum of two digits. Leading zeros are not admitted, except one mandatory leading zero in amounts less than 1 Euro.</p> <p>Note: Surcharge fees might be considered in this data element as well as interbank fees. Several fees might be summarized in this one field. Details on fee components are given in the Card Data Container under "Amount Details" entries with types 'SRCH', 'INTC' and 'SRVF'. For more details see Section 3.1.4.4.</p>
[1..1]	+++ Agent	
[0..1]	++++ Financial Institution Identification	

Mult	Message Element	SCC Requirements
[0..1]	++++ Other	
[0..1]	+++++ Identification	The identification of the party which is receiving the fee is put into this field. This identification shall equal the identification used in the creditor scheme ID or the identification used in the debtor field, corresponding to the fee flow defined by the card scheme.
[0..1]	++++ BICFI	
[0..1]	++++ Clearing System Meber Identification	
[0..1]	++++ Name	
[0..1]	++++Postal Adress	
[0..1]	++++ Branch Identification	
[0..1]	++ Requested Collection Date	Mandatory The next possible business banking day is used.
[0..1]	++ Direct Debit Transaction	Mandatory
[0..1]	+++ Mandate Related Information	Mandatory
[0..1]	++++ Mandate Identification	Mandatory <i>Usage Rule:</i> For Card Transaction Clearing, the following applies:  Approval Code of the Online Authorisation (BMP 38) if authorised online.  If not:  'OFFLINE' for a regular EMV Offline Authorisation  'OFFLINE2' for an EMV Offline Authorisation after a "cannot go online" scenario.  'NOTPROVIDED' in case of no Offline EMV Authorisation has been reached.(also called "Merchant forced").  For Card Bulk Clearing: A reference to the Reconciliation File is used.  For Fee Collections: Depending on the business context.

Mult	Message Element	SCC Requirements
[0..1]	++++ Date Of Signature	<p><i>Usage Rule: Mandatory</i></p> <p>For Card Transaction Clearing: Local Transaction Date, ISO8583: part of BMP12 of an online authorization.</p> <p>The local date at which the transaction takes place at the card acceptor location. For e-Payment or card not present transactions this is the card acceptor's date.</p> <p>In the case of a Deferred or Multi Step Payment, this field contains the date of the completion advice or the partial reversal of the authorisation interface, if applicable. If no completion advice or partial reversal was used, the date of the last Pre-Authorisation message is used.</p> <p>In the case of a "no show" transaction which was not pre-authorized, this field contains the date on which the cardholder failed to use the reserved service.</p> <p>For Card Bulk Clearing: Date of the Reconciliation file.</p> <p>For Fee Collections: Date of the fee collection.</p>
[0..1]	++++ Amendment Indicator	Usage Rule: Only 'false' may be used as a value, if used at all.
[0..1]	++++ Amendment Information Details	
[0..1]	++++ Electronic Signature	
[0..1]	++++ First Collection Date	
[0..1]	++++ Final Collection Date	
[0..1]	++++ Frequency	
[0..1]	+++ Creditor Scheme Identification	<i>Usage Rule: Mandatory</i>
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Identification	<i>Usage Rule: Mandatory</i>
{Or	+++++ Organisation Identification	

Mult	Message Element	SCC Requirements
Or}	+++++ Private Identification	<i>Usage Rule: Mandatory</i> <i>Usage Rule: Private Identification is used to identify either an organisation or a private person.<sup>2</sup></i>
[0..1]	+++++ Date and Place of Birth	
[0..n]	+++++ Other	<i>Usage Rule: Mandatory</i> <i>Usage Rule: Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed.</i>
[1..1]	+++++++ Identification	SEPA Creditor ID as used by other SEPA Payment Instruments, see Chapter 2.4. No specific requirements on creditor business code.
[0..1]	+++++++ Scheme Name	
{Or	+++++++ Code	
Or}	+++++++ Proprietary	<i>Usage: Rule: Only SEPA is allowed.</i>
[0..1]	+++++++ Issuer	
[0..1]	++++ Country of Residence	
[0..1]	++++ Contact Details	
[0..1]	+++ Pre Notification Identification	
[0..1]	+++ Pre Notification Date	
[1..1]	++ Creditor	
[0..1]	+++ Name	Mandatory <i>Usage Rule: Name of the Acquirer/Creditor</i> <i>Usage Rule: 'Name' is limited to 70 characters in length.</i>
[0..1]	+++ Postal Address	<i>Usage Rule: Conditional</i> Mandated for Acquirers/Creditors based in non-EU countries.
[0..1]	++++ Country	Country Code (2 characters).
[0..7]	++++ Address Line	Only two address lines supported.

<sup>2</sup> "Private Identification is used, since SEPA Schemes only use "Private Identification" within the "Creditor Scheme Identification".

Mult	Message Element	SCC Requirements
[0..1]	++++ Type	
[0..1]	++++ Department	
[0..1]	++++ Subdepartment	
[0..1]	++++ Street Name	
[0..1]	++++ Building Number	
[0..1]	++++ Postal Code	
[0..1]	++++ Town Name	
[0..1]	++++ Country Subdivision	
[0..1]	+++ Identification	
[0..1]	+++ Country of Residence	
[0..1]	+++ Contact Details	
[0..1]	++ Creditor Account	Mandatory <i>Usage Rule: Only IBAN is allowed.</i>
[1..1]	++++ Identification	
{Or	+++++ IBAN	IBAN of the account of the Creditor.
Or}	+++++ Other	
[0..1]	++++ Type	
[0..1]	++++ Currency	
[0..1]	++++ Name	
[1..1]	++ Creditor Agent	<i>Usage Rule: Only BICFI is allowed.</i>
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	BIC of the Creditor Bank
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	
[0,1]	+++ Branch Identification	
[0..1]	++ Creditor Agent Account	
[0..1]	++ Ultimate Creditor	Mandatory

Mult	Message Element	SCC Requirements
[0..1]	+++ Name	<p>Mandatory</p> <p>For Card Transaction Clearing:</p> <p><i>Usage Rule:</i> 'Name' is limited to 70 characters in length. It contains the name and the address of the card acceptor. Shall be substructured with a minimum of 3 '/' signs, where the structure is defined through "Name/Street/City/Alpha 2 Country Code"</p> <p><i>Usage Rule:</i> The subfield Street is optional.</p> <p><i>Usage Rule:</i> If e-commerce transaction: URL of acceptance point (optionally) as/in addition to the Name of the Acceptor.</p> <p>Note: For online authorised transaction content of BMP43, where '\ ' is set to '/' and the Postal Code and the Region is erased.</p> <p>For Card Bulk Clearing and Fee Collections: Reference Party entry, depends on business context.</p>
[0..1]	+++ Postal Address	
[0..1]	+++ Identification	<p>Mandatory</p> <p>Card Acceptor Identification Code, as in ISO8583, e.g. BMP42 of the online authorization or a BIC of an ATM Provider.</p> <p>If not available the constant 'NOTPROVIDED' is used within the "Other"-subfield..</p>
{Or	++++ Organisation Identification	<i>Usage Rule:</i> Either 'AnyBIC' or one occurrence of 'Other' is allowed. <sup>3</sup>
{Or	+++++ AnyBIC	
Or}	+++++ Other	
[1..1]	++++++ Identification	
[0..1]	++++++ Scheme Name	
{Or	+++++++ Code	
Or}	+++++++ Proprietary	

<sup>3</sup> Only "Organisation Identification" is allowed, since "Card Acceptor" is not a private person. This differs from other SEPA schemes.



Mult	Message Element	SCC Requirements
[0..1]	+++++ Issuer	
Or}	++++ Private Identification	
[0..1]	+++ Country of Residence	
[0..1]	+++ Contact Details	
[0..1]	++ Initiating Party	
[0..1]	++ Instructing Agent	<i>Usage Rule: Only BICFI is allowed.</i>
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	
[0..1]	+++ Branch Identification	
[0..1]	++ Instructed Agent	<i>Usage Rule: Only BICFI is allowed.</i>
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	
[0..1]	+++ Branch Identification	
[0..1]	++ Intermediary Agent 1	
[0..1]	++ Intermediary Agent 1 Account	
[0..1]	++ Intermediary Agent 2	
[0..1]	++ Intermediary Agent 2 Account	
[0..1]	++ Intermediary Agent 3	
[0..1]	++ Intermediary Agent 3 Account	

Mult	Message Element	SCC Requirements
[1..1]	++ Debtor	
[0..1]	+++ Name	Mandatory <i>Usage Rule for Card Transaction Clearing:</i> The constant 'ISSUER' is used. <i>Usage Rule for Card Bulk Clearing and Fee Collections:</i> depends on business context.
[0..1]	+++ Postal Address	
[0..1]	+++ Identification	Mandatory
{Or	++++ Organisation Identification	
{Or	+++++ AnyBIC	
OR}	+++++ Other	<i>Usage Rule:</i> one occurrence of 'Other' is allowed. <sup>4</sup>
[0..1]	++++++ Identification	<i>Usage Rule for Card Transaction Clearing:</i> BIN of the Issuer. The length of the BIN might be up to 8 characters long. <i>Usage Rule for Card Bulk Clearing and Fee Collections:</i> depends on business context.
[0..1]	++++++ Scheme Name	
{OR	+++++++ Code	
OR}	+++++++ Proprietary	
[0..1]	+++++++ Issuer	
Or}	++++ Private Identification	
[0..1]	+++ Country of Residence	
[0..1]	+++ Contact Details	
[1..1]	++ Debtor Account	Account number of the Debtor <i>Usage Rule:</i> Only IBAN is allowed. Note: The value is determined by the card payment scheme or bilaterally/multilaterally between issuers and acquirers.
[1..1]	+++ Identification	

<sup>4</sup> Only "Organisation Identification" is allowed, since "Issuer" is not a private person. This differs from other SEPA schemes, where "Private Identification" and "Organisation Identification" is allowed.

Mult	Message Element	SCC Requirements
{Or	++++ IBAN	IBAN of the account of the Debtor
Or}	++++ Other	
[0..1]	+++ Type	
[0..1]	+++ Currency	
[0..1]	+++ Name	
[1..1]	++ Debtor Agent	BIC of Debtor's Bank <i>Usage Rule:</i> Only BICFI is allowed.  Note: The value is determined by the card payment scheme or bilaterally/multilaterally between issuers and acquirers.
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	
[0,1]	+++ Branch Identification	
[0..1]	++ Debtor Agent Account	
[0..1]	++ Ultimate Debtor	Usage Rule: Optional, no further restriction, only one occurrence of Other-fields allowed.
[0..1]	+++ Name	Usage Rule: Optional
[0..1]	+++ Identification	Usage Rule: Optional
{Or	++++ Organisation Identification	
[0..1]	+++++ Any Bic	
[0..1]	+++++ Other	
[0..1]	++++++ Identification	
[0..1]	++++++ Scheme Name	
{Or	+++++++ Code	
Or}	+++++++ Proprietary	

Mult	Message Element	SCC Requirements
[0..1]	+++++++ Issuer	
Or}	++++ Private Identification	
{Or	+++++ Date and Place of Birth	
Or}	+++++ Other	
[0..1]	+++++++ Identification	
[0..1]	+++++++ Scheme Name	
{Or	+++++++ Code	
Or}	+++++++ Proprietary	
[0..1]	+++++++ Issuer	
[0..1]	++ Purpose	Mandatory
{Or	+++ Code	<p>Purpose codes:</p> <p>For Card Transaction Clearing:</p> <p>Credit/Debit Card Payment codes like in CategoryPurpose, for a generic POS payment</p> <p>In addition if more specific or ATM transaction:</p> <p>CDGD for Cash Disbursement</p> <p>CDGB for Card Payment with Cashback</p> <p>CDDP for Card Payment as Deferred Payment</p> <p>CDQC for QuasiCash</p> <p>CDCA for Cash Advance</p> <p>CDCS for Cash Disbursement with Surcharging</p> <p>MTUP for Funds Request for Mobile Top-Up</p> <p>ETUP for Funds Request for E-Purse Loading</p> <p>For Card Bulk Clearing: CBLK</p> <p>For a fee collection: FCOL</p>
Or}	+++ Proprietary	
[0..10]	++ Regulatory Reporting	
[0..10]	++ Related Remittance Information	

Mult	Message Element	SCC Requirements
[0..1]	++ Remittance Information	
[0..n]	+++ Unstructured	<i>Usage Rule:</i> Up to one 'Unstructured' field may be present for end to end text.
[0..n]	+++ Structured	
[0..n]	++ SupplementaryData	<i>Usage Rule:</i> Mandatory, only one occurrence allowed.
[0..1]	+++ PlaceAndName	
[1..1]	+++ Envelope	Content of this component is defined in Section 3.1.4.1.

### 3.1.4.1 Coding of the Supplementary Data Field (supl.017.002.01 PaymentSD1V01)

The usage rules for the card data container are defined below. They are used within the envelopes of the transactions. The container is taken unchanged from the related Payment Initiation Message, cp. Section 5.1.

Mult	Message Element	SCC Requirements
[1..1]	+CardRemittanceInformation	
[0..1]	++CardBrand	<i>Usage Rule:</i> Mandatory For Codes, see Section 3.1.4.2.1
[0..1]	++CardData	<i>Usage Rule:</i> Mandated for Card Transaction Clearing: Not used for Card Bulk Clearing. Optional for Fee Collections
[1..1]	+++PAN	Note: From BMP2 of the online authorization message.
[0..1]	+++CardSequenceNumber	<i>Usage Rule:</i> Mandated if available. Note: From BMP23 of the online authorization message
[0..1]	+++EffectiveDate	
[1..1]	+++ExpiryDate	Note: From BMP14 of the online authorization message. <i>Usage Rule:</i> If not available, this element is set to 2099-12.
[0..1]	++PointOfInteraction	<i>Usage Rule:</i> Mandated if available for Card Transaction Clearing Not used for Card Bulk Clearing or Fee Collections.
[1..1]	+++Identification	
[1..1]	++++Identification	Terminal-ID of Acceptance Terminal Note: From BMP41 of the online authorization message.
[0..1]	++++Type	<i>Usage Rule:</i> Optional No restrictions on type
[0..1]	++++Issuer	<i>Usage Rule:</i> Optional Note: Issuer of the Terminal-ID,

Mult	Message Element	SCC Requirements
[0..1]	++++ShortName	
[0..1]	+++SystemName	
[0..1]	+++GroupIdentification	<p><i>Usage Rule:</i> Optional</p> <p>Note: Field might be used e.g. for modeling specific card fee contracts.</p>
[0..1]	+++Capabilities	
[0..*]	++++CardReadingCapabilities	<p><i>Usage Rule:</i> Optional, up to 4 entries</p> <p>Permitted Codes:</p> <p>CICC: EMV based</p> <p>ECTL: EMV based contactless</p> <p>MGST: Magnetic Stripe</p> <p>PHYS: Manual Entry</p>
[0..*]	++++CardholderVerificationCapabilities	<p><i>Usage Rule:</i> Optional, up to 4 entries</p> <p>Permitted Codes:</p> <p>MNSG: Manual Signature</p> <p>FEPN: Offline PIN encrypted</p> <p>FCPN: Offline PIN clear</p> <p>NPIN: Online PIN</p> <p>If NoCVM Terminal: Field not used</p>
[0..1]	++++OnLineCapabilities	<p><i>Usage Rule:</i> Conditional: Used if and only if Terminal offline only.</p> <p>Permitted Codes:</p> <p>OFLN: Offline Only Terminal</p>
[0..*]	++++DisplayCapabilities	
[0..1]	++++PrintLineWidth	
[0..*]	+++Component	
[0..1]	++TransactionDetails	<p><i>Usage Rule:</i></p> <p>Optional for Card Transaction Clearing</p> <p>Not used for Card Bulk Clearing or Fee Collection.</p>

Mult	Message Element	SCC Requirements
[0..n]	+++Amount	This field contains additional amount information. The usage is conditional: Field used if surcharge amount, original amount, increased amount, cash-back, or integrated fee amounts apply. Up to 5 occurrences allowed
[1..1]	++++Amount	<p><i>Format Rule:</i> Number of characters is restricted to 19 to prevent excessive usage of leading or trailing zeros.</p> <p>Note: Cash Back Amount from BMP54 of the online authorization message.</p> <p>Note: Sucharge Amount from BMP54 of the online authorization message.</p> <p>Note: Original Amount from BMP4 of the online authorization message.</p> <p>Note: Gratuity Amount from BMP54 of the online authorization message.</p>
[0..1]	++++CurrencyExchange	Conditional: To be used if and only if original transaction currency is different from euro.
[1..1]	+++++SourceCurrency	
[0..1]	+++++TargetCurrency	
[0..1]	+++++UnitCurrency	
[1..1]	+++++ExchangeRate	
[0..1]	+++++ContractIdentification	
[0..1]	+++++QuotationDate	
[0..1]	++++Type	<p>Mandatory</p> <p>Permitted Codes:</p> <p>“CSHB” = Cash-back</p> <p>“SRVF” = Service Fee</p> <p>“INTC” = Interchange Fee</p> <p>“GRTY” = Gratuity amount</p> <p>“ORIG” = Amount in original transaction currency, Applies if and only if the original currency is not euro. This amount then equals the instructed amount, once the currency exchange is applied.</p> <p>“SRCH” =Surcharge</p>



Mult	Message Element	SCC Requirements
[0..1]	+++ICCRelatedData	<p><i>Usage Rule:</i> Conditional</p> <p>Mandated for EMV-based transactions.</p> <p>Note: For online authorized transactions e.g. from BMP55 of the authorization message, with Base64 encoding.</p>
[0..1]	+++PaymentContext	
[0..1]	++++CardPresent	<p><i>Usage Rule:</i> Conditional</p> <p>Used, if Card not Present ('false' as Code).</p>
[0..1]	++++CardholderPresent	<p><i>Usage Rule:</i> Conditional</p> <p>Used, if Cardholder not Present ('false' as Code)</p>
[0..1]	++++OnLineContext	
[0..1]	++++AttendanceContext	<p><i>Usage Rule:</i> Optional</p> <p>Permitted Codes:</p> <p>ATTD: Attended Environment</p> <p>UATT: Unattended Environment</p>
[0..1]	++++TransactionEnvironment	
[0..1]	++++TransactionChannel	<p><i>Usage Rule:</i> Conditional</p> <p>Used if the following Business Context applies:</p> <p>ECOM: E-Commerce</p> <p>MAIL: Mail Order</p> <p>TLPH: Telephone Order</p>
[0..1]	++++AttendantMessageCapable	
[0..1]	++++AttendantLanguage	
[1..1]	++++CardDataEntryMode	<p>Permitted Codes:</p> <p>CICC: EMV based</p> <p>ECTL: EMV based contactless</p> <p>MGST: Magnetic Stripe</p> <p>PHYS: Manual Entry</p>
[0..1]	++++FallbackIndicator	<p><i>Usage Rule:</i> Conditional</p> <p>Used only in case of Fallback, code is then "true". This applies to magnetic stripe fallback as well as for chip fallback.</p>

Mult	Message Element	SCC Requirements
[0..1]	++++AuthenticationMethod	Usage Rule: Conditional If NoCVM: Field not used Otherwise: Mandated
[1..1]	+++++AuthenticationMethod	Permitted Codes: PPSG: Handwritten Paper Signature NPIN: Online PIN FPIN: Offline PIN
[1..1]	+++++AuthenticationEntity	AGNT: Authorised Agent in case of Online PIN MERC: Merchant in case of Paper Signature ICCD: Card in case of Offline PIN
[0..1]	+++MerchantCategoryCode	Usage Rule: Optional, Values according to ISO18245
[0..1]	+++TransactionDateTime	Date and Time of the Card Transaction Mandated if available
[0..1]	+++SaleReferenceNumber	Usage Rule: Optional
[0..1]	+++RePresentmentReason	Usage Rule: Conditional Mandated if second presentment Codes: 'AMCR' Amount Corrected 'CLSD' Card Authentication Liability Shift Denied 'CRPI' Credit Previously Issued 'OTVA' Original Transaction Valid 'VLSD' Verification Liability Shift Denied
[0..1]	+++AdditionalService	Usage Rule: Conditional Only code NRES allowed for no show transactions
[0..1]	+++TransactionReference	Usage Rule: Optional Sequence Number of Transaction between Terminal and Acquirer

Mult	Message Element	SCC Requirements
[0..1]	+++PrePaidAccount	Usage Rule: Conditional Used for mobile top up service, indicates the account to be loaded. Might be used for e-purse top up services, indicates the e-purse to be loaded.
[1..1]	++++Identification	
{Or	+++++ IBAN	
Or}	+++++ Other	
[0..1]	+++++++ Identification	For mobile top up: The MSISDN given in domestic format or international format with a preceding plus sign. For e-purse loading: Identification of the e-purse.
[0..1]	+++++++ Scheme Name	
[0..1]	+++++++ Issuer	
[0..1]	++++Type	
{Or	+++++ Proprietary	For mobile top up: "MSISDN" For e-purse loading: "EPURSE"
Or}	+++++ Code	
[0..1]	++++Currency	
[0..1]	++++Name	For mobile top up: Mobile Operator ID nnnmm, where nnn is the country code of the mobile operator and mm is a domestic ID, as used in the top-up authorisation function, or the name of the Mobile Operator. For e-purse loading: Optional, depending on e-purse context.

### 3.1.4.2 Berlin Group Code Lists

The Berlin Group is Issuer of Code Lists within the SCC framework.

The Code Lists are:

- Scheme Brands

### 3.1.4.2.1 Values for Code List Scheme Brands

The following example values are used for card scheme brands processed within the SCC framework:

- "EAPS": Euro Alliance of Payment Schemes
- "EUFISERV": Eufiserv
- "GIROCARD": girocard
- "GELDKARTE": GeldKarte
- "ELECTRON": Visa Electron
- "VPAY": V PAY
- "PLUS": Plus
- "VISA": Visa
- "MSI": Maestro
- "MCC": MasterCard
- "DMC": Debit MasterCard
- "CIR": Cirrus
- "JCB": JCB
- "CUP": China UnionPay
- "DINERS": Diners
- "AMEX": American Express

Additional values may be defined as required in an External Code List Document of the Berlin Group.

### 3.1.4.3 Matching of Authorisation and Clearing

If the Berlin Group standards have been used for the authorisation of the message, the values in the collections shall be taken from the corresponding authorisation request message, if applicable.

The following fields should be used by the issuer, as a minimum, to match online authorisation requests with collections:

- Transaction Date in Mandate Reference,
- Ultimate Creditor ID with "Card Acceptor ID" in Authorisation Messages,
- Approval Code in Mandate Reference .

#### 3.1.4.4 Determining the Interbank Settlement Amount and the Charges Information

The Charges Information field contains fee amounts, which are normally interbank fees and which might need to be taken care of by the booking system of the issuing bank, when booking the card transaction amount on the cardholder account.

The Charges Information field is deducted from the amount fields with type "SRVF", "INTC" or "SRCH" in the Supplementary Data field as follows:

If the purpose code is not equal to 'CDCS', the charges information amount is

The absolute value of (Amount of Type "SRVF" – Amount of Type "INTC").

If there is no Amount field of one type, the related value is set to zero, if there is no Amount Field of either type, the charges information field is not used. The sign of the inner formula indicates the party which receives this amount: If the sign is negative, the receiving party of the is the Debtor, if the sign is positive, the receiving party is the creditor.

If the purpose code equals "CDCS", only amount fields of type "SRCH" and "SRVF" might be used. The charges information amount then is

Amount of Type "SRCH" plus amount of type "SRVF".

The receiving party in this case is the creditor.

The interbank settlement amount deducts in both cases from the determined charges information by the related ISO rule for the interbank settlement amount, the charges information amount and the instructed amount.

Note: Also in transaction with a Purpose Code unequal to "CDCS", an amount field of type "SRCH" might be transported in the Supplementary Data field. In this case, this amount field is transported only for information for the Issuer/cardholder and might be printed in the account statement. The related surcharge amount then is already contained in the instructed amount.

### 3.1.4.5 Comparison with ISO 8583 Clearing defined by Berlin Group

The following table shows a comparison of the elements of the ISO8583 based Berlin Group Clearing Messages and the collections defined in Section 3.1.1 (the two columns describing the Message Type 1240 for a first and a second presentment within an ISO8583 based approach, BMP stands for "Bit Map Position"):

BMP	1	1	Name	Usage in SCC
	2	2		
	4	4		
	0	0		
	x	x	Message Type Identifier	Pacs003
	x	x	Primary Bit Map	n.a.
1	x	x	Bit Map, extended	n.a.
2	x	=	Primary Account Number (PAN)	Supplementary Data
3	x	=	Processing Code	Purpose Code
4	x	x	Amount, Transaction (local currency)	Instructed Amount
5	x	x	Amount, Reconciliation (always Euro)	Interbank Settlement Amount
6	c	x	Amount, Cardholder Billing (Euro) =BMP 4 after conversion at the authorisation date, only for matching	Not used any more
9	c	=	Conversion Rate, reconciliation	Exchange Rate, if transaction amount is not in euro
10	c	=	Conversion Rate, Cardholder Billing	Not used any more
11	x	=	System Trace Audit Number (STAN)	n.a.
12	x	=	Date and Time, Local Transaction	Supplementary Data Date is additionally transported in Mandate information
14	x	=	Date, Expiration	Supplementary Data
22	x	=	POS Data Code	Supplementary Data
23	x	=	Card Sequence Number	Supplementary Data
24	x	x	Function Code	Second Presentment Indicator in Sequence Type
25	-	x	Message Reason Code	For Chargebacks: within R-Transaction For Second Presentments: Supplementary Data
26	x	=	Card Acceptor Business Code	Supplementary Data
30	c	c	Amounts, Original (for partial reversals)	Supplementary Data
31	x	=	Acquirer Reference Data	End to End Identification
32	x	=	Acquirer Institution Identification Code	n.a.
33	x	=	Forwarding Institution Identification Code	Instructing Agent
37	o	=	Retrieval Reference Number	n.a.
38	c	=	Approval Code	Mandate related information
41	x	=	Card Acceptor Terminal Identification	Supplementary Data
42	x	=	Card Acceptor Identification Code	Ultimate Creditor/ ID

BMP	1	1	Name	Usage in SCC
	2	2		
	4	4		
	0	0		
43	x	=	Card Acceptor Name/Location	Ultimate Creditor/ Name/ Address
46	x	x	Amount fees	Charges Information
48	c	=	Additional Data – Private	
			Subfield Currency Exponent	Not used any more
			Subfield Accepting Brand	Supplementary Data
			Subfield Recurring Payment Indicator	Recurring Payment Indicator in Sequence Type
			Subfield No Show Indicator	Supplementary Data
			Subfield Reversal Indicator	Coded in message type
			Subfield Card Acceptor URL	coded in Ultimate Creditor field
			Subfield Mobile Phone Operator ID	Supplementary Data
			Subfield Mobile Phone Data	Supplementary Data
49	x	=	Currency Code, Transaction	Coded in instructed amount
50	x	=	Currency Code, Reconciliation	Coded in settlement amount field
51	c	=	Currency Code, Cardholder Billing	n.a.
54	c	c	Amounts, Additional	Supplementary Data
55	c	c	Integrated Circuit Card (ICC) System Related Data	Supplementary Data
71	x	x	Message Number	n.a.
95	-	=	Card Issuer Reference Data	n.a.
100	x	=	Receiving Institution ID	Instructed Agent

## 3.2 Inter-bank Reversal Instruction for a Collection

### 3.2.1 Use of the Payment Reversal (pacs.007.002.04)

The message is used to transport the Inter-bank Reversal Instruction for a Collection sent by the Creditor bank to the Debtor bank, directly or through intermediaries.

The message caters for bulk and single reversal instructions.

**Note:** 'Original' message elements are based on message elements of the collection message the reversal is referring to.

Message Root

Mult	Message Element	SEPA Core Requirements
[1..1]	+ <i>Message root</i>	

### 3.2.2 Group Header

The group header contains information required for the processing of the entire message.

Mult	Message Element	SEPA Core Requirements
[1..1]	+ Group Header	
[1..1]	++ Message Identification	
[1..1]	++ Creation Date Time	
[0..2]	++ Authorisation	
[0..1]	++ Batch Booking	
[1..1]	++ Number Of Transactions	
[0..1]	++ Control Sum	
[0..1]	++ Group Reversal	Mandatory <i>Usage Rule:</i> Only 'false' is allowed.



Mult	Message Element	SEPA Core Requirements
[0..1]	++ Total Reversed Interbank Settlement Amount	Mandatory Amount of the reversal in euro <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be between 0.01 and 9999999999999999.99. <i>Format Rule:</i> The fractional part has a maximum of two digits. Leading zeros are not admitted, except one mandatory leading zero in amounts less than 1 Euro.
[0..1]	++ Interbank Settlement Date	Mandatory Settlement Date for the reversal instruction
[1..1]	++ Settlement Information	
[1..1]	+++ Settlement Method	<i>Usage Rule:</i> Only CLRG, INGA and INDA are allowed.
[0..1]	+++ Settlement Account	<i>Usage Rule:</i> Only 'IBAN' under 'Identification' is allowed.
[1..1]	++++ Identification	
{Or	+++++ IBAN	
Or}	+++++ Other	
[0..1]	+++ Clearing System	
{Or	++++ Code	
Or}	++++ Proprietary	
[0..1]	+++ Instructing Reimbursement Agent	
[0..1]	+++ Instructing Reimbursement Agent Account	
[0..1]	+++ Instructed Reimbursement Agent	
[0..1]	+++ Instructed Reimbursement Agent Account	
[0..1]	+++ Third Reimbursement Agent	
[0..1]	+++ Third Reimbursement Agent Account	
[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BICFI allowed.
[1..1]	+++ Financial Institution Identification	

Mult	Message Element	SEPA Core Requirements
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	
[0..1]	+++ Branch Identification	
[0..1]	++ Instructed Agent	<i>Usage Rule: Only BICFI allowed.</i>
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	
[0..1]	+++ Branch Identification	

### 3.2.3 Original Group Information

Mult	Message Element	SEPA Core Requirements
[1..1]	+ Original Group Information	
[1..1]	++ Original Message Identification	
[1..1]	++ Original Message Name Identification	<i>Usage Rule: Only "pacs.003" allowed.</i>
[0..1]	++ Original Creation Date Time	
[0..n]	++ Reversal Reason Information	

### 3.2.4 Transaction Information

Mult	Message Element	SEPA Core Requirements
[0..n]	+ Transaction Information	Mandatory

Mult	Message Element	SEPA Core Requirements
[0..1]	++ Reversal Identification	Specific reference of the Creditor Bank for the reversal <i>Usage Rule:</i> Must contain a reference that is meaningful to the Creditor Bank.
[0..1]	++ Original Instruction Identification	<i>Usage Rule:</i> Mandatory if provided in the original instruction.
[0..1]	++ Original End To End Identification	Mandatory Creditor's reference to the original direct debit Collection
[0..1]	++ Original Transaction Identification	Creditor Bank Reference of the original collection <i>Usage Rule:</i> Must contain a reference that is meaningful to the Creditor Bank and is unique over time.
[0..1]	++ Original Clearing System Reference	
[0..1]	++ Original Interbank Settlement Amount	Amount of the original Collection in euro <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits. Leading zeros are not admitted, except one mandatory leading zero in amounts less than 1 Euro.
[1..1]	++ Reversed Interbank Settlement Amount	Amount of the reversal in euro <i>Usage Rule:</i> 'Reversed Interbank Settlement Amount must be the same as the Amount of the Collection <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be between 0.01 and 999999999.99. <i>Format Rule:</i> The fractional part has a maximum of two digits. Leading zeros are not admitted, except one mandatory leading zero in amounts less than 1 Euro.
[0..1]	++ Interbank Settlement Date	

Mult	Message Element	SEPA Core Requirements
[0..1]	++ Reversed Instructed Amount	
[0..1]	++ Exchange Rate	
[0..1]	++ Compensation Amount	
[0..1]	++ Charge Bearer	<i>Usage Rule:</i> Only 'SLEV' is allowed.
[0..n]	++ Charges Information	
[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BICFI is allowed.
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	
[0..1]	+++ Branch Identification	
[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BICFI is allowed.
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	
[0..1]	+++ Branch Identification	
[0..n]	++ Reversal Reason Information	<i>Usage Rule:</i> 'Reversal Reason Information' is to be used to indicate a reversal reason of the individual transaction. <i>Usage Rule:</i> Only one occurrence of 'Reversal Reason Information' is allowed.

Mult	Message Element	SEPA Core Requirements
[0..1]	+++ Originator	Identification of the type of party that initiated the reversal (Original Creditor Name or Original Creditor Bank ID).  <i>Usage Rule:</i> 'Originator' must be present either in 'Original Group Information' or 'Transaction Information'.
{Or	++++ Name	
[0..1]	++++ Postal Address	
Or}	++++ Identification	
[0..1]	+++++ Organisation Identification	
[0..1]	+++++ Any BIC	
[0..1]	+++++ Other	
[0..1]	++++ Country of Residence	
[0..1]	++++ Contact Details	
[0..1]	+++ Reason	Mandatory
{Or	++++ Code	Reason Code for Reversal  See Message Element Specifications below.
Or}	++++ Proprietary	
[0..n]	+++ Additional Information	
[0..1]	++ Original Transaction Reference	Mandatory  An exact copy of all attributes of the received collection being reversed, if not said otherwise  <i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.
[0..1]	+++ Interbank Settlement Amount	
[0..1]	+++ Amount	Mandatory  Original Instructed Amount
[0..1]	+++ Interbank Settlement Date	Mandatory  Settlement date of the original Collection from the original group header.

Mult	Message Element	SEPA Core Requirements
[0..1]	+++ Requested Collection Date	Due date of the original Collection
[0..1]	+++ Requested Execution Date	
[0..1]	+++ Creditor Scheme Identification	
[0..1]	++++ Identification	
{OR	+++++ Personal Identification	
[0..1]	+++++ Date and Place of Birth	
[0..1]	+++++ Other	
[0..1]	+++++ Identification	Identifier of the original Creditor
[0..1]	+++++ Scheme Name	
[0..1]	+++++ Proprietary	Only SEPA is allowed
[0..1]	+++++ Code	
[0..1]	+++++ Issuer	
OR}	+++++ Organisation Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Country of Residence	
[0..1]	+++ Settlement Information	
[1..1]	++++ Settlement Method	
[0..1]	++++ Settlement Account	
[1..1]	+++++ Identification	
{OR	+++++ IBAN	
OR}	+++++ Other	
[0..1]	+++++ Identification	
[0..1]	+++++ Scheme Name	
[0..1]	+++++ Proprietary	
[0..1]	+++++ Code	
[0..1]	+++++ Issuer	
[0..1]	+++++ Type	
[0..1]	+++++ Currency	
[0..1]	+++++ Name	

Mult	Message Element	SEPA Core Requirements
[0..1]	++++ Clearing System	
{Or	+++++ Code	
Or}	+++++ Proprietary	
[0..1]	+++ Payment Type Information	Mandatory Original Payment Type Information with all subfields.
[0..1]	++++ Instruction Priority	
[0..1]	++++ Clearing Channel	
[0..1]	++++ Service Level	Mandatory Original Service Level
{Or	+++++ Code	<i>Usage Rule:</i> Only 'SEPA' is allowed.
Or}	+++++ Proprietary	
[0..1]	++++ Local Instrument	Mandatory Original Local Instrument
{Or	+++++ Code	The identification of the SCC framework. <i>Usage Rule:</i> Only 'CARD' is allowed.
Or}	+++++ Proprietary	
[0..1]	++++ Sequence Type	Mandatory Original Sequence Type.
[0..1]	++++ Category Purpose	<i>Usage Rule:</i> Mandatory
{OR	+++++ Code	Original Category Purpose
OR}	+++++ Proprietary	
[0..1]	+++ Payment Method	
[0..1]	+++ Mandate Related Information	Original Mandate Related Information with all subfields.
[0..1]	++++ Mandate Identification	Original Mandate Identification
[0..1]	++++ Date Of Signature	Original Date of Signature
[0..1]	++++ Amendment Indicator	Original Amendment Indicator

Mult	Message Element	SEPA Core Requirements
[0..1]	++++ Amendment Information Details	
[0..1]	++++ Electronic Signature	
[0..1]	++++ First Collection Date	
[0..1]	++++ Final Collection Date	
[0..1]	++++ Frequency	
[0..1]	+++ Remittance Information	Original Remittance Information with all subfields.
[0..n]	++++ Unstructured	Original Unstructured Remittance Information Only one occurrence is allowed
[0..n]	++++ Structured	
[0..1]	+++ Ultimate Debtor	Original Ultimate Debtor with all subfields. <sup>5</sup> <i>Usage Rule: Optional</i>
[0..1]	++++ Name	
[0..1]	++++ Identification	
{Or	+++++ Organisation Identification	
{Or	+++++ Any Bic	
Or}	+++++ Other	
Or}	+++++ Private Identification	
{Or	+++++ Other	
[0..1]	+++++ Identification	
[0..1]	+++++ Scheme Name	
{Or	+++++ Code	
Or}	+++++ Proprietary	
[0..1]	+++++ Issuer	
Or}	+++++ Date and Place of Birth	
[0..1]	+++ Debtor	Original Debtor field with all subfields

<sup>5</sup> Note: The Name field for Ultimate Debtors is not used in the card clearing context



Mult	Message Element	SEPA Core Requirements
[0..1]	++++ Name	Mandatory Original Debtor Name
[0..1]	+++ Postal Address	
[0..1]	+++ Identification	Mandatory
{Or	++++ Organisation Identification	Original Identification
Or}	++++ Private Identification	
[0..1]	+++ Country of Residence	
[0..1]	+++ Contact Details	
[0..1]	+++ Debtor Account	Account number (IBAN) of the original Debtor
[1..1]	++++ Identification	
{Or	+++++ IBAN	IBAN of the account of the original Debtor
Or}	+++++ Other	
[0..1]	++++ Type	
[0..1]	++++ Currency	
[0..1]	++++ Name	
[0..1]	+++ Debtor Agent	BIC of the original Debtor Bank
[1..1]	++++ Financial Institution Identification	
[0..1]	+++++ BICFI	BIC of the original Debtor Bank
[0..1]	+++++ Clearing System Member Identification	
[0..1]	+++++ Name	
[0..1]	+++++ Postal Address	
[0..1]	+++++ Other	
[0,1]	++++ Branch Identification	
[0..1]	+++ Debtor Agent Account	
[0..1]	+++ Creditor Agent	BIC of the original Creditor Bank
[1..1]	++++ Financial Institution Identification	
[0..1]	+++++ BICFI	BIC of the original Creditor Bank

Mult	Message Element	SEPA Core Requirements
[0..1]	+++++ Clearing System Member Identification	
[0..1]	+++++ Name	
[0..1]	+++++ Postal Address	
[0..1]	+++++ Other	
[0,1]	++++ Branch Identification	
[0..1]	+++ Creditor Agent Account	
[0..1]	+++ Creditor	Original Creditor with all subfields
[0..1]	++++ Name	Mandatory <i>Usage Rule:</i> Name of the Acquirer/Creditor <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.
[0..1]	++++ Postal Address	<i>Usage Rule:</i> Conditional Mandated for Acquirers/Creditors based in non-EU countries.
[0..1]	+++++ Country	Country Code (2 characters).
[0..7]	+++++ Address Line	Only two address lines supported.
[0..1]	+++++ Type	
[0..1]	+++++ Department	
[0..1]	+++++ Subdepartment	
[0..1]	+++++ Street Name	
[0..1]	+++++ Building Number	
[0..1]	+++++ Postal Code	
[0..1]	+++++ Town Name	
[0..1]	+++++ Country Subdivision	
[0..1]	+++ Creditor Account	Account number (IBAN) of the original Creditor
[1..1]	++++ Identification	
{Or	+++++ IBAN	IBAN of the account of the original Creditor
Or}	+++++ Other	
[0..1]	++++ Type	

Mult	Message Element	SEPA Core Requirements
[0..1]	++++ Currency	
[0..1]	++++ Name	
[0..1]	+++ Ultimate Creditor	Original Ultimate Creditor with all subfields.
[0..1]	++++ Name	Mandatory
[0..1]	++++ Postal Address	
[0..1]	++++ Identification	Mandatory
{Or	+++++ Organisation Identification	Usage Rule: Either 'AnyBIC' or one occurrence of 'Other' is allowed.
{Or	+++++++ AnyBIC	
Or}	+++++++ Other	
[1..1]	+++++++ Identification	
[0..1]	+++++++ Scheme Name	
{Or	+++++++ Code	
Or}	+++++++ Proprietary	
[0..1]	+++++++ Issuer	
Or}	+++++ Private Identification	
[0..1]	++++ Country of Residence	
[0..1]	++++ Contact Details	
[0..n]	++ SupplementaryData	Usage Rule: Mandatory, only one field allowed.
[0..1]	+++ PlaceAndName	
[1..1]	+++ Envelope	Content of this component is defined in Section 3.1.4.1

### 3.2.5 Message Element Specifications

Reasons for an inter-bank reversal present in the Rulebook are mapped to the ISO codes as follows:

ISO Code	ISO Name	Card Reason
AM05	Duplication	Duplicate entry
MS02	NotSpecifiedReasonCustomerGenerated	Reason not specified
MS03	NotSpecifiedReasonAgentGenerated	Reason not specified



## 4 R-Transactions

### 4.1 Inter-bank Direct Debit Return/Refund of a Collection

*Note: Message Rejections are not covered by this specification, since collections are directly settled. ACHs may define Message Rejections as status messages for their customers.*

#### 4.1.1 Use of the Payment Return (pacs.004.002.04)

The Payment Return is the message used to transport the SCC return/refund instruction from the Debtor Bank to the Creditor Bank, directly or through intermediaries.

If the 'Return Originator' contains a 'Name', this means that the message is being used as a Refund. If the 'Return Originator' contains a BIC, this means that the message is being used as a Return.

This message caters for bulk and single SCC return/refund instructions.

**Note:** Message elements under the 'Original Transaction Reference' sequence are based on message elements of the collection message the return/refund is referring to.

Message Root

Mult	Message Element	SCC Requirements
[1..1]	+ Message root	

#### 4.1.2 Group Header

The group header contains information required for the processing of the entire message.

Mult	Message Element	SCC Requirements
[1..1]	+ Group Header	
[1..1]	++ Message Identification	
[1..1]	++ Creation Date Time	
[0..2]	++ Authorisation	
[0..1]	++ Batch Booking	
[1..1]	++ Number Of Transactions	
[0..1]	++ Control Sum	
[0..1]	++ Group Return	

Mult	Message Element	SCC Requirements
[0..1]	++ Total Returned Interbank Settlement Amount	Mandatory Usage Rule: Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be between 0.01 and 999999999999999.99. <i>Format Rule:</i> The fractional part has a maximum of two digits. Leading zeros are not admitted, except one mandatory leading zero in amounts less than 1 Euro.
[0..1]	++ Interbank Settlement Date	Mandatory
[1..1]	++ Settlement Information	
[1..1]	+++ Settlement Method	<i>Usage Rule:</i> Only CLRG, INGA and INDA are allowed.
[0..1]	+++ Settlement Account	<i>Usage Rule:</i> Only 'IBAN' under 'Identification' is allowed.
[1..1]	++++ Identification	
{Or	+++++ IBAN	
Or}	+++++ Other	
[0..1]	+++ Clearing System	
{Or	++++ Code	
Or}	++++ Proprietary	
[0..1]	+++ Instructing Reimbursement Agent	
[0..1]	+++ Instructing Reimbursement Agent Account	
[0..1]	+++ Instructed Reimbursement Agent	
[0..1]	+++ Instructed Reimbursement Agent Account	
[0..1]	+++ Third Reimbursement Agent	
[0..1]	+++ Third Reimbursement Agent Account	
[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	

Mult	Message Element	SCC Requirements
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	
[0..1]	+++ Branch Identification	
[0..1]	++ Instructed Agent	<i>Usage Rule: Only BIC is allowed.</i>
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	
[0..1]	+++ Branch Identification	

### 4.1.3 Transaction Information

Note: Return and Refunds only exist on transaction level for card transactions. For that reason, the 2.x fields for Original Group Information is not used for SCC.

Mult	Message Element	SCC Requirements
[0..n]	+ Transaction Information	Mandatory
[0..1]	++ Return Identification	Mandatory Note: This is a specific reference put in by the bank initiating the return/refund. Must contain a reference that is meaningful to the initiating bank.
[0..1]	++ Original Group Information	Mandatory
[1..1]	+++ Original Message Identification	
[1..1]	+++ Original Message Name Identification	
[0..1]	+++ Original Creation Date Time	
[0..1]	++ Original Instruction Identification	<i>Usage Rule: Mandatory if provided in the original instruction.</i>

Mult	Message Element	SCC Requirements
[0..1]	++ Original End To End Identification	Mandatory Original Acquirer Reference
[0..1]	++ Original Transaction Identification	Mandatory Original Creditor Bank Reference <i>Usage Rule:</i> Must contain a reference that is meaningful to the Creditor Bank and is unique over time.
[0..1]	++ Original Clearing System Reference	
[0..1]	++ Original Interbank Settlement Amount	Mandatory Amount of the Collection in euro <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be between 0.01 and 999999999.99. <i>Format Rule:</i> The fractional part has a maximum of two digits. Leading zeros are not admitted, except one mandatory leading zero in amounts less than 1 Euro.
[1..1]	++ Returned Interbank Settlement Amount	<i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be between 0.01 and 999999999.99. <i>Format Rule:</i> The fractional part has a maximum of two digits. Leading zeros are not admitted, except one mandatory leading zero in amounts less than 1 Euro. <i>Usage Rule:</i> Element is equal to the sum of 'Original Interbank Settlement Amount', 'Compensation Amount' and 'Amount' in 'Charges Information'. Note: Neither 'Compensation Amount' nor 'Charges Information' is used in Card Clearing Return/Refunds, since the returned interbank settlement amount must equal the original interbank settlement amount.
[0..1]	++ Interbank Settlement Date	
[0..1]	++ Returned Instructed Amount	



Mult	Message Element	SCC Requirements
[0..1]	++ Exchange Rate	
[0..1]	++ Compensation Amount	<sup>6</sup>
[0..1]	++ Charge Bearer	<i>Usage Rule: Only 'SLEV' is allowed.</i>
[0..n]	++ Charges Information	<sup>7</sup>
[0..1]	++ Instructing Agent	<i>Usage Rule: Only BICFI is allowed.</i>
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	
[0..1]	+++ Branch Identification	
[0..1]	++ Instructed Agent	<i>Usage Rule: Only BICFI is allowed.</i>
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	
[0..1]	+++ Branch Identification	
[0..n]	++ Return Reason Information	Mandatory <i>Usage Rule: Only one occurrence of is allowed.</i>

<sup>6</sup> Compensation not used for Card Clearing, even if returned by Cardholder

<sup>7</sup> No charges for returns or refunds will be used within card transactions.

Mult	Message Element	SCC Requirements
[0..1]	+++ Originator	Mandatory Note: Identification of the type of party initiating the R-message. <i>Usage Rule:</i> Limited to BICFI to identify the bank originating the return or to 'Name' to identify the case of a refund initiated by the Ultimate Debtor or the Debtor. <i>Usage Rule:</i> For Card Transactions, the constant "ISSUER" is used as originator in the field 'Name'
[0..1]	++++ Name	
[0..1]	++++ Identification	
[0..1]	++++ Postal Address	
[0..1]	++++ Country of Residence	
[0..1]	++++ Contact Details	
[0..1]	+++ Reason	Mandatory
{Or	++++ Code	See Message Element Specifications below.
Or}	++++ Proprietary	
[0..n]	+++ Additional Information	
[0..1]	++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the collection which is being returned) <i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.
[0..1]	+++ Interbank Settlement Amount	
[0..1]	+++ Amount	Mandatory
[0..1]	+++ Interbank Settlement Date	Settlement date of the original Collection
[0..1]	+++ Requested Collection Date	Due date of the original Collection
[0..1]	+++ Requested Execution Date	
[0..1]	+++ Creditor Scheme Identification	Original Creditor ID
[0..1]	++++ Identification	
[0..1]	+++++ Personal Identification	

Mult	Message Element	SCC Requirements
[0..1]	+++++ Date and Place of Birth	
[0..1]	+++++ Other	
[0..1]	+++++ Identification	Mandatory
[0..1]	+++++ Scheme Name	
[0..1]	+++++ Proprietary	Only SEPA is allowed
[0..1]	+++++ Code	
[0..1]	+++++ Issuer	
[0..1]	++++ Organisation Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Adress	
[0..1]	++++ Country of Residence	
[0..1]	+++ Settlement Information	
[0..1]	+++ Payment Type Information	Original Payment Type Information with all subfields.
[0..1]	++++ Instruction Priority	
[0..1]	++++ Clearing Channel	
[0..1]	++++ Service Level	Mandatory Original Service Level
{Or	++++ Code	<i>Usage Rule:</i> Only 'SEPA' is allowed.
Or}	++++ Proprietary	
[0..1]	++++ Local Instrument	Mandatory Original Local Instrument
{Or	++++ Code	The identification of the SCC framework. <i>Usage Rule:</i> Only 'CARD' is allowed.
Or}	++++ Proprietary	
[0..1]	++++ Sequence Type	Mandatory Original Sequence Type.
[0..1]	++++ Category Purpose	<i>Usage Rule:</i> Mandatory Original Category Purpose
[0..1]	+++ Payment Method	

Mult	Message Element	SCC Requirements
[0..1]	+++ Mandate Related Information	Original Mandate Related Information with all subfields.
[0..1]	++++ Mandate Identification	Original Mandate Identification
[0..1]	++++ Date Of Signature	Original Date of Signature
[0..1]	++++ Amendment Indicator	Original Amendment Indicator
[0..1]	++++ Amendment Information Details	
[0..1]	++++ Electronic Signature	
[0..1]	++++ First Collection Date	
[0..1]	++++ Final Collection Date	
[0..1]	++++ Frequency	
[0..1]	+++ Remittance Information	Original Remittance Information with all subfields.
[0..n]	+++ Unstructured	Original Unstructured Remittance Information. Only one occurrence is allowed.
[0..n]	+++ Structured	
[0..1]	+++ Ultimate Debtor	Usage Rule: Optional
[0..1]	++++ Name	Usage Rule: Optional
[0..1]	++++ Identification	
{Or	+++++ Organisation Identification	
{Or	+++++ Any Bic	
Or}	+++++ Other	
Or}	+++++ Private Identification	
{Or	+++++ Date and Place of Birth	
Or}	+++++ Other	
[0..1]	+++ Debtor	Original Debtor field with all subfields
[0..1]	++++ Name	Mandatory Original Debtor Name
[0..1]	+++ Postal Address	
[0..1]	+++ Identification	Mandatory
{Or	++++ Organisation Identification	Original Identification
Or}	++++ Private Identification	

Mult	Message Element	SCC Requirements
[0..1]	+++ Country of Residence	
[0..1]	+++ Contact Details	
[0..1]	+++ Debtor Account	Account number (IBAN) of the original Debtor
[1..1]	++++ Identification	
{Or	+++++ IBAN	IBAN of the account of the original Debtor
Or}	+++++ Other	
[0..1]	++++ Type	
[0..1]	++++ Currency	
[0..1]	++++ Name	
[0..1]	+++ Debtor Agent	BIC of the original Debtor Bank
[1..1]	++++ Financial Institution Identification	
[0..1]	+++++ BICFI	BIC of the original Debtor Bank
[0..1]	+++++ Clearing System Member Identification	
[0..1]	+++++ Name	
[0..1]	+++++ Postal Adress	
[0..1]	+++++ Other	
[0,1]	++++ Branch Identification	
[0..1]	+++ Debtor Agent Account	
[0..1]	+++ Creditor Agent	BIC of the original Creditor Bank
[1..1]	++++ Financial Institution Identification	
[0..1]	+++++ BICFI	BIC of the original Creditor Bank
[0..1]	+++++ Clearing System Member Identification	
[0..1]	+++++ Name	
[0..1]	+++++ Postal Adress	
[0..1]	+++++ Other	
[0,1]	++++ Branch Identification	
[0..1]	+++ Creditor Agent Account	
[0..1]	+++ Creditor	Original Creditor with all subfields

Mult	Message Element	SCC Requirements
[0..1]	++++ Name	Mandatory <i>Usage Rule:</i> Name of the Acquirer/Creditor <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.
[0..1]	++++ Postal Address	<i>Usage Rule:</i> Conditional Mandated for Acquirers/Creditors based in non-EU countries.
[0..1]	+++++ Country	Country Code (2 characters).
[0..7]	+++++ Adress Line	Only two address lines supported.
[0..1]	+++++ Type	
[0..1]	+++++ Department	
[0..1]	+++++ Subdepartment	
[0..1]	+++++ Street Name	
[0..1]	+++++ Building Number	
[0..1]	+++++ Postal Code	
[0..1]	+++++ Town Name	
[0..1]	+++++ Country Subdivision	
[0..1]	+++ Creditor Account	Account number (IBAN) of the original Creditor
[1..1]	++++ Identification	
{Or	+++++ IBAN	IBAN of the account of the original Creditor
Or}	+++++ Other	
[0..1]	++++ Type	
[0..1]	++++ Currency	
[0..1]	++++ Name	
[0..1]	+++ Ultimate Creditor	Original Ultimate Creditor with all subfields.
[0..1]	++++ Name	Mandatory
[0..1]	++++ Postal Address	
[0..1]	++++ Identification	Mandatory
{Or	+++++ Organisation Identification	<i>Usage Rule:</i> Either 'AnyBIC' or one occurrence of 'Other' is allowed.
{Or	+++++ AnyBIC	

Mult	Message Element	SCC Requirements
Or}	+++++++ Other	
[1..1]	+++++++ Identification	
[0..1]	+++++++ Scheme Name	
{Or	+++++++ Code	
Or}	+++++++ Proprietary	
[0..1]	+++++++ Issuer	
Or}	+++++ Private Identification	
[0..1]	++++ Country of Residence	
[0..1]	++++ Contact Details	
[0..n]	++ SupplementaryData	<i>Usage Rule: Mandatory, only one field allowed.</i>
[0..1]	+++ PlaceAndName	
[1..1]	+++ Envelope	Content of this component is defined in Section 3.1.4.1

## 4.1.4 Message Element Specifications

### 4.1.4.1 Codes for Returns

The reasons for an inter-bank **Returns** specified in the SCC Operational Rules document are mapped to the ISO codes as follows:

ISO Code	ISO Name	SCC Reason as specified in Operational Rules
AG02	Invalid Bank operation code	Card transaction not allowed as per card scheme rules
TM01	Cut off time	The presentment of the collection is not submitted in agreed period.
FF01	Note: Today allowed in Technical Rejection Message only.	Format error in the collection Note: not allowed yet by ISO for return messages, may be used as proprietary code.
CURR	IncorrectCurrency	Conversion rate not correct
AM05	Duplication	Duplicate message
AC01	IncorrectAccountNumber	Clearing Collection is sent to the wrong partner.
RC01	BankIdentifierIncorrect	Clearing Collection is sent to the wrong partner
BE06	UnknownEndcustomer	Clearing Collection is sent to the wrong partner: Ultimate Debtor Identifier not known
AM09	WrongAmount	Collection of Multi-Step payment without valid finalization in the online part.
TM01	CutOffTime	Second presentment of the collection is not submitted in agreed period.
AC06	BlockedAccount	Account blocked Account blocked for Card Clearing by the Debtor
AM04	InsufficientFunds	Card transaction performed without payment guarantee and cardholder account is not covering the transaction amount.
AC04	ClosedAccountNumber	Card transaction performed without payment guarantee and cardholder account does not exist anymore.



#### 4.1.4.2 Codes for Refunds

The reasons for an inter-bank **Refunds** specified in the SCC Operational Rules document are mapped to the ISO codes as follows:

ISO Code	ISO Name	SCC Reason as specified in Operational Rules
SVNR	ServiceNotRendered	Service not rendered
MD01	NoMandate	Transaction not authorised by Issuer
FOCR	FollowingCancellationRequest	Transaction reversed
AM09	WrongAmount	Amount not correct
MD01	NoMandate	Offline Tx: Chip Data for TC computation missing
MD01	NoMandate	Offline Tx: TC not correct or missing
MD01	NoMandate	Transaction above Floor limit
MD01	NoMandate	No cardholder authorisation
AM05	Duplication	Duplicate processing
EMVL	EMVLiabilityShift	EMV liability shift
PINL	PINLiabilityShift	PIN liability shift
TM01	CutOffTime	Late presentment
MS02	NotSpecifiedReasonCustomerGenerated	Card Scheme specific reason

## 5 Customer to Bank Initiation Messages

Payment Initiation Messages describe the interface between the Creditor and its bank for the initiation of a collection between Creditor Bank and Debtor Bank.

### 5.1 Use of Customer Direct Debit Initiation (pain.008.002.04)

The message is used to transport the Direct Debit Collection instruction from the Creditor to the Creditor Bank.

The message caters for bulk and single direct debit instructions.

#### Message Root

Mult	Message Element	SCC Requirements
[1..1]	+ Message root	

#### 5.1.1 Group Header

The group header contains information required for the processing of the entire message.

Mult	Message Element	SCC Requirements
[1..1]	+ Group Header	
[1..1]	++ Message Identification	
[1..1]	++ Creation Date Time	
[0..2]	++ Authorisation	
[1..1]	++ Number Of Transactions	
[0..1]	++ Control Sum	
[1..1]	++ Initiating Party	
[0..1]	+++ Name	<i>Usage Rule:</i> 'Name' is limited to 70 characters in length. <i>Usage Rule:</i> Name of the Acquirer or Parties acting on behalf of the Acquirer
[0..1]	+++ Postal Address	
[0..1]	+++ Identification	
{Or	++++ Organisation Identification	<i>Usage Rule:</i> Acquirer ID or ID of the Party acting on behalf of the Acquirer

Mult	Message Element	SCC Requirements
[0..1]	+++++ Any BIC	<i>Usage Rule:</i> Either this Element or Element "Other" may appear on this level.
[0..n]	+++++ Other	<i>Usage Rule:</i> Either this Element or Element "AnyBIC" may appear on this level; restricted to one occurrence.
[1..1]	++++++ Identification	<i>Usage Rule:</i> The use of whitespace characters on any position of the element is permitted.
[0..1]	++++++ Scheme Name	
{Or	+++++++ Code	
Or}	+++++++ Proprietary	
[0..1]	+++++++ Issuer	
Or}	++++ Private Identification	
[0..1]	+++ Country of Residence	
[0..1]	+++ Contact Details	
[0..1]	++ Forwarding Agent	

### 5.1.2 Payment Information

Mult	Message Element	SCC Requirements
[1..n]	+ Payment Information	
[1..1]	++ Payment Information Identification	
[1..1]	++ Payment Method	<i>Usage Rule:</i> 'DD' is used
[0..1]	++ Batch Booking	<i>Usage Rule:</i> If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested.  <i>Usage Rule:</i> If element is not present, pre-agreed customer-to-bank conditions apply.
[0..1]	++ Number of Transactions	
[0..1]	++ Control Sum	
[0..1]	++ Payment Type Information	Mandatory
[0..1]	+++ Instruction Priority	
[0..1]	+++ Service Level	Mandatory
{Or	++++ Code	<i>Usage Rule:</i> Only 'SEPA' is used.
Or}	++++ Proprietary	

Mult	Message Element	SCC Requirements
[0..1]	+++ Local Instrument	Mandatory
{Or	++++ Code	The identification code of the SCC framework <i>Usage Rule:</i> Only 'CARD' is allowed.
Or}	++++ Proprietary	
[0..1]	+++ Sequence Type	Mandatory <i>Usage Rule for First Presentments:</i> For one off presentments this message element must indicate 'OOFF'. For recurring payments this message element must indicate 'RCUR'. 'FRST' must be used for the first transaction, 'FNAL' for a last transaction, if known. <i>Usage Rule for Second Presentments:</i> In case of a second presentment, this field is always set to 'RPRE'.
[0..1]	+++ Category Purpose	<i>Usage Rule:</i> Mandatory <i>Usage Rule:</i> Under 'Code' one of the following codes must be set for Card Transaction Clearing: 'IDCP' for irrevocable debit card payment, 'ICCP' for irrevocable credit card payment, 'DCRD' debit card payment, 'CCRD' for credit card payment. For Card Bulk Clearing, the code 'CBLK' is used. For collecting fees based on card transactions, the code 'FCOL' is used.
[1..1]	++ Requested Collection Date	The actual business day is used.
[1..1]	++ Creditor	
[0..1]	+++ Name	Mandatory <i>Usage Rule:</i> Name of the Acquirer/Creditor <i>Usage Rule:</i> 'Name' is limited to 70 characters in length.
[0..1]	+++ Postal Address	<i>Usage Rule:</i> Conditional Mandated for Acquirers/Creditors based in non-EU countries.
[0..1]	++++ Address Type	

Mult	Message Element	SCC Requirements
[0..1]	++++ Department	
[0..1]	++++ Sub-Department	
[0..1]	++++ Street Name	
[0..1]	++++ Building Number	
[0..1]	++++ Postal Code	
[0..1]	++++ Town Name	
[0..1]	++++ Country Sub-Division	
[0..1]	++++ Country	Two Characters.
[0..7]	++++ Address Line	Maximum 2 address lines.
[0..1]	+++ Identification	
[0..1]	+++ Country of Residence	
[0..1]	+++ Contact Details	
[1..1]	++ Creditor Account	.
[1..1]	+++ Identification	<i>Usage Rule:</i> Only IBAN is allowed.
[0..1]	++++ IBAN	IBAN of the account of the Creditor
[0..1]	++++ Other	
[0..1]	+++ Type	
[0..1]	+++ Currency	
[0..1]	+++ Name	
[1..1]	++ Creditor Agent	
[1..1]	+++ Financial Institution Identification	
[0..1]	++++ BICFI	<i>Usage Rule:</i> Conditional, set to BIC if provided. Mandatory for cross-border transactions till 02/2016.
[0..1]	++++ Clearing System Member Identification	
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Other	<i>Usage Rule:</i> Used only If no BIC is provided.
[1..1]	+++++ Identification	<i>Usage Rule:</i> If present, the element has to be set to "NOTPROVIDED".
[0..1]	+++++ Scheme Name	

Mult	Message Element	SCC Requirements
[0..1]	+++++ Issuer	
[0..1]	+++ Branch Identification	
[0..1]	++ Creditor Agent Account	
[0..1]	++ Ultimate Creditor	<i>Usage Rule:</i> This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.
[0..1]	+++ Name	<p>Mandatory</p> <p>For Card Transaction Clearing:</p> <p><i>Usage Rule:</i> 'Name' is limited to 70 characters in length. It contains the name and the address of the card acceptor. Shall be substructured with a minimum of 3 '/' signs, where the structure is defined through "Name/Street/City/Alpha 2 Country Code"</p> <p><i>Usage Rule:</i> The subfield Street is optional.</p> <p><i>Usage Rule:</i> If e-commerce transaction: URL of acceptance point (optionally) as/in addition to the Name of the Acceptor.</p> <p>Note: For online authorised transaction content of BMP43, where '\' is set to '/' and the Postal Code and the Region is erased.</p> <p>For Card Bulk Clearing and Fee Collections: Reference Party entry, depends on business context.</p>
[0..1]	+++ Postal Address	
[0..1]	+++ Identification	Mandatory.
{Or	++++ Organisation Identification	<i>Usage Rule:</i> Either 'AnyBIC' or one occurrence of 'Other' is allowed. <sup>8</sup>
{Or	+++++ Any BIC	
Or}	+++++ Other	

<sup>8</sup> Only "Organisation Identification" is allowed, since "Card Acceptor" is not a private person. This differs from other SEPA schemes.

Mult	Message Element	SCC Requirements
[1..1]	+++++++ Identification	If there is no Identification of the Ultimate Creditor available the constant 'NOTPROVIDED' is used.
[0..1]	+++++++ Scheme Name	
{Or	+++++++ Code	
Or}	+++++++ Proprietary	
[0..1]	+++++++ Issuer	
Or}	++++ Private Identification	
[0..1]	+++ Country of Residence	
[0..1]	+++ Contact Details	
[0..1]	++ Charge Bearer	Mandatory <i>Usage Rule:</i> Only 'SLEV' is allowed.
[0..1]	++ Charges Account	
[0..1]	++ Charges Account Agent	
[0..1]	++ Creditor Scheme Identification	Mandatory <i>Usage Rule:</i> It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'.
[0..1]	+++ Name	
[0..1]	+++ Postal Address	
[0..1]	+++ Identification	Mandatory
{Or	++++ Organisation Identification	
Or}	++++ Private Identification	Mandatory <i>Usage Rule:</i> Private Identification is used to identify either an organisation or a private person.
[0..1]	+++++ Date and Place of Birth	
[0..n]	+++++ Other	<i>Usage Rule:</i> Mandatory <i>Usage Rule:</i> Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed.
[1..1]	+++++++ Identification	SEPA Creditor ID as used by other SEPA Payment Instruments, see Chapter 2.4.  No specific requirements on creditor business code.
[0..1]	+++++++ Scheme Name	Mandatory

Mult	Message Element	SCC Requirements
{Or	+++++++ Code	
Or}	+++++++ Proprietary	<i>Usage Rule: Only SEPA is allowed.</i>
[0..1]	+++++++ Issuer	
[0..1]	+++ Country of Residence	
[0..1]	+++ Contact Details	
[1..n]	++ Direct Debit Transaction Information	
[1..1]	+++ Payment Identification	
[0..1]	++++ Instruction Identification	
[1..1]	++++ End To End Identification	
[0..1]	+++ Payment Type Information	
[1..1]	+++ Instructed Amount	<p>Card Transaction Amount in Euro, excluding special amount parts with type 'INTC' or 'SRVF' if separately transported in the structured part of the remittance information. Additionally the special amount part of type 'SRCH' is excluded, if the Purpose Code equals 'CDCS'.</p> <p><i>Usage Rule:</i> Amount must be between 0.01 and 999999999.99.</p> <p><i>Usage Rule:</i> Attribute "Ccy" has to be "EUR".</p> <p><i>Format Rule:</i> The fractional part has a maximum of two digits. Leading zeros are not admitted, except one mandatory leading zero in amounts less than 1 Euro.</p>
[0..1]	+++ Charge Bearer	
[0..1]	+++ Direct Debit Transaction	Mandatory
[0..1]	++++ Mandate Related Information	Mandatory



Mult	Message Element	SCC Requirements
[0..1]	+++++ Mandate Identification	<p>Mandatory</p> <p>Usage Rule: For Card Transaction Clearing, the following applies:</p> <p>Approval Code of the Online Authorisation (BMP 38) if authorised online.</p> <p>If not:</p> <p>‘OFFLINE’ for a regular EMV Offline Authorisation</p> <p>‘OFFLINE2’ for an EMV Offline Authorisation after a “cannot go online” scenario.</p> <p>‘NOTPROVIDED’ in case of no Offline EMV Authorisation has been reached.(also called “Merchant forced”).</p> <p>For Card Bulk Clearing: A reference to the Reconciliation File is used.</p> <p>For Fee Collections: Depending on the business context.</p>

Mult	Message Element	SCC Requirements
[0..1]	+++++ Date Of Signature	<p><i>Usage Rule:</i> Mandatory</p> <p>For Card Transaction Clearing: Local Transaction Date, ISO8583: part of BMP12 of an online authorization.</p> <p>The local date at which the transaction takes place at the card acceptor location. For e-Payment or card not present transactions this is the card acceptor's date.</p> <p>In the case of a Deferred or Multi Step Payment, this field contains the date of the completion advice or the partial reversal of the authorisation interface, if applicable. If no completion advice or partial reversal was used, the date of the last Pre-Authorisation message is used.</p> <p>In the case of a "no show" transaction which was not pre-authorized, this field contains the date on which the cardholder failed to use the reserved service.</p> <p>For Card Bulk Clearing: Date of the Reconciliation file.</p> <p>For Fee Collections: Date of the fee collection.</p>
[0..1]	+++++ Amendment Indicator	Usage Rule: Only 'false' may be used as value, if used at all.
[0..1]	+++++ Amendment Information Details	
[0..1]	+++++ Electronic Signature	
[0..1]	+++++ First Collection Date	
[0..1]	+++++ Final Collection Date	
[0..1]	+++++ Frequency	
[0..1]	+++++ Creditor Scheme Identification	
[0..1]	+++++ Pre Notification Identification	
[0..1]	+++++ Pre Notification Date	

Mult	Message Element	SCC Requirements
[0..1]	+++ Ultimate Creditor	<i>Usage Rule:</i> This data element must be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.
[0..1]	++++ Name	<p>Mandatory</p> <p>For Card Transaction Clearing:</p> <p><i>Usage Rule:</i> 'Name' is limited to 70 characters in length. It contains the name and the address of the card acceptor. Shall be substructured with a minimum of 3 '/' signs, where the structure is defined through "Name/Street/City/Alpha 2 Country Code"</p> <p><i>Usage Rule:</i> The subfield Street is optional.</p> <p><i>Usage Rule:</i> If e-commerce transaction: URL of acceptance point (optionally) as/in addition to the Name of the Acceptor.</p> <p>Note: For online authorised transaction content of BMP43, where '\' is set to '/' and the Postal Code and the Region is erased.</p> <p>For Card Bulk Clearing and Fee Collections: Reference Party entry, depends on business context.</p>
[0..1]	++++ Postal Address	
[0..1]	++++ Identification	<p>Mandatory</p> <p>Card Acceptor Identification Code, as in ISO8583, e.g. BMP42 of the online authorization or a BIC of an ATM Provider.</p> <p>If not available the constant 'NOTPROVIDED' is used within the "Other"-subfield..</p>
{Or	+++++ Organisation Identification	<i>Usage Rule:</i> Either 'AnyBIC' or one occurrence of 'Other' is allowed.
[0..1]	++++++ Any BIC	
[0..n]	++++++ Other	
[1..1]	+++++++ Identification	
[0..1]	+++++++ Scheme Name	
{Or	+++++++ Code	

Mult	Message Element	SCC Requirements
Or}	+++++++ Proprietary	
[0..1]	+++++++ Issuer	
Or}	+++++ Private Identification	
[0..1]	++++ Country of Residence	
[0..1]	++++ Contact Details	
[1..1]	+++ Debtor Agent	BIC of Debtor's Bank <i>Usage Rule:</i> Only BICFI is allowed.  Note: The value is determined by the card payment scheme or bilaterally/multilaterally between issuers and acquirers.
[1..1]	++++ Financial Institution Identification	
[0..1]	+++++BICFI	<i>Usage Rule:</i> Conditional, set to BIC if provided. Mandatory for cross-border transactions till 02/2016.
[0..1]	+++++ Clearing System Member Identification	
[0..1]	+++++ Name	
[0..1]	+++++ Postal Address	
[0..1]	+++++Other	<i>Usage Rule:</i> Used only If no BIC is provided. 'Identification' under 'Other' is then set to "NOTPROVIDED". No other field under 'Other' is used.
[0..1]	++++ Branch Identification	
[0..1]	+++ Debtor Agent Account	
[1..1]	+++ Debtor	
[0..1]	++++ Name	Mandatory <i>Usage Rule for Card Transaction Clearing:</i> The constant 'ISSUER' is used.  <i>Usage Rule for Card Bulk Clearing and Fee Collections:</i> depends on business context.
[0..1]	++++ Postal Address	
[0..1]	++++ Identification	Mandatory
{Or	+++++ Organisation Identification	<b>Fehler! Verweisquelle konnte nicht gefunden werden.</b>

Mult	Message Element	SCC Requirements
[0..1]	+++++ AnyBIC	
[0..n]	+++++ Other	<i>Usage Rule:</i> Mandatory, exactly one occurrence is permitted.
[1..1]	+++++ Identification	
[0..1]	+++++ Scheme Name	
{Or	+++++ Code	
Or}	+++++ Proprietary	
[0..1]	+++++ Issuer	
Or}	+++++ Private Identification	
[0..1]	++++ Country of Residence	
[0..1]	++++ Contact Details	
[1..1]	+++ Debtor Account	Account number of the Debtor <i>Usage Rule:</i> Only IBAN is allowed. Note: The value is determined by the card payment scheme or bilaterally/multilaterally between issuers and acquirers.
[1..1]	+++ Identification	
{Or	++++ IBAN	IBAN of the account of the Debtor
Or}	++++ Other	
[0..1]	+++ Type	
[0..1]	+++ Currency	
[0..1]	+++ Name	
[0..1]	+++ Ultimate Debtor	<i>Usage Rule:</i> Optional, only one occurrence of other fields are allowed.
[0..1]	++++ Name	<i>Usage Rule:</i> Optional
[0..1]	++++ Postal Address	
[0..1]	++++ Identification	<i>Usage Rule:</i> Optional
{Or	+++++ Organisation Identification	
[0..1]	+++++ Any Bic	<i>Usage Rule:</i> Either this element or the element "Other" may appear on this level.

Mult	Message Element	SCC Requirements
[0..n]	+++++++ Other	<i>Usage Rule:</i> Either this element or the element "AnyBIC" may appear on this level; restricted to a maximum of one occurrence.
[1..1]	+++++++ Identification	
[0..1]	+++++++ Scheme Name	
{Or	+++++++ Code	
Or}	+++++++ Proprietary	
[0..1]	+++++++ Issuer	
{Or	+++++ Private Identification	
[0..1]	+++++ Date and Place of Birth	
[0..n]	+++++++ Other	<i>Usage Rule:</i> Restricted to a maximum of one occurrence.
[1..1]	+++++++ Identification	
[0..1]	+++++++ Scheme Name	
{Or	+++++++ Code	
Or}	+++++++ Proprietary	
[0..1]	+++++++ Issuer	
[0..1]	+++ Instruction for Creditor Agent	
[0..1]	+++ Purpose	Mandatory

Mult	Message Element	SCC Requirements
{Or	++++ Code	Purpose codes: For Card Transaction Clearing: Credit/Debit Card Payment codes like in CategoryPurpose, for a generic POS payment In addition if more specific or ATM transaction: CDCD for Cash Disbursement CDCB for Card Payment with Cashback CDDP for Card Payment as Deferred Payment CDQC for QuasiCash CDCA for Cash Advance CDCS for Cash Disbursement with Surcharging MTUP for Funds Request for Mobile Top-Up ETUP for Funds Request for E-Purse Loading  For Card Bulk Clearing: CBLK For a fee collection: FCOL
Or}	++++ Proprietary	
[0..10]	+++ Regulatory Reporting	
[0..1]	+++ Tax	
[0..10]	+++ Related Remittance Information	
[0..1]	+++ Remittance Information	<i>Usage Rule: Optional</i>
[0..n]	++++ Unstructured	<i>Usage Rule: Up to one 'Unstructured' field may be present for end to end text.</i>
[0..n]	++++ Structured	
[0..n]	+++ SupplementaryData	<i>Usage Rule: Mandatory, only one field is allowed</i>
[0..1]	++++ PlaceAndName	
[1..1]	++++ Envelope	Content of this component is defined in Section 3.1.4.1

## 5.2 Use of the Customer to Bank Payment Reversal (pain.007.002.04)

The message is used to transport the Customer to Bank Reversal Instruction for a Collection sent by the Creditor to the Creditor bank.

The message caters for single reversal instructions only.

**Note:** Message elements under 'Original Transaction Reference' sequence are based on message elements of the collection message the reversal is referring to.

### Message Root

Mult	Message Element	SCC Requirements
[1..1]	+ Message root	

### 5.2.1 Group Header

The group header contains information required for the processing of the entire message. Please note that Group Reversals are not permitted within the SCC Framework.

Mult	Message Element	SCC Requirements
[1..1]	+ Group Header	
[1..1]	++ Message Identification	
[1..1]	++ Creation Date Time	
[0..2]	++ Authorisation	
[0..1]	++ Batch Booking	
[1..1]	++ Number Of Transactions	
[0..1]	++ Control Sum	
[0..1]	++ Group Reversal	<i>Mandatory</i> <i>Usage Rule: 'false' must be used.</i>
[0..1]	++ Initiating Party	
[0..1]	+++ Name	<i>Usage Rule: 'Name' is limited to 70 characters in length.</i>
[0..1]	+++ Postal Address	
[0..1]	+++ Identification	
{Or	++++ Organisation Identification	<i>Usage Rule: Acquirer ID or ID of the Party acting on behalf of the Acquirer</i>



Mult	Message Element	SCC Requirements
[0..1]	+++++ Any BIC	<i>Usage Rule:</i> Either this Element or Element "Other" may appear on this level.
[0..n]	+++++ Other	<i>Usage Rule:</i> Either this Element or Element "AnyBIC" may appear on this level; restricted to one occurrence.
[1..1]	+++++++ Identification	<i>Usage Rule:</i> The use of whitespace characters on any position of the element is permitted.
[0..1]	+++++++ Scheme Name	
{Or	+++++++ Code	
Or}	+++++++ Proprietary	
[0..1]	+++++++ Issuer	
Or}	++++ Private Identification	
[0..1]	+++ Country of Residence	
[0..1]	+++ Contact Details	
[0..1]	++ Forwarding Agent	
[0..1]	++ Debtor Agent	
[0..1]	++ Creditor Agent	BIC of the Creditor bank

### 5.2.2 Original Group information

Mult	Message Element	SCC Requirements
[1..1]	+ Original Group Information	
[1..1]	++ Original Message Identification	
[1..1]	++ Original Message Name Identification	<i>Usage Rule:</i> 'pain.008' must be used.
[0..1]	++ Original Creation Date Time	
[0..n]	++ Reversal Reason Information	
[0..1]	+++ Originator	
[0..1]	+++ Reason	
{Or	++++ Code	
Or}	++++ Proprietary	
[0..1]	+++ Additional Information	

### 5.2.3 Original Payment Information and Reversal

Mult	Message Element	SCC Requirements
[0..n]	+ Original Payment Information and Reversal	Mandatory
[0..1]	++ Reversal Payment Information Identification	
[0..1]	++ Original Payment Information Identification	Mandatory

Mult	Message Element	SCC Requirements
[0..1]	++ Original Number of Transactions	
[0..1]	++ Original Control Sum	
[0..1]	++ Batch Booking	
[0..1]	++ Payment Information Reversal	Mandatory <i>Usage Rule:</i> Must be set to ,false'
[0..n]	++ Reversal Reason Information	<i>Usage Rule:</i> Only one occurrence is allowed. <i>Usage Rule:</i> 'Reversal Reason Information' must be present either in 'Original Payment Information and Reversal' or 'Transaction Information'.
[0..1]	+++ Originator	Mandatory <i>Usage Rule:</i> Must be set to Creditor Name in this interface.
[0..1]	++++ Name	
[0..1]	++++ Postal Address	
[0..1]	++++ Identification	
[0..1]	++++ Country of Residence	
[0..1]	++++ Contact Details	
[0..1]	+++ Reason	Mandatory
[0..1]	++++ Code	Mandatory Reversal reason code See Message Element Specifications below.
[0..1]	++++ Proprietary	
[0..n]	+++ Additional Information	
[0..n]	++ Transaction Information	Mandatory
[0..1]	+++ Reversal Identification	
[0..1]	+++ Original Instruction Identification	
[0..1]	+++ Original End To End Identification	Mandatory Creditor reference of the original card Collection

Mult	Message Element	SCC Requirements
[0..1]	+++ Original Instructed Amount	Mandatory Amount of the original Collection <i>Usage Rule:</i> Amount must be between 0.01 and 999999999.99. <i>Format Rule:</i> The fractional part has a maximum of two digits. Leading zeros are not admitted, except one mandatory leading zero in amounts less than 1 Euro.
[0..1]	+++ Reversed Instructed Amount	
[0..1]	+++ Charge Bearer	Mandatory <i>Usage Rule:</i> Only 'SLEV' is allowed.
[0..n]	+++ Reversal Reason Information	<i>Usage Rule:</i> Only one occurrence is allowed. <i>Usage Rule:</i> 'Reversal Reason Information' must be present either in 'Original Payment Information and Reversal' or 'Transaction Information'.
[0..1]	++++ Originator	<i>Usage Rule:</i> Must be set to Creditor Name in this interface, if Creditor initiated. <i>Usage Rule:</i> Must be used on same level as Reversal Reason Information.
[0..1]	++++ Reason	Mandatory
{Or	+++++ Code	Reversal reason code See Message Element Specifications below.
Or}	+++++ Proprietary	
[0..n]	++++ Additional Information	
[0..1]	+++ Original Transaction Reference	Mandatory An exact copy of all attributes of the received collection which is being reversed <i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.
[0..1]	++++ Interbank Settlement Amount	
[0..1]	++++ Amount	

Mult	Message Element	SCC Requirements
[0..1]	++++ Interbank Settlement Date	
[0..1]	++++ Requested Collection Date	Mandatory Due date of the original Collection
[0..1]	++++ Requested Execution Date	
[0..1]	++++ Creditor Scheme Identification	Identifier of the original Creditor
[0..1]	+++++ Name	
[0..1]	+++++ Postal Address	
[0..1]	+++++ Identification	
{Or	+++++ Organisation Identification	
Or}	+++++ Private Identification	
[0..1]	+++++ Date and Place of Birth	
[0..n]	+++++ Other	Mandatory <i>Usage Rule: Only one occurrence is permitted.</i>
[1..1]	+++++ Identification	Creditor Identification as provided in the original Collection.
[0..1]	+++++ Scheme Name	Mandatory
{Or	+++++ Code	
Or}	+++++ Proprietary	<i>Usage Rule: Only 'SEPA' is used</i>
[0..1]	+++++ Issuer	
[0..1]	+++++ Country of Residence	
[0..1]	+++++ Contact Details	
[0..1]	++++ Settlement Information	
[0..1]	++++ Payment Type Information	Original Payment Type Information with all subfields.
[0..1]	+++++ Instruction Priority	
[0..1]	+++++ Service Level	Mandatory
{Or	+++++ Code	<i>Usage Rule: Only 'SEPA' is used.</i>
Or}	+++++ Proprietary	
[0..1]	+++++ Local Instrument	Mandatory
{Or	+++++ Code	The identification code of the SCC framework <i>Usage Rule: Only 'CARD' is allowed.</i>

Mult	Message Element	SCC Requirements
Or}	++++++ Proprietary	
[0..1]	+++++ Sequence Type	<p><b>Mandatory</b></p> <p><i>Usage Rule for First Presentments:</i> For one off presentments this message element must indicate 'OOFF'.</p> <p>For recurring payments this message element must indicate 'RCUR'. 'FRST' must be used for the first transaction, 'FNAL' for a last transaction, if known.</p> <p><i>Usage Rule for Second Presentments:</i></p> <p>In case of a second presentment, this field is always set to 'RPRE'.</p>
[0..1]	+++++ Category Purpose	<p><i>Usage Rule: Mandatory</i></p> <p><i>Usage Rule:</i> Under 'Code' one of the following codes must be set for Card Transaction Clearing: 'IDCP' for irrevocable debit card payment, 'ICCP' for irrevocable credit card payment, 'DCRD' debit card payment, 'CCRD' for credit card payment.</p> <p>For Card Bulk Clearing, the code 'CBLK' is used.</p> <p>For collecting fees based on card transactions, the code 'FCOL' is used.</p>
[0..1]	++++ Payment Method	
[0..1]	++++ Mandate Related Information	<p><b>Mandatory</b></p> <p>Original Mandate Related Information with all subfields.</p>

Mult	Message Element	SCC Requirements
[0..1]	+++++ Mandate Identification	<p>Mandatory</p> <p>Usage Rule: For Card Transaction Clearing, the following applies:</p> <p>Approval Code of the Online Authorisation (BMP 38) if authorised online.</p> <p>If not:</p> <p>'OFFLINE' for a regular EMV Offline Authorisation</p> <p>'OFFLINE2' for an EMV Offline Authorisation after a "cannot go online" scenario.</p> <p>'NOTPROVIDED' in case of no Offline EMV Authorisation has been reached.(also called "Merchant forced").</p> <p>For Card Bulk Clearing: A reference to the Reconciliation File is used.</p> <p>For Fee Collections: Depending on the business context.</p>

Mult	Message Element	SCC Requirements
[0..1]	+++++ Date Of Signature	<p><i>Usage Rule:</i> Mandatory</p> <p>For Card Transaction Clearing: Local Transaction Date, ISO8583: part of BMP12 of an online authorization.</p> <p>The local date at which the transaction takes place at the card acceptor location. For e-Payment or card not present transactions this is the card acceptor's date.</p> <p>In the case of a Deferred or Multi Step Payment, this field contains the date of the completion advice or the partial reversal of the authorisation interface, if applicable. If no completion advice or partial reversal was used, the date of the last Pre-Authorisation message is used.</p> <p>In the case of a "no show" transaction which was not pre-authorized, this field contains the date on which the cardholder failed to use the reserved service.</p> <p>For Card Bulk Clearing: Date of the Reconciliation file.</p> <p>For Fee Collections: Date of the fee collection.</p>
[0..1]	+++++ Amendment Indicator	Usage Rule: Only 'false' may be used as value, if used at all.
[0..1]	+++++ Amendment Information Details	
[0..1]	+++++ Electronic Signature	
[0..1]	+++++ First Collection Date	
[0..1]	+++++ Final Collection Date	
[0..1]	+++++ Frequency	
[0..1]	++++ Remittance Information	Original Remittance Information with all subfields.
[0..n]	+++++ Unstructured	<i>Usage Rule:</i> Up to one 'Unstructured' field may be present for end to end text.
[0..n]	+++++ Structured	
[0..1]	++++ Ultimate Debtor	Usage Rule: Optional



Mult	Message Element	SCC Requirements
[0..1]	+++++ Name	Usage Rule: Optional
[0..1]	+++++ Identification	
{Or	+++++++ Organisation Identification	
[0..1]	+++++++ Any Bic	Either this Element or the element "Other" may appear on this level.
[0..n]	+++++++ Other	Either this Element or the element "AnyBIC" may appear on this level; restricted to one occurrence.
Or}	+++++++ Private Identification	
[0..1]	+++++++ Date and Place of Birth	
[0..n]	+++++++ Other	Restricted to one occurrence.
[0..1]	++++ Debtor	Original Debtor field with all subfields
[0..1]	+++++ Name	Mandatory <i>Usage Rule for Card Transaction Clearing: The constant 'ISSUER' is used.</i> <i>Usage Rule for Card Bulk Clearing and Fee Collections: depends on business context.</i>
[0..1]	+++++ Postal Address	
[0..1]	+++++ Identification	Mandatory
{Or	+++++++ Organisation Identification	<b>Fehler! Verweisquelle konnte nicht gefunden werden.</b>
[0..1]	+++++++ AnyBIC	
[0..n]	+++++++ Other	Mandatory <i>Usage rule: only one occurrence is allowed.</i>
[1..1]	+++++++ Identification	
[0..1]	+++++++ Scheme Name	
{Or	+++++++ Code	
Or}	+++++++ Proprietary	
[0..1]	+++++++ Issuer	
Or}	+++++++ Private Identification	
[0..1]	+++++ Country of Residence	

Mult	Message Element	SCC Requirements
[0..1]	+++++ Contact Details	
[0..1]	++++ Debtor Account	Account number (IBAN) of the original Debtor
[1..1]	+++++ Identification	
{Or	+++++ IBAN	IBAN of the account of the original Debtor
Or}	+++++ Other	
[0..1]	+++++ Type	
[0..1]	+++++ Currency	
[0..1]	+++++ Name	
[0..1]	++++ Debtor Agent	BIC of the original Debtor Bank, if provided in the original collection, "NOTPROVIDED" otherwise
[1..1]	+++++ Financial Institution Identification	
[0..1]	+++++BICFI	Usage Rule: Conditional, set to BIC if provided. Mandatory for cross-border transactions till 02/2016.
[0..1]	+++++ Clearing System Member Identification	
[0..1]	+++++ Name	
[0..1]	+++++ Postal Address	
[0..1]	+++++ Other	Usage Rule: Used only If no BIC is provided. 'Identification' under 'Other' is then set to "NOTPROVIDED". No other field under 'Other' is used.
[0..1]	+++++ Branch Identification	
[0..1]	++++ Debtor Agent Account	
[0..1]	++++ Creditor Agent	BIC of the original Creditor Bank, if provided, "NOTPROVIDED" otherwise.
[1..1]	+++++ Financial Institution Identification	
[0..1]	+++++BICFI	Usage Rule: Conditional, set to BIC if provided. Mandatory for cross-border transactions till 02/2016.

Mult	Message Element	SCC Requirements
[0..1]	+++++++ Clearing System Member Identification	
[0..1]	+++++++ Name	
[0..1]	+++++++ Postal Address	
[0..1]	+++++++ Other	Usage Rule: Used only If no BIC is provided. 'Identification' under 'Other' is then set to "NOTPROVIDED". No other field under 'Other' is used.
[0..1]	+++++ Branch Identification	
[0..1]	+++++ Creditor Agent Account	
[0..1]	+++++ Creditor	Original Creditor with all subfields
[0..1]	+++++ Name	Mandatory Usage Rule: Name of the Acquirer/Creditor Usage Rule: 'Name' is limited to 70 characters in length.
[0..1]	+++++ Postal Address	Usage Rule: Conditional Mandated for Acquirers/Creditors based in non-EU countries.
[0..1]	+++++++ Address Type	
[0..1]	+++++++ Department	
[0..1]	+++++++ Sub-Department	
[0..1]	+++++++ Street Name	
[0..1]	+++++++ Building Number	
[0..1]	+++++++ Postal Code	
[0..1]	+++++++ Town Name	
[0..1]	+++++++ Country Sub-Division	
[0..1]	+++++++ Country	Two characters.
[0..7]	+++++++ Address Line	Only two address lines supported.
[0..1]	+++++ Identification	
[0..1]	+++++ Country of Residence	
[0..1]	+++++ Contact Details	
[0..1]	+++++ Creditor Account	Account number (IBAN) of the original Creditor

Mult	Message Element	SCC Requirements
[1..1]	+++++ Identification	
{Or	++++++ IBAN	IBAN of the account of the original Creditor
Or}	++++++ Other	
[0..1]	+++++ Type	
[0..1]	+++++ Currency	
[0..1]	+++++ Name	
[0..1]	++++ Ultimate Creditor	Original Ultimate Creditor with all subfields.
[0..1]	+++++ Name	<p>Mandatory</p> <p>For Card Transaction Clearing:</p> <p><i>Usage Rule:</i> 'Name' is limited to 70 characters in length. It contains the name and the address of the card acceptor. Shall be substructured with a minimum of 3 '/' signs, where the structure is defined through "Name/Street/City/Alpha 2 Country Code"</p> <p><i>Usage Rule:</i> The subfield Street is optional.</p> <p><i>Usage Rule:</i> If e-commerce transaction: URL of acceptance point (optionally) as/in addition to the Name of the Acceptor.</p> <p>Note: For online authorised transaction content of BMP43, where '\' is set to '/'.and the Postal Code and the Region is erased.</p> <p>For Card Bulk Clearing and Fee Collections: Reference Party entry, depends on business context.</p>
[0..1]	+++++ Postal Address	
[0..1]	+++++ Identification	<p>Mandatory</p> <p>Card Acceptor Identification Code, as in ISO8583, e.g. BMP42 of the online authorization or a BIC of an ATM Provider.</p> <p>If not available the constant 'NOTPROVIDED' is used within the "Other"-subfield..</p>
{Or	++++++ Organisation Identification	Usage Rule: Either 'AnyBIC' or one occurrence of 'Other' is allowed.

Mult	Message Element	SCC Requirements
[0..1]	+++++++ AnyBIC	Usage Rule: Either this element or one occurrence of element 'Other' is allowed.
[0..n]	+++++++ Other	Usage Rule: Either this element or element 'AnyBIC' is allowed; restricted to one occurrence.
[1..1]	+++++++ Identification	
[0..1]	+++++++ Scheme Name	
{Or	+++++++ Code	
Or}	+++++++ Proprietary	
[0..1]	+++++++ Issuer	
[0..n]	+++ SupplementaryData	Usage Rule: Mandatory, only one field allowed.
[0..1]	++++ PlaceAndName	
[1..1]	++++ Envelope	Content of this component is defined in Section 3.1.4.1

### 5.2.4 Message Element Specifications

The reasons for the reversal presented in the Rulebook are mapped to the ISO codes as follows: Other codes may be used when the Creditor has requested the reversal.

ISO Code	ISO Name	SEPA Reason as specified in the Rulebook
AM05	Duplication	Duplicate entry
MS02	NotSpecifiedReasonCustomerGenerated	Reason not specified

## 6 Bank-toCustomer CAMT Messages for Return/Refunds

In this chapter, the ISO 20022 based messages needed for the acquiring CAMT messages for card based clearing are defined in detail.

Being a mapping exercise, this chapter does not provide any usage rules.

The original message attributes all fit into the “card transaction” and “transaction details” sections of the “entry” level in all 3 camt messages. Consequently, only this section is described below and populated with the attributes.

However, whether banks batch entries on the account, or depending on their agreements with their customers, or because some elements may be mandatory at an upper level, they may use ‘higher’ level elements of the message in order to reflect the message attributes.

Banks may also report on more information than the content of the message elements and as a consequence use additional elements to those described in this chapter.

### 6.1 Use of the Customer to FI CAMT (camt.052.002.04, camt.053.002.04, camt.054.002.04)

This message is used to transport the Return/Refund message content as received by the Acquiring Bank within pacs.004 messages to its Customer, the Acquirer, within account statements.

#### 6.1.1 ISO Message Structure of the "Transaction Details" Element

The three considered camt messages are structured as follows, where the 5.1.x elements are the instances of the Entry Field:

Camt.052	Camt.053	Camt.054
+ GroupHeader	+ GroupHeader	+ GroupHeader
+ Report	+ Statement	+ Notification
++ Entry	++ Entry	++ Entry
+++CardTransaction	+++CardTransaction	+++CardTransaction
+++ EntryDetails	+++ EntryDetails	+++ EntryDetails
++++ TransactionDetails	++++ TransactionDetails	++++ TransactionDetails

The description below applies to the CardTransaction and the TransactionDetails of the messages. Only the elements immediately below TransactionDetails (i.e. elements tagged with 5 "+") are all mentioned. For all subelements of both fields, only those reflecting SCC relevant data are expanded together with subelements.

Mult	Message Element	Reference to SCC pacs.004 messages (Return/Refunds)
	+++CardTransaction	
[0..1]	++++Card	
[0..1]	+++++PlainCardData	CardData with all subfields from original Supplementary Data Field if applicable
[0..1]	++++++PAN	
[0..1]	++++++CardSequenceNumber	
[0..1]	++++++ExpiryDate	
[0..1]	+++++CardBrand	CardBrand with all subfields from original Supplementary Data Field
[0..1]	++++POI	POI with all subfields from original Supplementary Data Field if applicable
[0..1]	+++++Identification	
[0..1]	+++++Capabilities	
[0..1]	+++Entry Details	
[0..n]	++++ TransactionDetails	
[0..1]	+++++ References	
[0..1]	++++++EndToEndIdentification	Original End To End Identification
[0..1]	++++++TransactionIdentification	Original Transaction Identification
[0..1]	++++++ MandateIdentification	Original Mandate Identification
[0..1]	+++++ AmountDetails	
[0..1]	++++++ InstructedAmount	Original Instructed Amount, with original exchange rate if applicable  <u>Note:</u> This Amount is the Local Card Transaction Amount at POS/ATM.
[0..1]	++++++ TransactionAmount	Returned Interbank Settlement Amount
[0..1]	+++++ BankTransactionCode	Code for "Unpaid Card Transaction"
[0..1]	++++++ Domain	

Mult	Message Element	Reference to SCC pacs.004 messages (Return/Refunds)
[1..1]	+++++++ Code	PMNT for Payment
[1..1]	+++++++ Family	
[1..1]	+++++++ Code	MCRD for Merchant Card Transaction Note: ATM is no own Family in ISO20022, ATM Providers have here the same role as Merchants
[1..1]	+++++++ SubFamilyCode	UPCT for Unpaid Card Transaction
[0..n]	+++++ Charges	
[0..n]	+++++ Interest	
[0..1]	+++++ RelatedParties	
[0..1]	+++++Debtor	Original Debtor with all subfields
[0..1]	+++++DebtorAccount	
[0..1]	+++++ Creditor	Original Creditor with all subfields
[0..1]	+++++++ Name	
[0..1]	+++++++ Identification	
[0..1]	+++++++CreditorAccount	Original Creditor Account
[0..1]	+++++++UltimateCreditor	Original Ultimate Creditor with all subfields
[0..n]	+++++ Proprietary	
[1..1]	+++++++ Type	
[1..1]	+++++++ Party	
[0..1]	+++++ RelatedAgents	
[0..1]	+++++CreditorAgent	Original Creditor Agent
[0..1]	+++++ Purpose	
[0..1]	+++++ RelatedRemittanceInformation	
[0..1]	+++++ RemittanceInformation	
[0..n]	+++++Unstructured	Original Unstructured Remittance Information
[0..1]	+++++ RelatedDates	
[0..1]	+++++ InterbankSettlementDate	Original Interbank Settlement Date
[0..1]	+++++TransactionDateTime	Original Transaction Date Time from Supplementary Data Field if applicable
[0..1]	+++++ RelatedPrice	
[0..1]	+++++ RelatedQuantities	



Mult	Message Element	Reference to SCC pacs.004 messages (Return/Refunds)
[0..1]	+++++ FinancialInstrumentIdentification	
[0..1]	+++++ Tax	
[0..1]	+++++ ReturnInformation	
[0..1]	++++++Originator	Name or Identification from Originator field
[0..1]	++++++Reason	Use of Reason Field under 'code'

**Note:** The following data elements of the container could not be acknowledged, since not yet available in the 2013 ISO Payment message release (A corresponding CR to the ISO is accepted for recognition in next maintenance cycle of camt messages.):

- ICC Related Data
- Payment Context like
  - o “CardPresent”,
  - o “CardholderPresent”,
  - o “Attendance Context”
  - o “Transaction Channel”
  - o “Card Data Entry Mode”
  - o “Fallback Indicator”
  - o “Authentication Method” and
  - o “Merchant Category Code”.
- Representment Reason, and
- Prepaid-Accounts in loading mechanisms.

## 7 References

- [EPC Req] SEPA Cards Standardisation, "Volume", Book of Requirements, Version 7, European Payment Council
- [SCC Rules] SEPA Card Clearing, Operational Rules, Version 2.0 Release Note 2014, 30/06/2014, Berlin Group