
SWIFT

SEPA

SEPA CSM Market Practices

The objective of this document is to define a harmonized market practice for the implementation of the Core “yellow” fields by ACH operators and banks. It complements the EPC Implementation Guidelines.

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Background and Scope

The SEPA Implementation Guidelines issued by the EPC are consensus based documents translating the requirements of the SEPA Rule Books into implementable messages (further clarified in the SEPA Technical Validation Subsets as published by the EPC). However, some choices and options are left open for consideration by CSM for their implementation. When CSM implement these messages following their functional specifications, decisions about these choices will have to be taken. Thus the message instances expected by various CMS may slightly differ. This creates a substantial hurdle for interoperability across SEPA.

Scope

The objective of this document is to define a harmonized market practice for the implementation of the SEPA Core elements by ACH operators and banks. This is a necessary although not sufficient condition to create interoperability for SEPA Credit Transfer (SCT) and SEPA Direct Debit (SDD) payments across Europe.

This document complements the SEPA Implementation Guidelines and further specifies the market practices, expressed as constraints, dependencies and restrictions, ACHs operators will apply on the set of core elements as designed by the EPC (so called yellow fields).

Out of scope of this document are considerations as regards the possible usage of white fields for AOS purposes and further restrictions as to the formats of some elements/fields that could be implemented as long as they are not deviate from the ISO prescriptions.

Assumptions

This document only considers the SEPA Core service as defined in EPC SEPA Rule Books and SEPA Implementation Guidelines version 2.3. Any additional optional services that CSM operators may decide to offer their members are considered out of scope of the present document.

It is also assumed that the message instances will all comply with the Core requirements of the Implementation Guidelines version 2.3, which means:

- the message specifications used for a given CSM do not encompass incompatible features with the core elements (i.e. they strictly remain within the boundaries of the yellow core set): in other terms the CSM message specifications contain no extensions (or if there are some, validation at the CSM level will prevent instances containing extension to be processed) and are not discrepant;
- the differences will be exclusively translated into additional constraints, dependencies and restrictions as compared with the SEPA Core service.

CSM topologies

The SEPA CSM Framework document of the EPC retains a series of possible CSM set up. For the sake of this guide, we do regroup them under the 3 main CSM types below:

- Type 1: pure bilateral exchanges between institutions with bilateral or external settlement.
- Type 2: usage of a centralised Automated Clearing House (clearing and settlement). For this topology we have distinguished the traffic to and from the ACH.
- Type 3: bilateral exchanges between institutions with centralised netting and settlement.

Methodology

The above mentioned types trigger different implementations in terms of:

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- (1) Searching the routing table
 - (2) batching transactions in messages
 - (3) Settlement method indication.

The next sections will focus on the analysis of the above implementations for the defined topologies.

The different CSM types will be detailed stipulating the obvious differences based on a business analysis of the specifics. The constraints, dependencies and restrictions, that constitute the market practices, will then be associated with the relevant elements of the Implementation Guidelines further on in the document.

CSM Market practices business analysis

T1: bilateral exchanges, with or without an external settlement system (equivalent to correspondent banking)

In a bilateral exchange outside of any organised system, both banks involved will have to agree on the method used to batch transactions in a message, the settlement method used to settle the cleared operations and the level where the information will reside within the message (header vs. individual transaction level).

- a) **Routing table search.** The routing tables will be used directly by the bank's application processing individual transactions.
- b) **Transactions batching.** The sending bank will batch transactions in a message instance function of the final destination and the receiving partner (the receiver of the file). The combination of the creditor agent – respectively debtor agent for direct debit – and the instructed agent (the counterpart receiving the message) will thus appear in the message instance (the instructing and instructed agents will be by construction redundant with the file sender and receiver).

The instructed agent as the primary key to batch transactions will thus logically appear in the group header of the message instance whilst the creditor agent respectively debtor agent will appear at individual transaction level.

- c) **Settlement method indication.** The settlement method will be through account relationships between sender and receiver (thus usage of INGA or INDA codes in settlement method) or via a settlement across a common system (e.g. RTGS system, thus the CLRG code in settlement method and the indication of the relevant clearing system either by means of an existing code or through the proprietary branch of the clearing system of choice).

T2: usage of a centralised ACH

- a) **Routing table search.** In a centralised clearing and settlement system the clearing platform will host the routing tables and organise the clearing of transactions function of the creditor - respectively debtor agents - and look up where necessary the receiving direct participant.
- b) **Transactions batching.** Sending banks will therefore not group transactions in instances based on the combination of the creditor/debtor agents and instructed agent. The Instructed agent will therefore logically not appear in the message instances sent by banks to the centralised ACH, although they will be present in the message instances sent by the centralised ACH to banks (the ISO 20022 messages have retained the instructing and instructed agent as an optional feature).
- c) **Settlement method indication.** In a centralised clearing and settlement system, the actual settlement of the net proceeds is taken care of by the central platform on behalf of members. Even if implicit, the settlement method is a mandatory feature of the ISO 20022 messages, thus value CLRG (clearing system takes care of the settlement) and the clearing System Identification element are mandatory (the combination of value CLRG and presence of the Clearing System Id is an ISO rule).

T3: bilateral exchanges with centralised netting and settlement system

- a) **Routing table search:** In this model, the routing tables are determined centrally and dispatched to the participants. These routing tables are not directly used by the applications but by the interfaces.

b) **Transactions batching.** Sending banks will therefore group transactions from the back offices applications on another set of criteria than the creditor/debtor agents in combination with the instructed agent.

However, contrary to the centralised ACH functioning, the interface will batch the transactions into outgoing files per destination (the physical exchange of instructions being made on a bilateral basis). The batching takes into account the creditor agent – respectively debtor agent – as the primary key for batching. The instructed agent will be present in outgoing messages.

c) **Settlement method indication.** In this model, there is a central platform that calculates the respective net positions of the sending members on either a bilateral or multilateral basis. The actual settlement of the net proceeds is taken care of by this central platform on behalf of members. Even if implicit, the settlement method is a mandatory feature of the ISO 20022 messages, thus value CLRG ("clearing system takes care of the settlement") is the only choice possible.

Associating Implementation Guidelines and CSM market practices

The below is a visual representation of the complementary implementation practices that supplement the SEPA Implementation Guidelines v2.2 as published by the EPC.

Notations conventions are the same as the ones used in the SEPA Implementation Guidelines documents as well as index numbers. However this document is not meant to duplicate the Implementation Guidelines 2.2 from the EPC. Therefore only fields and elements where additional specifications are introduced are reproduced in the below tables. Some fields in the tables are flagged as being optional. Optional in this document means that either the individual CSM has made a specific choice of mandating one field at one level or both options are allowed. Users need to refer to the CSM specifications for further particulars.

In addition, the different topologies are flagged in the rightmost columns the following way:

- Bilateral exchanges with or without external settlement system: T1
- Exchanges with centralised ACH: T2
- Bilateral exchanges with centralised netting and settlement: T3

Market Practices for FI to FI Customer Credit Transfer (pacs.008.001.01)

Group Header

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
1.8	[1..1]	++ Settlement Information					
1.9	[1..1]	+++ Settlement Method	<i>SEPA Usage Rule:</i> Only CLRG, INGA and INDA are allowed.	All values (CLRG, INGA and INDA) possible	Only CLRG is allowed	Only CLRG is allowed	Only CLRG is allowed
1.11	[0..1]	+++ Clearing System		If 1.9 different from CLRG, not allowed. Otherwise (i.e. if CLRG) Mandatory <ClrSysId> Or <Prtry>	Mandatory <ClrSysId> Or <Prtry>	Mandatory <ClrSysId> Or <Prtry>	Mandatory <ClrSysId> Or <Prtry>
1.20	[0..1]	++ Payment Type Information	<i>SEPA Usage Rule:</i> Must be present either at Group or Transaction level	Must be at group level	Not allowed at group level but at transaction level	Not allowed at group level but at transaction level	Must be at group level
1.23	{Or	++++ Code	(AT-40 Identification code of the Scheme) This field must be present either at Group header level or at individual transaction level but not both. <i>SEPA Usage Rule:</i> Only 'SEPA' is allowed.	Mandatory "SEPA"	Not allowed at group level but at transaction level	Not allowed at group level but at transaction level	Mandatory "SEPA"
1.30	[0..1]	++ Instructing Agent	<i>ISO Rule:</i> This field may be present either at Group header level or at individual transaction level but not both. <i>SEPA Usage Rule:</i> Only BIC is allowed.	Optional usage (when homogeneous files per Instructing agent are sent to instructed agents)	Mandatory	Optional usage (when homogeneous files per Instructing agent are sent to instructed agents)	Optional usage (when homogeneous files per Instructing agent are sent to instructed agents)

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
1.31	[0..1]	++ Instructed Agent	<p><i>ISO Rule:</i> This field may be present either at Group header level or at individual transaction level but not both.</p> <p><i>SEPA Usage Rule:</i> Only BIC is allowed.</p>	Mandatory	Optional usage (when e.g. homogeneous messages per instructed agent are sent by instructing agents).	Mandatory	Mandatory

Credit Transfer Transaction Information

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
2.2	[0..1]	++ Payment Type Information	<p><i>SEPA Usage Rule:</i> Must be present either at Group or Transaction level</p>	Not allowed (as mandatory at Group Level)	Mandatory	Mandatory	Not allowed (as mandatory at Group Level)
2.5	{Or	++++ Code	<p>Mandatory (AT-40 Identification code of the Scheme)</p> <p><i>ISO Rule:</i> This field must be present either at Group header level or at individual transaction level but not both.</p> <p><i>SEPA Usage Rule:</i> Only 'SEPA' is allowed.</p>	Not allowed (as mandatory at Group Level)	Mandatory "SEPA"	Mandatory "SEPA"	Not allowed (as mandatory at Group Level)
2.27	[0..1]	++ Instructing Agent	<p><i>ISO Rule:</i> This field may be present either at Group header level or at individual transaction level but not both.</p> <p><i>SEPA Usage Rule:</i> Only BIC is allowed.</p>	Optional usage (when heterogeneous files as regards the Instructing agent are sent to instructed agents)	Not allowed (as mandatory at Group Level)	Optional usage (when heterogeneous files as regards the Instructing agent are sent to instructed agents)	Optional usage (when heterogeneous files as regards the Instructing agent are sent to instructed agents)

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
2.28	[0..1]	++ Instructed Agent	<p><i>ISO Rule:</i> This field may be present either at Group header level or at individual transaction level but not both.</p> <p><i>SEPA Usage Rule:</i> Only BIC is allowed.</p>	Not allowed (as mandatory at Group Level)	Optional usage (when e.g. heterogeneous messages per instructed agent are sent by instructing agents).	Not allowed (as mandatory at Group Level)	Not allowed (as mandatory at Group Level)

Market Practices for Interbank Return Credit Transfer (pacs.004.001.01)

Group header

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
1.11	[1..1]	+++ Settlement Method	<p><i>SEPA Usage Rule:</i> Only CLRG, INGA and INDA are allowed.</p>	All values (CLRG, INGA and INDA) possible	Only CLRG is allowed	Only CLRG is allowed	Only CLRG is allowed
1.13	[0..1]	+++ Clearing System		If 1.11 different from CLRG, not allowed. Otherwise if CLRG used, Mandatory <ClrSysId> Or <Prtry>	Mandatory <ClrSysId> Or <Prtry>	Mandatory <ClrSysId> Or <Prtry>	Mandatory <ClrSysId> Or <Prtry>
1.22	[0..1]	++ Instructing Agent	<p><i>ISO Rule:</i> This field may be present either at Group header level or at individual transaction level but not both.</p> <p><i>SEPA Usage Rule:</i> Only BIC is allowed.</p>	Optional Usage (when homogeneous files per Instructing Agent are sent to Instructed agents)	Mandatory	Not allowed	Optional Usage (when homogeneous files per Instructing Agent are sent to Instructed agents)
1.23	[0..1]	++ Instructed Agent	<p><i>ISO Rule:</i> This field may be present either at Group header level or at individual transaction level but not both.</p> <p><i>SEPA Usage Rule:</i> Only BIC is allowed.</p>	Mandatory	Optional usage (when e.g. homogeneous messages per instructed agent are sent).	Mandatory	Mandatory

Original Group Information

This optional group is to be used when all individual transactions being rejected are originating from the same original group. Otherwise the original group information is to be used at Transaction Information level.

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
2.0	[0..1]	+ Original Group Information	<i>ISO Rule:</i> If Original Group Information is present, then Transaction Information / Original Group Information is not allowed.	Optional (see above)	Optional (see above)	Optional (see above).	Optional (see above).
2.1	[1..1]	++ Original Message Identification		Optional	Optional	Optional	Optional
2.2	[1..1]	++ Original Message Name Identification		Optional. Should contain the value 'pacs.008.001.01'	Optional. Should contain the value 'pacs.008.001.01'	Optional. Should contain the value 'pacs.008.001.01'	Optional. Should contain the value 'pacs.008.001.01'

Transaction Information.

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
3.2	[0..1]	++ Original Group Information	<i>SEPA Usage Rule:</i> If Original Group Information is present, then Transaction Information / Original Group Information is not allowed.	Optional (used when the return message contains instructions from various original messages)	Optional (used when the return message contains instructions from various original messages).	Optional (used when the return message contains instructions from various original messages)	Optional (used when the return message contains instructions from various original messages)
3.3	[1..1]	+++ Original Message Identification		Optional (used when the return message contains instructions from various original messages)	Optional (used when the return message contains instructions from various original messages)	Optional (used when the return message contains instructions from various original messages)	Optional (used when the return message contains instructions from various original messages)

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
3.4	[1..1]	+++ Original Message Name Identification		Optional (used when the return message contains instructions from various original messages). Should contain the value 'pacs.008.001.01'	Optional (used when the return message contains instructions from various original messages). Should contain the value 'pacs.008.001.01'	Optional (used when the return message contains instructions from various original messages). Should contain the value 'pacs.008.001.01'	Optional (used when the return message contains instructions from various original messages). Should contain the value 'pacs.008.001.01'
3.17	[0..1]	++ Instructing Agent	<i>ISO Rule:</i> This field may be present either at Group header level or at individual transaction level but not both. <i>SEPA Usage Rule:</i> Only BIC is allowed.	Optional usage (when heterogeneous files as regards the Instructing agent are sent to instructed agents).	Not allowed (as mandatory at group level)	Mandatory	Optional (when heterogeneous files as regards the Instructing agent are sent to instructed agents).
3.18	[0..1]	++ Instructed Agent	<i>ISO Rule:</i> This field may be present either at Group header level or at individual transaction level but not both. . <i>SEPA Usage Rule:</i> Only BIC is allowed.	Not allowed (as mandatory at group level)	Optional	Not allowed (as mandatory at group level)	Not allowed (as mandatory at group level)

Market Practices for Interbank Reject Credit Transfer (pacs.002.001.02)

The below indications are theoretical for some CSMs, where the original instructions are delivered only when the settlement has taken place (or taken care of for a future value date). In these cases, no "user to user" rejects are processed, rather user to user returns (to reverse the settlement obligations for the rejected transactions).

Group Header

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
1.7	[0..1]	++ Instructing Agent	<i>ISO Rule:</i> Instructing Agent may be either present at Group Header level or at the individual transaction level but not both. <i>SEPA Usage Rule:</i> Only BIC is allowed.	Optional (used when homogeneous reject messages per Instructing Agent are sent to Instructed agents)	Optional (used when homogeneous reject messages per Instructing Agent are sent to Instructed agents)	Optional (used when homogeneous reject messages per Instructing Agent are sent to Instructed agents)	Optional (used when homogeneous reject messages per Instructing Agent are sent to Instructed agents)
1.8	[0..1]	++ Instructed Agent	<i>ISO Rule:</i> Instructing Agent may be either present at Group Header level or at the individual transaction level but not both <i>SEPA Usage Rule:</i> Only BIC is allowed.	Optional (used when homogeneous reject messages per Instructed Agent are sent by instructing agents)	Optional (used at group level when homogeneous reject messages per Instructed Agent are sent)	Optional (used at group level when homogeneous reject messages per Instructed Agent are sent)	Optional (used when homogeneous reject messages per Instructed Agent are sent by instructing agents)

Original Group Information and Status

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
2.0	[1..1]	+ Original Group Information And Status	<i>ISO Rule:</i> GroupAndTransactionStatus3Rule If Original Group Information And Status / Group Status is present and is equal to RJCT, then Transaction Information And Status / Transaction Status must be different from ACTC, ACCP, ACSP, ACSC, ACCR, ACWC or PDNG.	Mandatory	Mandatory	Mandatory	Mandatory

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
2.8	[0..1]	++ Group Status	(R1 Type of R Message) <i>SEPA Usage Rule:</i> Only 'RJCT' and 'PART' are allowed.	Optional. RJCT is used when the whole of the original group gets rejected. PART is used when part of the transactions in the original message get rejected.	Optional. RJCT is used when the whole of the original group gets rejected. PART is used when part of the transactions in the original message get rejected.	Optional. RJCT is used when the whole of the original group gets rejected. PART is used when part of the transactions in the original message get rejected.	Optional. RJCT is used when the whole of the original group gets rejected. PART is used when part of the transactions in the original message get rejected.
2.9	[0..n]	++ Status Reason Information	<i>SEPA Usage Rule:</i> Only one occurrence of 'Return Reason Information' is allowed. <i>SEPA Usage Rule:</i> 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'	Optional	Optional	Optional	Optional

Transaction Information and Status

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
3.6	[0..1]	++ Transaction Status	(R1 Type of R-message) <i>SEPA Usage Rule:</i> Only 'RJCT' is allowed.	Optional. Mandatory if Group Status is set to 'PART'	Optional. Mandatory if Group Status is set to 'PART'	Optional. Mandatory if Group Status is set to 'PART'	Optional. Mandatory if Group Status is set to 'PART'
3.7	[0..n]	++ Status Reason Information	<i>SEPA Usage Rule:</i> Only one occurrence of 'Status Reason Information' is allowed. <i>SEPA Usage Rule:</i> 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'	Optional	Optional	Optional	Optional

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
3.15	[0..1]	++ Instructing Agent	<i>ISO Rule:</i> Instructing Agent may be either present at Group Header level or at the individual transaction level but not both. <i>SEPA Usage Rule:</i> Only BIC is allowed.	Optional (used when heterogeneous reject messages per Instructing Agent are sent)	Optional (used when heterogeneous reject messages are sent to Instructed agents)	Optional (used when heterogeneous reject messages are sent to Instructed agents)	Optional (used when heterogeneous reject messages are sent to Instructed agents)
3.16	[0..1]	++ Instructed Agent	<i>ISO Rule:</i> Instructed Agent may be either present at Group Header level or at the individual transaction level but not both <i>SEPA Usage Rule:</i> Only BIC is allowed.	Optional (used when heterogeneous reject messages are sent to Instructed agents)	Optional (used when heterogeneous reject messages per Instructed Agent are sent)	Optional (used when heterogeneous reject messages per Instructed Agent are sent)	Optional (used when heterogeneous reject messages per Instructed Agent are sent)

Market Practices for the Interbank Direct Debit Collection (pacs.003.001.01)

Group header

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
1.10	[1..1]	+++ Settlement Method		All values possible	Only CLRG is allowed	Only CLRG is allowed	Only CLRG is allowed
1.12	[0..1]	+++ Clearing System		If 1.10 different from CLRG, not allowed. Otherwise If 1.10 is set to CLRG, Mandatory <ClrSysId> or <Prtry>	Mandatory <ClrSysId> or <Prtry>	Mandatory <ClrSysId> or <Prtry>	Mandatory <ClrSysId> or <Prtry>
1.15	[0..1]	++ Payment Type Information	Allowed either at group level or at transaction level	Optional	Not allowed at group level but at transaction level	Not allowed at group level but at transaction level	Optional

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
1.26	[0..1]	++ Instructing Agent	This field must be present either at Group header level or at individual transaction level but not both. <i>Usage Rule:</i> Only BIC is allowed.	Optional usage (when homogeneous files per Instructing agent are sent to instructed agents)	Mandatory	Optional usage (when homogeneous files per Instructing agent are sent to instructed agents)	Optional usage (when homogeneous files per Instructing agent are sent to instructed agents)
1.27	[0..1]	++ Instructed Agent	This field must be present either at Group header level or at individual transaction level but not both. <i>Usage Rule:</i> Only BIC is allowed.	Mandatory	Optional usage (when e.g. homogeneous messages per instructed agent are sent by instructing agents).	Mandatory	Mandatory

Direct Debit Transaction Information

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
2.2	[0..1]	++ Payment Type Information		Allowed either at group level or at transaction level	Mandatory	Mandatory	Allowed either at group level or at transaction level
2.49	[0..1]	++ Instructing Agent	This field must be present either at Group header level or at individual transaction level but not both. <i>Usage Rule:</i> Only BIC is allowed.	Optional usage (when heterogeneous files as regards the Instructing agent are sent to instructed agents)	Not allowed (as mandatory at Group Level)	Optional usage (when heterogeneous files as regards the Instructing agent are sent to instructed agents)	Optional usage (when heterogeneous files as regards the Instructing agent are sent to instructed agents)
2.50	[0..1]	++ Instructed Agent	This field must be present either at Group header level or at individual transaction level but not both. <i>Usage Rule:</i> Only BIC is allowed.	Not allowed (as mandatory at Group Level)	Optional usage (when e.g. heterogeneous messages per instructed agent are sent by instructing agents).	Not allowed (as mandatory at Group Level)	Not allowed (as mandatory at Group Level)

Inter-bank Direct Debit Return/Refund of a Collection (pacs.004.001.01)

Group header

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
1.11	[1..1]	+++ Settlement Method	<i>SEPA Usage Rule:</i> Only CLRG, INGA and INDA are allowed.	All values possible	Only CLRG is allowed	Only CLRG is allowed	Only CLRG is allowed
1.13	[0..1]	+++ Clearing System	<i>ISO Rule:</i> If 1.11 different from CLRG, not allowed. Otherwise Mandatory usage	If 1.11 different from CLRG, not allowed. Otherwise If 1.11 is set to CLRG, Mandatory <ClrSysId> or <Prtry>	Mandatory <ClrSysId> Or <Prtry>	Mandatory <ClrSysId> Or <Prtry>	Mandatory <ClrSysId> Or <Prtry>
1.22	[0..1]	++ Instructing Agent	<i>ISO Rule:</i> This field must be present either at Group header level or at individual transaction level but not both. <i>SEPA Usage Rule:</i> Only BIC is allowed.	Optional Usage (when homogeneous us files per Instructing Agent are sent to Instructed agents)	Mandatory	Not allowed	Optional Usage (when homogeneous files per Instructing Agent are sent to Instructed agents)
1.23	[0..1]	++ Instructed Agent	<i>ISO Rule:</i> This field must be present either at Group header level or at individual transaction level but not both. <i>SEPA Usage Rule:</i> Only BIC is allowed.	Mandatory	Optional usage (when e.g. homogeneous messages per instructed agent are sent).	Mandatory	Mandatory

Original Group Information

This optional group is to be used when all individual transactions being rejected are originating from the same original group. Otherwise the original group information is to be used at Transaction Information level.

Index	Mult	Message Element	SEPA Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
2.0	[0..1]	+ Original Group Information	<i>ISO Rule:</i> If Original Group Information is present, then Transaction Information / Original Group Information is not allowed.	Optional (see above).	Optional (see above).	Optional (see above).	Optional (see above).

Index	Mult	Message Element	SEPA Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
2.1	[1..1]	++ Original Message Identification		Optional.	Optional	Optional.	Optional
2.2	[1..1]	++ Original Message Name Identification		Optional. Should contain the value 'pacs.003.001.01'	Optional. Should contain the value 'pacs.003.001.01'	Optional. Should contain the value 'pacs.003.001.01'	Optional. Should contain the value 'pacs.003.001.01'

Transaction Information

According to the implementation Guidelines version 2.3, this group must be present at least once.

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
3.2	[0..1]	++ Original Group Information	<i>ISO Rule:</i> If Original Group Information is present, then Transaction Information / Original Group Information is not allowed.	Optional (used when the return message contains instructions from various original messages)	Optional (used when the return message contains instructions from various original messages).	Optional (used when the return message contains instructions from various original messages)	Optional (used when the return message contains instructions from various original messages)
3.3	[1..1]	+++ Original Message Identification		Optional (used when the return message contains instructions from various original messages)	Optional (used when the return message contains instructions from various original messages)	Optional (used when the return message contains instructions from various original messages)	Optional (used when the return message contains instructions from various original messages)
3.4	[1..1]	+++ Original Message Name Identification		Optional (used when the return message contains instructions from various original messages). Should contain the value 'pacs.003.001.01'	Optional (used when the return message contains instructions from various original messages). Should contain the value 'pacs.003.001.01'	Optional (used when the return message contains instructions from various original messages). Should contain the value 'pacs.003.001.01'	Optional (used when the return message contains instructions from various original messages). Should contain the value 'pacs.003.001.01'
3.17		++ Instructing Agent		Optional (when heterogeneous files per Instructing Agent are sent to Instructed agents)	Not allowed	Mandatory	Optional (when heterogeneous files per Instructing Agent are sent to Instructed agents)

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
3.18		++ Instructed Agent		Not allowed	Optional (when heterogeneous files per instructed agent are sent).	Not allowed	Not allowed

Market Practices for Interbank Direct Debit Reject (pacs.002.001.02)

The below indications are theoretical for some CSMs, where the original instructions are delivered only when the settlement has taken place (or taken care of for a future value date). In these cases, no "user to user" rejects are processed, rather user to user returns (to reverse the settlement obligations for the rejected transactions).

Group Header

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
1.7	[0..1]	++ Instructing Agent	<p><i>ISO Rule:</i> Instructing Agent must be either present at Group Header level or at the individual transaction level but not both.</p> <p><i>SEPA Usage Rule:</i> Only BIC is allowed.</p>	Mandatory	Optional (used when homogeneous reject messages per Instructing Agent are sent to Instructed agents)	Optional (used when homogeneous reject messages per Instructing Agent are sent to Instructed agents)	Optional (used when homogeneous reject messages per Instructing Agent are sent to Instructed agents)
1.8	[0..1]	++ Instructed Agent	<p><i>ISO Rule:</i> Instructing Agent must be either present at Group Header level or at the individual transaction level but not both</p> <p><i>SEAP Usage Rule:</i> Only BIC is allowed.</p>	Mandatory	Optional (used when homogeneous reject messages per Instructed Agent are sent)	Optional (used when homogeneous reject messages per Instructed Agent are sent)	Optional (used when homogeneous reject messages per Instructed Agent are sent by instructing agents)

Original Group Information and Status

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
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Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
2.0	[1..1]	+ Original Group Information And Status	<i>ISO Rule:</i> GroupAndTransactionStatus3Rule If Original Group Information And Status / Group Status is present and is equal to RJCT, then Transaction Information And Status / Transaction Status must be different from ACTC, ACCP, ACSP, ACSC, ACCR, ACWC or PDNG.	Mandatory	Mandatory	Mandatory	Mandatory
2.8	[0..1]	++ Group Status	(R1 Type of R Message) <i>SEPA Usage Rule:</i> Only 'RJCT' and 'PART' are allowed.	Optional. RJCT is used when the whole of the original group gets rejected. PART is used when part of the transactions in the original message get rejected.	Optional. RJCT is used when the whole of the original group gets rejected. PART is used when part of the transactions in the original message get rejected.	Optional. RJCT is used when the whole of the original group gets rejected. PART is used when part of the transactions in the original message get rejected.	Optional. RJCT is used when the whole of the original group gets rejected. PART is used when part of the transactions in the original message get rejected.
2.9	[0..n]	++ Status Reason Information	<i>SEPA Usage Rule:</i> Only one occurrence of 'Return Reason Information' is allowed. <i>SEPA Usage Rule:</i> 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'	Optional	Optional	Optional	Optional

Transaction Information and Status

When an entire group is rejected, this optional block may not be used.

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
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3.6	[0..1]	++ Transaction Status	(R1 Type of R-message) <i>SEPA Usage Rule:</i> Only 'RJCT' is allowed.	Optional. Mandatory if Group Status is set to 'PART'	Optional. Mandatory if Group Status is set to 'PART'	Optional. Mandatory if Group Status is set to 'PART'	Optional. Mandatory if Group Status is set to 'PART'
3.7	[0..n]	++ Status Reason Information	<i>SEPA Usage Rule:</i> Only one occurrence of 'Status Reason Information' is allowed. <i>SEPA Usage Rule:</i> 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.	Optional	Optional	Optional	Optional
3.15	[0..1]	++ Instructing Agent	<i>ISO Rule:</i> Instructing Agent must be either present at Group Header level or at the individual transaction level but not both. <i>SEPA Usage Rule:</i> Only BIC is allowed.	Not allowed	Optional (used when heterogeneous reject messages per Instructing Agent are sent to Instructed agents)	Optional (used when heterogeneous reject messages per Instructing Agent are sent to Instructed agents)	Optional (used when heterogeneous reject messages per Instructing Agent are sent to Instructed agents)
3.16	[0..1]	++ Instructed Agent	<i>ISO Rule:</i> Instructed Agent must be either present at Group Header level or at the individual transaction level but not both <i>SEPA Usage Rule:</i> Only BIC is allowed.	Not allowed	Optional (used when heterogeneous reject messages per Instructed Agent are sent)	Not allowed	Optional (used when heterogeneous reject messages per Instructed Agent are sent)

Market practices for the Interbank Reversal Instruction of a Collection (pacs.007.001.01)

Group Header

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
1.7	[0..1]	++ Group Reversal	Mandatory <i>SEPA Usage Rule:</i> Only 'FALSE' is allowed. <i>ISO Rule:</i> If Group Header / Group Reversal is set to FALSE, then at least one occurrence of Transaction Information must be present.	Mandatory	Mandatory	Mandatory	Mandatory
1.11	[1..1]	+++ Settlement Method	<i>SEPA Usage Rule:</i> Only CLRG, INGA and INDA are allowed.	All values possible	Only CLRG is allowed	Only CLRG is allowed	Only CLRG is allowed
1.13	[0..1]	+++ Clearing System	<i>ISO Rule:</i> If 1.11 different from CLRG, not allowed. Otherwise Optional usage	If 1.11 different from CLRG, not allowed. Otherwise If 1.11 is set to CLRG, Mandatory <ClrSysId> or <Prtry>	Mandatory <ClrSysId> Or <Prtry>	Mandatory <ClrSysId> Or <Prtry>	Mandatory <ClrSysId> Or <Prtry>
1.22	[0..1]	++ Instructing Agent	<i>ISO Rule:</i> Instructing Agent must be either present at Group Header level or at the individual transaction level but not both. <i>SEPA Usage Rule:</i> Only BIC is allowed.	Mandatory	Mandatory	Optional	Optional
1.23	[0..1]	++ Instructed Agent	<i>ISO Rule:</i> Instructed Agent must be either present at Group Header level or at the individual transaction level but not both <i>SEPA Usage Rule:</i> Only BIC allowed.	Mandatory	Optional	Mandatory	Mandatory

Original Group Information

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
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Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
2.4	[0..n]	++ Reversal Reason Information	<i>SEPA Usage Rule:</i> Only one occurrence of 'Reversal Reason Information' is allowed.	Optional	Optional	Optional	Optional

Transaction Information

According to the implementation Guidelines version 2.3, this group must be present at least once.

Index	Mult	Message Element	SEPA Core Requirements	T1	T2 Bank to CSM	T2 CSM to bank	T3
3.14	[0..1]	++ Instructing Agent	<i>SEPA Usage Rule:</i> Only BIC is allowed.	Not allowed (as Mandatory at group level).	Not allowed (as Mandatory at group level).	Optional	Optional
3.15	[0..1]	++ Instructed Agent	<i>SEPA Usage Rule:</i> Only BIC is allowed.	Not allowed (as Mandatory at group level).	Optional	Not allowed (as Mandatory at group level).	Not allowed (as Mandatory at group level).
3.16	[0..n]	++ Reversal Reason Information	<i>SEPA Usage Rule:</i> 'Reversal Reason Information' is to be used to indicate a reversal reason of one or more individual transactions. <i>SEPA Usage Rule:</i> Only one occurrence of 'Reversal Reason Information' is allowed.	Optional	Optional	Optional	Optional

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