

# **SEPA CREDIT TRANSFER REVERSAL**

## **AOS INTER-BANK IMPLEMENTATION GUIDELINES**

Abstract	This document sets out the rules for implementing Version 1.0 of the SEPA Credit Transfer Reversal (SCTR) AOS based on Version 6.0 (dated Nov. 2011) of the EPC inter-bank implementation guidelines.
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## TABLE OF CONTENTS

<b>0</b>	<b>PURPOSE OF THIS DOCUMENT .....</b>	<b>2</b>
0.1	REFERENCES.....	2
0.3	PURPOSE OF DOCUMENT.....	3
<b>1</b>	<b>INTRODUCTION.....</b>	<b>4</b>
1.1	COVERAGE OF THE AOS IMPLEMENTATION GUIDELINES .....	4
1.2	USE OF THESE GUIDELINES BY THE INSTRUCTING AND INSTRUCTED PARTIES .....	4
<b>2</b>	<b>BANK-TO-BANK MESSAGES.....</b>	<b>5</b>
2.1	INTERBANK SCTR INSTRUCTION.....	5
2.1.1	<i>Use of the Payment Reversal (pacs.007.001.02)</i> .....	5
2.1.2	<i>Group Header</i> .....	5
2.1.3	<i>Original Group Information</i> .....	6
2.1.4	<i>Transaction Information</i> .....	7
2.1.5	<i>Message Element Specifications</i> .....	10
2.2	INTER-BANK SCTR RETURN/SCTR REFUND .....	11
2.2.1	<i>Use of the Payment Return (pacs.004.001.02)</i> .....	11
2.2.2	<i>Group Header</i> .....	11
2.2.3	<i>Original Group Information</i> .....	12
2.2.4	<i>Transaction Information</i> .....	13
2.2.5	<i>Message Element Specifications</i> .....	16
2.3	INTER-BANK SCTR REJECT.....	17
2.3.1	<i>Use of the FI to FI Payment Status Report (pacs.002.001.03)</i> .....	17
2.3.2	<i>Group Header</i> .....	17
2.3.3	<i>Original Group Information and Status</i> .....	17
2.3.4	<i>Transaction Information and Status</i> .....	18
2.3.5	<i>Message Element Specifications</i> .....	21

## 0 PURPOSE OF THIS DOCUMENT

These Implementation Guidelines contain only the details relevant to the SEPA Credit Transfer Reversal AOS. In order to allow an easy interpretation of the AOS, the document respects the basic structure of the SEPA Implementation Guidelines v6.0 to which it relates. This document contains only the sections which differ from those of said Implementation Guidelines. The sections of these Implementation Guidelines respect the numbering of the SEPA Implementation Guidelines, this is why they do not follow from time to time the logical numbering sequence.

### 0.1 References

This section lists relevant documents of interest.

	Document Number	Title	Issued by:
[1]	CFONB_AOS_SCTR_UserG_2012_V01	SEPA Credit Transfer Reversal AOS User Guide	CFONB*
[2]	EPC125-05	SEPA Credit Transfer Scheme Rulebook Version 6.0	<a href="#">EPC</a>
[3]	EPC115-06	SEPA Credit Transfer Scheme Inter-Bank Implementation Guidelines Version 6.0	EPC
[4]	EPC114-06	SEPA Core Direct Debit Scheme Inter-Bank Implementation Guidelines Version 6.0	EPC
[5]	-	ISO 20022 XML Credit Transfers and Related Messages, September 2009: <ul style="list-style-type: none"><li>• Clearing and Settlement</li></ul>	<a href="#">ISO 20022</a>
[6]	-	ExternalCodeLists_2Q2011_31Aug2011_v2	<a href="#">ISO 20022</a>
[7]	ISO 3166	Country Codes	<a href="#">ISO</a>
[8]	ISO 4217	Currency Code List	<a href="#">ISO</a>
[9]	ISO 9362	Business Identifier Codes (BIC)	<a href="#">ISO</a>
[10]	ISO 13616	IBAN: International Bank Account Number	<a href="#">ISO</a> <sup>1</sup>
[11]	ISO 11649	Structured creditor reference to remittance information	<a href="#">ISO</a>

\* Comité Français d'Organisation et de Normalisation Bancaires – French Committee for Banking Organisation and Normalisation.

<sup>1</sup> See also [http://www.swift.com/products/bic\\_registration/iban\\_format\\_registration](http://www.swift.com/products/bic_registration/iban_format_registration)

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## 0.2 Change History

Issue number	Dated	Reason for revision
V 1.0	February 2012	Proposition of French community, as initiator

## 0.3 Purpose of Document

The objective of these Guidelines is to define the rules to be applied to the inter-bank ISO 20022 XML message standards for the implementation of the SEPA Credit Transfer Reversal as defined in the SEPA Credit Transfer Reversal User Guide.

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## 1 INTRODUCTION

This document sets out the AOS rules for implementing the inter-bank reversal ISO 20022 XML message standards. The SEPA Credit Transfer Reversal AOS User Guide defines datasets which are implemented in the relevant ISO 20022 XML message standard as follows:

SEPA Credit Transfer Reversal AOS User Guide	ISO 20022 XML Message Standards
SCTR-DS-07 <i>SCTR Dataset</i>	FI to FI Payment Reversal (pacs.007.001.02)
SCTR-DS-08 <i>SCTR Reject Dataset</i>	Reject – FI to FI Payment Status Report (pacs.002.001.03)
SCTR -DS-09 <i>SCTR Return or SCTR Refund Dataset</i>	Return – Payment Return (pacs.004.001.02)

The Guidelines for the inter-bank SEPA Credit Transfer Reversal message standards are mandatory.

### 1.1 Coverage of the AOS Implementation Guidelines

The purpose of the AOS Implementation Guidelines, hereafter referred to as the Guidelines, is to provide guidance on the use of the Global ISO 20022 XML standards in making transactions under the AOS as defined in the SEPA Credit Transfer Reversal AOS User Guide and supplemented by processing requirements.

The Guidelines identify message elements needed for inter-bank processing of the AOS.

### 1.2 Use of these Guidelines by the instructing and instructed parties<sup>2</sup>

- SEPA Credit Transfer Reversal transactions under the AOS are executed using messages only containing message elements defined as part of the AOS mandatory subset (shaded yellow in the message descriptions below).
- It is the responsibility of the instructing bank of the message to ensure that message elements defined for use under the AOS are only included in messages sent to AOS Users.
- The instructed bank receiving a message containing AOS-related message elements, but which is not a member of the AOS community, may ignore the information, that is, not use it for processing, nor forward it to the next party in the chain. The instructed bank, however, may reject the message for this reason.

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<sup>2</sup> Instructing and instructed parties include CSMs.

## 2 BANK-TO-BANK MESSAGES

### 2.1 Interbank SCTR Instruction

#### 2.1.1 Use of the Payment Reversal (pacs.007.001.02)

The message is used to transport the Inter-bank Reversal Instruction of Credit Transfers sent by the bank which issued the bulk of original erroneous SCTs to the Beneficiary bank, directly or through intermediaries.

The message caters for bulk reversal instructions.

**Note:** Attribute SCTR-AT-R1 in SCTR-DS-07 is indicated by the 'Message Name', 'pacs.007.001.02', and the 'Original Message Name Identification', 'pacs.008.001.02'.

**Note:** 'Original' message elements are based on DS-02 attributes.

Message Root

Index	Mult	Message Element	SCTR AOS Requirements
	[1..1]	+ <i>Message root</i>	

#### 2.1.2 Group Header

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

Index	Mult	Message Element	SCTR AOS Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.6	[0..1]	++ Batch Booking	
1.7	[1..1]	++ Number Of Transactions	
1.8	[0..1]	++ Control Sum	
1.9	[0..1]	++ Group Reversal	Mandatory <i>Usage Rule:</i> Only 'false' is allowed.
1.10	[0..1]	++ Total Reversed Interbank Settlement Amount	Mandatory <i>Usage Rule:</i> Only 'EUR' is allowed. <i>Usage Rule:</i> Amount must be 0.01 or more and 99999999999999.99 or less. <i>Format Rule:</i> The fractional part has a maximum of two digits.
1.11	[0..1]	++ Interbank Settlement Date	Mandatory (SCTR -AT-R4- Settlement Date for the Reversal instruction)

Index	Mult	Message Element	SCTR AOS Requirements
1.12	[1..1]	++ Settlement Information	
1.13	[1..1]	+++ Settlement Method	<i>Usage Rule:</i> Only CLRG, INGA and INDA are allowed.
1.14	[0..1]	+++ Settlement Account	<i>Usage Rule:</i> Only 'Identification' is allowed.
1.15	[0..1]	+++ Clearing System	
1.18	[0..1]	+++ Instructing Reimbursement Agent	
1.19	[0..1]	+++ Instructing Reimbursement Agent Account	
1.20	[0..1]	+++ Instructed Reimbursement Agent	
1.21	[0..1]	+++ Instructed Reimbursement Agent Account	
1.22	[0..1]	+++ Third Reimbursement Agent	
1.23	[0..1]	+++ Third Reimbursement Agent Account	
1.24	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC allowed.
1.25	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC allowed.

### 2.1.3 Original Group Information

Index	Mult	Message Element	SCTR AOS Requirements
2.0	[1..1]	+ Original Group Information	
2.1	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	
2.3	[0..1]	++ Original Creation Date Time	
2.4	[0..n]	++ Reversal Reason Information	<p><b>Mandatory</b></p> <p><i>Usage Rule:</i> 'Reversal Reason Information' is to be used to indicate a reversal reason of the transaction.</p> <p><i>Usage Rule:</i> Only one occurrence of 'Reversal Reason Information' is allowed.</p>
2.5	[0..1]	+++ Originator	<p><b>Mandatory</b></p> <p>(SCTR-AT-R2 Identification of the type of party that initiated the SCTR)</p> <p><i>Usage Rule:</i> Only 'Identification' -&gt; 'Organisation Identification' -&gt; 'BICOrBEI' is allowed. Only BIC is allowed.</p>

Index	Mult	Message Element	SCTR AOS Requirements
2.6	[0..1]	+++ Reason	Mandatory (SCTR-AT-R3 Reason Code for initiating a SCTR)
2.7	{Or	++++ Code	See Message Element Specifications Below
2.8	Or}	++++ Proprietary	
2.9	[0..n]	+++ Additional Information	

#### 2.1.4 Transaction Information

Index	Mult	Message Element	SCTR AOS Requirements
3.0	[0..n]	+ Transaction Information	Mandatory
3.1	[0..1]	++ Reversal Identification	Mandatory (SCTR-AT-R5 Specific reference of the Originator Bank for the Credit Transfer Reversal)  <i>Usage Rule:</i> Must contain a reference that is meaningful to the Originator Bank.
3.2	[0..1]	++ Original Instruction Identification	<i>Usage Rule:</i> Mandatory if provided in the original SEPA Credit Transfer instruction.
3.3	[0..1]	++ Original End To End Identification	Mandatory (AT-41 Originator's reference of the Credit Transfer Transaction)
3.4	[0..1]	++ Original Transaction Identification	Mandatory (AT-43 Originator's Bank reference number of the Credit Transfer message)  <i>Usage Rule:</i> Must contain a reference that is meaningful to the Originator Bank and is unique over time.
3.5	[0..1]	++ Original Clearing System Reference	
3.6	[0..1]	++ Original Interbank Settlement Amount	Mandatory (AT-04 Amount of the Credit Transfer 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.

Index	Mult	Message Element	SCTR AOS Requirements
3.7	[1..1]	++ Reversed Interbank Settlement Amount	(AT-04 Amount of the Credit Transfer in euro) <i>Usage Rule:</i> 'Reversed Interbank Settlement Amount must be the same as the Amount of the Credit Transfer (AT-04). <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.
3.8	[0..1]	++ Interbank Settlement Date	
3.9	[0..1]	++ Reversed Instructed Amount	
3.10	[0..1]	++ Exchange Rate	
3.11	[0..1]	++ Compensation Amount	
3.12	[0..1]	++ Charge Bearer	
3.13	[0..n]	++ Charges Information	
3.14	[1..1]	+++ Amount	
3.15	[1..1]	+++ Party	
3.15	[1..1]	++++ Financial Institution Identification	
3.15	[0..1]	++++ Branch Identification	
3.16	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.17	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.18	[0..n]	++ Reversal Reason Information	
3.19	[0..1]	+++ Originator	
3.20	[0..1]	+++ Reason	
3.21	{Or	++++ Code	
3.22	Or}	++++ Proprietary	
3.23	[0..n]	+++ Additional Information	

Index	Mult	Message Element	SCTR AOS Requirements
3.24	[0..1]	++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the received DS-02 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.
3.25	[0..1]	+++ Interbank Settlement Amount	
3.26	[0..1]	+++ Amount	
3.31	[0..1]	+++ Interbank Settlement Date	(AT-42 Settlement Date of the Credit Transfer)
3.32	[0..1]	+++ Requested Collection Date	
3.33	[0..1]	+++ Requested Execution Date	
3.34	[0..1]	+++ Creditor Scheme Identification	
3.35	[0..1]	+++ Settlement Information	
3.47	[0..1]	+++ Payment Type Information	(AT-40 Identification code of the SEPA electronic Credit Transfer Scheme) (AT-45 Category purpose of the Credit Transfer)
3.60	[0..1]	+++ Payment Method	
3.61	[0..1]	+++ Mandate Related Information	
3.80	[0..1]	+++ Remittance Information	(AT-05 Remittance information)
3.112	[0..1]	+++ Ultimate Debtor	(AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party)
3.113	[0..1]	+++ Debtor	(AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code)
3.114	[0..1]	+++ Debtor Account	(AT-01 IBAN of the account of the Originator)
3.115	[0..1]	+++ Debtor Agent	(AT-06 BIC code of the Originator Bank)
3.116	[0..1]	+++ Debtor Agent Account	
3.117	[0..1]	+++ Creditor Agent	(AT-23 BIC code of the Beneficiary Bank)
3.118	[0..1]	+++ Creditor Agent Account	
3.119	[0..1]	+++ Creditor	(AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary)
3.120	[0..1]	+++ Creditor Account	(AT-20 IBAN of the account of the Beneficiary)

Index	Mult	Message Element	SCTR AOS Requirements
3.121	[0..1]	+++ Ultimate Creditor	(AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification code of the Beneficiary Reference Party)

### 2.1.5 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	SEPA Reason as specified in the User Guide
AM05	Duplication	Duplicate SCT sending
AC03	InvalidCreditorAccountNumber	Wrong IBAN in SCT
RC07	InvalidCreditorBICIdentifier	Wrong BIC in SCT
AM09	WrongAmount*	Wrong amount in SCT

## 2.2 Inter-bank SCTR Return/SCTR Refund

### 2.2.1 Use of the Payment Return (pacs.004.001.02)

The message is used to transport the SCTR Return/SCTR Refund instruction between banks, 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.

The message caters for bulk and single SCTR Return/SCTR Refund instructions.

**Note:** Attribute SCTR-AT-R1 is implied by the 'Message Name', 'pacs.004.001.02', and the Original Message Name Identification, 'pacs.007.001.02'.

**Note:** Message elements under 'Original Transaction Reference' sequence are based on 'Original Transaction Reference' elements of the pacs.007.001.02.

Message Root

Index	Mult	Message Element	SCTR AOS Requirements
	[1..1]	+ <i>Message root</i>	

### 2.2.2 Group Header

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

Index	Mult	Message Element	SCTR AOS Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..2]	++ Authorisation	
1.6	[0..1]	++ Batch Booking	
1.7	[1..1]	++ Number Of Transactions	
1.8	[0..1]	++ Control Sum	
1.9	[0..1]	++ Group Return	
1.10	[0..1]	++ Total Returned Interbank Settlement Amount	<p><b>Mandatory</b></p> <p><i>Usage Rule:</i> Only 'EUR' is allowed.</p> <p><i>Usage Rule:</i> Amount must be 0.01 or more and 99999999999999.99 or less.</p> <p><i>Format Rule:</i> The fractional part has a maximum of two digits.</p>

Index	Mult	Message Element	SCTR AOS Requirements
1.11	[0..1]	++ Interbank Settlement Date	Mandatory (SCTR-AT-R4 Settlement Date for the SCTR Return/Refund)
1.12	[1..1]	++ Settlement Information	
1.13	[1..1]	+++ Settlement Method	Usage Rule: Only CLRG, INGA and INDA are allowed.
1.14	[0..1]	+++ Settlement Account	Usage Rule: Only 'Identification' is allowed.
1.15	[0..1]	+++ Clearing System	
1.18	[0..1]	+++ Instructing Reimbursement Agent	
1.19	[0..1]	+++ Instructing Reimbursement Agent Account	
1.20	[0..1]	+++ Instructed Reimbursement Agent	
1.21	[0..1]	+++ Instructed Reimbursement Agent Account	
1.22	[0..1]	+++ Third Reimbursement Agent	
1.23	[0..1]	+++ Third Reimbursement Agent Account	
1.24	[0..1]	++ Instructing Agent	Usage Rule: Only BIC is allowed.
1.25	[0..1]	++ Instructed Agent	Usage Rule: Only BIC is allowed.

### 2.2.3 Original Group Information

Index	Mult	Message Element	SCTR AOS Requirements
2.0	[0..1]	+ Original Group Information	Usage Rule: Element 'Original Group Information' must be present in either 2.2.3 'Original Group Information' or in 2.2.4 'Transaction Information'.  Usage Rule: This refers to the pacs.007 received and returned.
2.1	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	
2.3	[0..1]	++ Original Creation Date Time	
2.4	[0..n]	++ Return Reason Information	

## 2.2.4 Transaction Information

Index	Mult	Message Element	SCTR AOS Requirements
3.0	[0..n]	+ Transaction Information	Mandatory
3.1	[0..1]	++ Return Identification	Mandatory (SCTR-AT-R6 Specific Reference of the Bank Initiating the SCTR Return/Refund)
3.2	[0..1]	++ Original Group Information	<i>Usage Rule:</i> Element 'Original Group Information' must be present in either 2.2.3 'Original Group Information' or in 2.2.4 'Transaction Information'.  <i>Usage Rule:</i> This refers to the pacs.007 received and returned.
3.3	[1..1]	+++ Original Message Identification	
3.4	[1..1]	+++ Original Message Name Identification	
3.5	[0..1]	+++ Original Creation Date Time	
3.6	[0..1]	++ Original Instruction Identification	Mandatory (SCTR-AT-R5 Specific Reference of the bank initiating the SCTR transaction)  <i>Usage Rule:</i> Refers to the Reversal Identification of the pacs.007
3.7	[0..1]	++ Original End To End Identification	Mandatory (AT-41 Originator's reference of the credit transfer transaction)
3.8	[0..1]	++ Original Transaction Identification	Mandatory (AT-43 Originator Bank's reference of the credit transfer transaction)
3.9	[0..1]	++ Original Clearing System Reference	
3.10	[0..1]	++ Original Interbank Settlement Amount	Mandatory (AT-04 Amount of the credit transfer in euro)  <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.
3.11	[1..1]	++ Returned Interbank Settlement Amount	(AT-04 Amount of the credit transfer in euro)  <i>Usage Rule:</i> The Amount must be the same as in 'Original Interbank Settlement Amount'.  <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.

Index	Mult	Message Element	SCTR AOS Requirements
3.12	[0..1]	++ Interbank Settlement Date	
3.13	[0..1]	++ Returned Instructed Amount	
3.14	[0..1]	++ Exchange Rate	
3.15	[0..1]	++ Compensation Amount	
3.16	[0..1]	++ Charge Bearer	
3.17	[0..n]	++ Charges Information	
3.18	[1..1]	+++ Amount	
3.19	[1..1]	+++ Party	
3.19	{Or	++++ Financial Institution Identification	
3.19	Or}	++++ Branch Identification	
3.20	[0..1]	++ Instructing Agent	<i>Usage Rule: Only BIC is allowed.</i>
3.21	[0..1]	++ Instructed Agent	<i>Usage Rule: Only BIC is allowed.</i>
3.22	[0..n]	++ Return Reason Information	Mandatory <i>Usage Rule: Only one occurrence of 'Return Reason Information' is allowed.</i>
3.23	[0..1]	+++ Originator	Mandatory (SCTR-AT-R2 Identification of the type of party initiating the SCTR R-transaction) <i>Usage Rule: Limited to BIC for an Agent (Return) or 'Name' for a non-financial institution (Refund).</i> <i>Usage Rule: 'Name' is limited to 70 characters in length.</i>
3.24	[0..1]	+++ Reason	Mandatory (SCTR-AT-R3 Reason Code for initiating a SCTR Return/Refund)
3.25	{Or	++++ Code	See Message Element Specifications below.
3.26	Or}	++++ Proprietary	
3.27	[0..n]	+++ Additional Information	

Index	Mult	Message Element	SCTR AOS Requirements
3.28	[0..1]	++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the received SCTR transaction 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 SCTR instruction as defined within the following elements.
3.29	[0..1]	+++ Interbank Settlement Amount	
3.30	[0..1]	+++ Amount	
3.35	[0..1]	+++ Interbank Settlement Date	(SCTR -AT-R4- Settlement Date for the Reversal instruction)
3.36	[0..1]	+++ Requested Collection Date	
3.37	[0..1]	+++ Requested Execution Date	
3.38	[0..1]	+++ Creditor Scheme Identification	
3.39	[0..1]	+++ Settlement Information	
3.51	[0..1]	+++ Payment Type Information	(AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer)
3.64	[0..1]	+++ Payment Method	
3.65	[0..1]	+++ Mandate Related Information	
3.84	[0..1]	+++ Remittance Information	(AT-05 Remittance information)
3.116	[0..1]	+++ Ultimate Debtor	(AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party)
3.117	[0..1]	+++ Debtor	(AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code)
3.118	[0..1]	+++ Debtor Account	(AT-01 IBAN of the Originator)
3.119	[0..1]	+++ Debtor Agent	(AT-06 BIC code of the Originator Bank)
3.120	[0..1]	+++ Debtor Agent Account	
3.121	[0..1]	+++ Creditor Agent	(AT-23 BIC code of the Beneficiary Bank)
3.122	[0..1]	+++ Creditor Agent Account	
3.123	[0..1]	+++ Creditor	(AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary) (AT-24 Beneficiary identification code)

Index	Mult	Message Element	SCTR AOS Requirements
3.124	[0..1]	+++ Creditor Account	(AT-20 IBAN of the Beneficiary)
3.125	[0..1]	+++ Ultimate Creditor	(AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification code of the Beneficiary Reference Party)

### 2.2.5 Message Element Specifications

Reasons for an inter-bank SCTR Return present in the AOS User Guide are mapped to the ISO codes as follows:

ISO Code	ISO Name	SCTR Return/Refund Reason as specified in the AOS User Guide
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN) in SCTR
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate SCTR
ARDT	AlreadyReturnedTransaction	Already returned original SCT
CUST	CustomerDecision	Beneficiary's Refusal
MD07	EndCustomerDeceased	Beneficiary deceased
RR04	RegulatoryReason	Regulatory Reason
NOAS	NoAnswerFromCustomer	No response from Beneficiary
NOOR	NoOriginalTransactionReceived	Original SCT never received
RC07	InvalidCreditorBICIdentifier	Incorrect BIC of the Beneficiary Bank in the SCTR

The reasons for an inter-bank SCTR Refund specified in the AOS User Guide are mapped to the ISO codes as follows:

ISO Code	ISO Name	SCTR Return/Refund Reason as specified in the AOS User Guide
ARDT	AlreadyReturnedTransaction	Already returned original SCT
NOOR	NoOriginalTransactionReceived	Original SCT never received
MD06	RefundRequestByEndCustomer	Unauthorised transaction

## 2.3 Inter-bank SCTR Reject

### 2.3.1 Use of the FI to FI Payment Status Report (pacs.002.001.03)

When the code 'RJCT' is used in 'Status Reason' the message transports the SCTR Reject instruction between banks, directly or through intermediaries.

The message caters for bulk and single SCTR Reject instructions.

**Note:** Attribute SCTR-AT-R1 is implied by the 'Message Name', 'pacs.002.001.03', the 'Original Message Name Identification', 'pacs.007.001.02' and 'Status' set to 'RJCT'.

**Note:** Message elements under 'Original Transaction Reference' sequence are based on 'Original Transaction Reference' elements of the pacs.007.001.02.

Message Root

Index	Mult	Message Element	SCTR AOS Requirements
	[1..1]	+ <i>Message root</i>	

### 2.3.2 Group Header

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

Index	Mult	Message Element	SCTR AOS Requirements
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	
1.2	[1..1]	++ Creation Date Time	
1.3	[0..1]	++ Instructing Agent	<i>Usage Rule: Only BIC is allowed.</i>
1.4	[0..1]	++ Instructed Agent	<i>Usage Rule: Only BIC is allowed.</i>

### 2.3.3 Original Group Information and Status

Index	Mult	Message Element	SCTR AOS Requirements
2.0	[1..1]	+ Original Group Information And Status	<i>Usage Rule: This refers to the pacs.007 received and rejected.</i>
2.1	[1..1]	++ Original Message Identification	
2.2	[1..1]	++ Original Message Name Identification	
2.3	[0..1]	++ Original Creation Date Time	
2.4	[0..1]	++ Original Number of Transactions	
2.5	[0..1]	++ Original Control Sum	

Index	Mult	Message Element	SCTR AOS Requirements
2.6	[0..1]	++ Group Status	(SCTR-AT-R1 Type of SCTR R-Message) <i>Usage Rule:</i> Only 'RJCT' and 'PART' are allowed.
2.7	[0..n]	++ Status Reason Information	<i>Usage Rule:</i> Only one occurrence of 'Status Reason Information' is allowed. <i>Usage Rule:</i> 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.
2.8	[0..1]	+++ Originator	Mandatory (SCTR-AT-R2 Identification of the Type of Party initiating the SCTR R-transaction) <i>Usage Rule:</i> Limited to BIC to identify the Bank or CSM originating the status or to 'Name' to indicate the CSM when it has no BIC.
2.9	[0..1]	+++ Reason	Mandatory (SCTR-AT-R3 Reason Code for initiating a SCTR Reject)
2.10	{Or	++++ Code	See Message Element Specifications below.
2.11	Or}	++++ Proprietary	
2.12	[0..n]	+++ Additional Information	
2.13	[0..n]	++ Number of Transactions Per Status	

#### 2.3.4 Transaction Information and Status

Index	Mult	Message Element	SCTR AOS Requirements
3.0	[0..n]	+ Transaction Information And Status	
3.1	[0..1]	++ Status Identification	Mandatory (SCTR-AT-R6 Specific reference of the bank initiating the SCTR R-transaction)
3.2	[0..1]	++ Original Instruction Identification	Mandatory (SCTR-AT-R5 Specific Reference of the bank initiating the SCTR transaction) <i>Usage Rule:</i> Refers to the Reversal Identification of the pacs.007
3.3	[0..1]	++ Original End To End Identification	Mandatory (AT-41 Originator's Reference to the Credit Transfer)
3.4	[0..1]	++ Original Transaction Identification	Mandatory (AT-43 Originator Bank's Reference)

Index	Mult	Message Element	SCTR AOS Requirements
3.5	[0..1]	++ Transaction Status	(SCTR-AT-R1 Type of SCTR R-message) <i>Usage Rule:</i> Only 'RJCT' is allowed.
3.6	[0..n]	++ Status Reason Information	<i>Usage Rule:</i> Only one occurrence is allowed. <i>Usage Rule:</i> 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'.
3.7	[0..1]	+++ Originator	Mandatory (SCTR-AT-R2 Identification of the type of party initiating the SCTR R-transaction) <i>Usage Rule:</i> Limited to BIC to identify the bank.
3.8	[0..1]	+++ Reason	Mandatory (SCTR-AT-R3 Reason Code for initiating a SCTR-Reject)
3.9	{Or	++++ Code	See Message Element Specifications below.
3.10	Or}	++++ Proprietary	
3.11	[0..n]	+++ Additional Information	
3.12	[0..n]	++ Charges Information	
3.13	[1..1]	+++ Amount	
3.14	[1..1]	+++ Party	
3.14	[1..1]	++++ Financial Institution Identification	
3.14	[0..1]	++++ Branch Identification	
3.15	[0..1]	++ Acceptance Date Time	
3.16	[0..1]	++ Account Servicer Reference	
3.17	[0..1]	++ Clearing System Reference	
3.18	[0..1]	++ Instructing Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.19	[0..1]	++ Instructed Agent	<i>Usage Rule:</i> Only BIC is allowed.
3.20	[0..1]	++ Original Transaction Reference	Mandatory (An exact copy of all attributes of the received SCTR instruction which is being rejected) <i>Usage Rule:</i> The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the SCTR instruction, as defined within the following elements.

Index	Mult	Message Element	SCTR AOS Requirements
3.21	[0..1]	+++ Interbank Settlement Amount	(AT-04 Amount of the Credit Transfer in euro)
3.22	[0..1]	+++ Amount	
3.27	[0..1]	+++ Interbank Settlement Date	(SCTR -AT-R4- Settlement Date for the Reversal instruction)
3.28	[0..1]	+++ Requested Collection Date	
3.29	[0..1]	+++ Requested Execution Date	
3.30	[0..1]	+++ Creditor Scheme Identification	
3.31	[0..1]	+++ Settlement Information	
3.43	[0..1]	+++ Payment Type Information	(AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer)
3.56	[0..1]	+++ Payment Method	
3.57	[0..1]	+++ Mandate Related Information	
3.76	[0..1]	+++ Remittance Information	(AT-05 Remittance information)
3.108	[0..1]	+++ Ultimate Debtor	(AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party)
3.109	[0..1]	+++ Debtor	(AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code)
3.110	[0..1]	+++ Debtor Account	(AT-01 IBAN of the Originator)
3.111	[0..1]	+++ Debtor Agent	(AT-06 BIC code of the Originator Bank)
3.112	[0..1]	+++ Debtor Agent Account	
3.113	[0..1]	+++ Creditor Agent	(AT-23 BIC code of the Beneficiary Bank)
3.114	[0..1]	+++ Creditor Agent Account	
3.115	[0..1]	+++ Creditor	(AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary) (AT-24 Beneficiary identification code)
3.116	[0..1]	+++ Creditor Account	(AT-20 IBAN of the Beneficiary)
3.117	[0..1]	+++ Ultimate Creditor	(AT-28 Name of the Beneficiary Reference Party) (AT-28 Identification code of the Beneficiary Reference Party)

### 2.3.5 Message Element Specifications

The reasons for an inter-bank **SCTR Reject** specified in the AOS User Guide are mapped to the ISO codes as follows:

ISO Code	ISO Name	SCTR Reject Reason as specified in the AOS User Guide
AC01	IncorrectAccountNumber	Account identifier incorrect (i.e. invalid IBAN) in the SCTR
AC04	ClosedAccountNumber	Account closed
AC06	BlockedAccount	Account blocked
AM04	InsufficientFunds	Insufficient funds
AM05	Duplication	Duplicate sending
ARDT	The transaction has already been returned	Already returned original SCT
CUST	CustomerDecision	Beneficiary's Refusal
MD07	EndCustomerDeceased	Beneficiary deceased
NOAS	NoAnswerFromCustomer	No response from Beneficiary
NOOR	NoOriginalTransactionReceived	Original SCT never received
RC07	InvalidCreditorBICIdentifier	Incorrect BIC of the Beneficiary Bank in the SCTR
RR04	RegulatoryReason	Regulatory Reason