

SEPA Credit Transfer Reversal AOS Inter-PSP Implementation Guidelines

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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 Inter-PSP Implementation Guidelines 2025 version 1.0 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_2025_V03	SEPA Credit Transfer Reversal AOS User Guide	CFONB ¹
[2]	EPC125-05	SEPA Credit Transfer Scheme Rulebook 2025 Version 1.0	EPC
[3]	EPC115-06	SEPA Credit Transfer Scheme Inter-PSP Implementation Guidelines 2025 Version 1.0	EPC
[4]	EPC114-06	SEPA Core Direct Debit Core Scheme Inter-PSP Implementation Guidelines 2025 Version 1.0	EPC
[5]	-	ISO 20022 XML Credit Transfers and Related Messages, September 2019: • Payments Clearing and Settlement	ISO 20022
[6]	-	ExternalCodeSets_1Q2025_v1 (May-2025)	ISO 20022
[7]	ISO 3166	Country Codes	ISO
[8]	ISO 4217	Currency Code List	ISO
[9]	ISO 9362	Business Identifier Codes (BIC)	ISO
[10]	ISO 13616	IBAN: International Bank Account Number	ISO ²
[11]	ISO 11649	Structured creditor reference to remittance information	ISO

¹ Comité Français d'Organisation et de Normalisation Bancaires– French Committee for Banking Organisation and Normalisation.

² See also International Bank Account Number (IBAN) | Swift

[12]	EPC153-22	EPC Guidance Document: Provision of Addresses under the EPC Payment Schemes	EPC
[13]	EPC131-17	Clarification Paper on SCT and SCT Inst Scheme Rulebooks	EPC

0.2 Change History

Issue number	Dated	Reason for revision
V 1.0	February 2012	Proposition of French community, as initiator
V 2.0	February 2023	SEPA Scheme inter-PSP Implementation Guidelines changes Adoption of changes to SEPA Rulebook and Implementation Guidelines version 2023 including adoption of ISO20022 version 2019 messages. Changes resulting from "Errata to the SCTR Implementation Guidelines" published in July 2013 and applicable from the 1st February 2014 have been integrated.
V3.0	September 2025	SEPA Scheme inter-PSP Implementation Guidelines changes Adoption of changes to SEPA Rulebook and Implementation Guidelines version 2025.

0.3 Purpose of Document

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

1 INTRODUCTION

This document sets out the AOS rules for implementing the inter-PSP SEPA Credit Transfer 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-01 <i>SCT Reversal Dataset</i>	FI to FI Payment Reversal (pacs.007.001.09)
SCTR-DS-02 <i>SCTR Return or SCTR Refund Dataset</i>	Return – Payment Return (pacs.004.001.09)
SCTR-DS-03 <i>SCTR Reject Dataset</i>	Reject – FI to FI Payment Status Report (pacs.002.001.10)

The Guidelines for the inter-PSP 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 are fully aligned to the AOS core requirements as defined in the User Guide and identify message elements needed for inter-PSP, as shown below.

Global ISO 20022 XML Message Standards			
Message elements from the ISO messages corresponding to the AOS User Guide requirements	Message elements that are mandatory in the ISO messages or needed for Inter-PSP Processing	Message elements from the ISO messages available for use by third AOS within an EPC Governance framework	Message elements from ISO messages not applicable to the AOS
AOS Implementation Guidelines identifying elements : - To be used as defined in ISO - To be used with AOS usage rules (from or completing the AOS User Guide)		May be developed and documented by third AOS Communities	Not available for use in the AOS

These Guidelines define the message elements needed for processing the AOS by PSPs and Clearing and Settlement Mechanisms.

1.2 Use of these Guidelines by the instructing and instructed parties³

- 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 party 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 party 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 party, however, may reject the message for this reason.

³ Instructing and instructed parties include CSMs.

2 PSP-TO-PSP MESSAGES

2.1 Inter-PSP SCT Reversal Instruction (SCTR-DS-01)

2.1.1 Use of the Payment Reversal (pacs.007.001.09)

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

The message can also be used to reverse instructions of SEPA Credit Transfers with Extended Remittance Information (ERI, please refer to section 'Inter-PSP payment with use of the Extended Remittance Information option' from the SCT Rulebook) whereby only AT-T010 'The unstructured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction' will be forwarded.

The message caters for bulk reversal instructions.

Note: Attribute SCTR-AT-R001 'The type of R-message' in SCTR-DS-01 is implied by the 'Message Name', 'pacs.007.001.09'. The 'Original Message Name Identification' must begin with 'pacs.008' (The addition of a variant number and version number is optional).

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

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also applicable to this AOS	
		Document	XML Tag Type	Document Document
	1..1	FITo FIPayment Reversal V09	ISO Name ISO Definition XML Tag Type	FITo FIPayment Reversal V09 Scope The FinancialInstitutionToFinancialInstitutionPaymentReversal message is sent by an agent to the next party in the payment chain. It is used to reverse a payment previously executed. FIToFIPmtRvsl FIToFIPaymentReversalV09
1.0	1..1	FITo FIPayment Reversal V09 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader89
1.1	1..1	FITo FIPayment Reversal V09 +Group Header ++Message Identification	ISO Name ISO Definition XML Tag Type SEPA Length*	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35
1.2	1..1	FITo FIPayment Reversal V09 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..2	FITo FIPayment Reversal V09 +Group Header ++Authorisation	ISO Name ISO Definition XML Tag Type	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message. Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice
1.4	0..1	FITo FIPayment Reversal V09 +Group Header ++Batch Booking	ISO Name ISO Definition XML Tag Type	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
1.5	1..1	FITo FIPayment Reversal V09 +Group Header ++Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Number Of Transactions Number of individual transactions contained in the message. NbOfTxs Max15NumericText [0-9]{1,15}

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also applicable to this AOS	
1.6	0..1	FITo FIPayment Reversal V09 +Group Header ++Control Sum	ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits	Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 17 18
1.7	1..1	FITo FIPayment Reversal V09 +Group Header ++Group Reversal	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Mandatory. Only "false" is allowed. Group Reversal Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group. GrpRvsl TrueFalseIndicator
1.8	1..1	FITo FIPayment Reversal V09 +Group Header ++Total Reversed Interbank Settlement Amount	SEPA Usage Rule(s)* SEPA Format Rule(s)* ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits SEPA Inclusive*	Mandatory. Only 'EUR' is allowed. Amount must be 0.01 or more and 9999999999999999.99 or less The fractional part has a maximum of two digits. Total Reversed Interbank Settlement Amount Total amount of money moved between the instructing agent and the instructed agent in the reversal message. TtlRvslIntrBkStlmAmt ActiveCurrencyAndAmount 2 18 0.01 .. 9999999999999999.99
1.9	1..1	FITo FIPayment Reversal V09 +Group Header ++Interbank Settlement Date	AOS User Guide SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	SCTR-AT-R005 The Settlement Date for the SCT Reversal. Mandatory. Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkStlmDt ISODate
1.10	1..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. StlmInf SettlementInstruction7

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also applicable to this AOS	
1.11	1..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Settlement Method	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	Only "CLRG", "INGA" and "INDA" are allowed. Settlement Method Method used to settle the (batch of) payment instructions. SttlmMtd SettlementMethod1Code
			SEPA Code Restrictions*	
			CLRG	ClearingSystem Settlement is done through a payment clearing system.
			INDA	InstructedAgent Settlement is done by the agent instructed to execute a payment instruction
			INGA	InstructingAgent Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
1.12	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Settlement Account	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	Only 'Identification' is allowed. Settlement Account A specific purpose account used to post debit and credit entries as a result of the transaction. SttlmAcct CashAccount38
1.13	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Clearing System	ISO Name ISO Definition XML Tag Type	Clearing System Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. ClrSys ClearingSystemIdentification3Choice
	1..1		XML Tag	xs:choice
1.14	1..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Clearing System ++++Code	ISO Name ISO Definition XML Tag Type SEPA Length*	Code Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list. Cd ExternalCashClearingSystem1Code 1 .. 3
1.15	1..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Clearing System ++++Proprietary	ISO Name ISO Definition XML Tag Type SEPA Length*	Proprietary Clearing system identification in a proprietary form. Prtry Max35Text 1 .. 35
1.16	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Instructing Reimbursement Agent	ISO Name ISO Definition XML Tag Type	Instructing Reimbursement Agent Agent through which the instructing agent will reimburse the instructed agent. Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. InstgRmbrsmntAgt BranchAndFinancialInstitutionIdentification6
1.17	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Instructing Reimbursement Agent Account	ISO Name ISO Definition XML Tag Type	Instructing Reimbursement Agent Account Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain. InstgRmbrsmntAgtAcct CashAccount38

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
1.18	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Instructed Reimbursement Agent	ISO Name ISO Definition XML Tag Type	Instructed Reimbursement Agent Agent at which the instructed agent will be reimbursed. Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. InstdRmbrsmntAgt BranchAndFinancialInstitutionIdentification6
1.19	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Instructed Reimbursement Agent Account	ISO Name ISO Definition XML Tag Type	Instructed Reimbursement Agent Account Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain. InstdRmbrsmntAgtAcct CashAccount38
1.20	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Third Reimbursement Agent	ISO Name ISO Definition XML Tag Type	Third Reimbursement Agent Agent at which the instructed agent will be reimbursed. Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. ThrdRmbrsmntAgt BranchAndFinancialInstitutionIdentification6
1.21	0..1	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Third Reimbursement Agent Account	ISO Name ISO Definition XML Tag Type	Third Reimbursement Agent Account Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain. ThrdRmbrsmntAgtAcct CashAccount38
1.22	0..1	FITo FIPayment Reversal V09 +Group Header ++Instructing Agent	<i>SEPA Usage Rule(s)*</i> ISO Name ISO Definition XML Tag Type	<i>Only 'BICFI' is allowed</i> Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the reversal message and not the party that sent the original instruction that is being reversed. InstgAgt BranchAndFinancialInstitutionIdentification6
1.23	0..1	FITo FIPayment Reversal V09 +Group Header ++Instructed Agent	<i>SEPA Usage Rule(s)*</i> ISO Name ISO Definition XML Tag Type	<i>Only 'BICFI' is allowed.</i> Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the reversal message and not the party that received the original instruction that is being reversed. InstdAgt BranchAndFinancialInstitutionIdentification6
2.0	1..1	FITo FIPayment Reversal V09 +Original Group Information	<i>SEPA Usage Rule(s)*</i> ISO Name ISO Definition XML Tag Type	<i>Mandatory.</i> Original Group Information Information concerning the original group of transactions, to which the message refers. OrgnlGrpInf OriginalGroupHeader16

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also applicable to this AOS	
2.1	1..1	FITo FIPayment Reversal V09 +Original Group Information ++Original Message Identification	ISO Name ISO Definition XML Tag Type SEPA Length*	Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35
2.2	1..1	FITo FIPayment Reversal V09 +Original Group Information ++Original Message Name Identification	AOS Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Length*	Must begin with 'pacs.008'. The addition of a variant number and version number is optional. Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 .. 35
2.3	0..1	FITo FIPayment Reversal V09 +Original Group Information ++Original Creation Date Time	ISO Name ISO Definition XML Tag Type	Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime
2.4	1..1	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information	AOS Usage Rule(s) SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Mandatory. 'Reversal Reason Information' must be present in 'Original Group Information'. 'Reversal Reason Information' is to be used to indicate reversal reason of one or more individual transactions. Only one occurrence of 'Reversal Reason Information' is allowed. Reversal Reason Information Provides detailed information on the reversal reason. RvslRsnInf PaymentReversalReason9
2.5	1..1	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Originator	AOS User Guide AOS Usage Rule(s) ISO Name ISO Definition XML Tag Type	SCTR-AT-R002 The Identification of the type of party initiating the Reversal. Mandatory. Limited to 'AnyBIC' Originator Party that issues the reversal. Orgtr PartyIdentification135
2.6	1..1	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason	AOS User Guide AOS Usage Rule(s) ISO Name ISO Definition XML Tag Type	SCTR-AT-R004 The Reason Code for initiating a SCT Reversal Mandatory. Reason Specifies the reason for the reversal. Rsn ReversalReason4Choice
	1..1		XML Tag	xs:choice
2.7	1..1	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason ++++Code	AOS User Guide AOS Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Length*	See Message Element Specifications below. Mandatory. Code Reason for the reversal, as published in an external reason code list. Cd ExternalReversalReason1Code 1 .. 4

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements	
			* : SEPA Rule(s) also applicable to this AOS	
2.8	1..1	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type SEPA Length*	Proprietary Reason for the reversal, in a proprietary form. Prtry Max35Text 1 .. 35
2.9	0..n	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type SEPA Length*	Additional Information Further details on the reversal reason. AddtlInf Max105Text 1 .. 105
3.0	1..n	FITo FIPayment Reversal V09 +Transaction Information	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Mandatory. Transaction Information Information concerning the original transactions, to which the reversal message refers. TxInf PaymentTransaction111
3.1	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Identification	AOS User Guide SEPA Usage Rule(s)* AOS Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Length*	SCTR-AT-R053 The Specific Reference of the Originator PSP initiating the SCT Reversal. Mandatory. Must contain a reference that is meaningful to the Originator PSP Reversal Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed transaction. Usage: The instructing party is the party sending the reversal message and not the party that sent the original instruction that is being reversed. RvslId Max35Text 1 .. 35
3.2	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Group Information	AOS User Guide	Not applicable
3.3	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Instruction Identification	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type SEPA Length*	Mandatory if provided in the original instruction. Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. OrgnlInstrId Max35Text 1 .. 35
3.4	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Original End To End Identification	SCT Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type SEPA Length*	AT-T014 The Originator's Reference of the SEPA Credit Transfer Transaction. Mandatory. Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text 1 .. 35

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also applicable to this AOS	
3.5	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Identification	SCT Rulebook* SEPA Usage Rule(s)* AOS Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Length*	AT-T054 The Originator PSP's Reference of the SEPA Credit Transfer Transaction. Mandatory. Must contain a reference that is meaningful to the Originator PSP and is unique over time. Original Transaction Identification Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction. OrgnlTxId Max35Text 1 .. 35
3.6	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original UETR	ISO Name ISO Definition XML Tag Type Pattern	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnlUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
3.7	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Clearing System Reference	ISO Name ISO Definition XML Tag Type SEPA Length*	Original Clearing System Reference Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction. OrgnlClrSysRef Max35Text 1 .. 35
3.8	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Interbank Settlement Amount	SCT Rulebook* AOS Usage Rule(s) SEPA Usage Rule(s)* SEPA Format Rule(s)* ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits SEPA Inclusive*	AT-T002 The Amount of the SEPA Credit Transfer in euro. Mandatory. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less The fractional part has a maximum of two digits. Original Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction. OrgnlIntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.9	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversed Interbank Settlement Amount	AOS User Guide AOS Usage Rule(s) SEPA Usage Rule(s)* SEPA Format Rule(s)* ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits SEPA Inclusive*	<i>AT-T002 The Amount of the SEPA Credit Transfer in euro.</i> <i>Reversed Interbank Settlement Amount must be the same as the Amount of the SEPA Credit Transfer in euro.</i> <i>Only 'EUR' is allowed.</i> <i>Amount must be 0.01 or more and 999999999.99 or less</i> <i>The fractional part has a maximum of two digits.</i> Reversed Interbank Settlement Amount Amount of money to be moved between the instructing agent and the instructed agent in the reversed instruct. RvsdIntrBkSttlmAmt ActiveCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.10	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Interbank Settlement Date	ISO Name ISO Definition XML Tag Type	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. Usage: The InterbankSettlementDate is the interbank settlement date of the reversal message, and not of the original instruction. IntrBkSttlmDt ISODate
3.11	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Settlement Priority	ISO Name ISO Definition XML Tag Type	Settlement Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction. Usage: the SettlementPriority is the settlement priority of the reversal message, and not of the original instruction. SttlmPrty Priority3Code
3.12	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Settlement Time Indication	ISO Name ISO Definition XML Tag Type	Settlement Time Indication Provides information on the occurred settlement time(s) of the payment transaction. SttlmTmIndctn SettlementDateTimeIndication1
3.13	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversed Instructed Amount	SEPA Usage Rule(s)* SEPA Format Rule(s)* ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits SEPA Inclusive	<i>Only 'EUR' is allowed.</i> <i>Amount must be 0.01 or more and 999999999.99 or less.</i> <i>The fractional part has a maximum of two digits.</i> Reversed Instructed Amount Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction. Usage: This amount has to be transported unchanged through the transaction chain. RvsdInstAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.14	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Exchange Rate	ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits	Exchange Rate Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. XchgRate BaseOneRate 10 11
3.15	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Compensation Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits SEPA Inclusive*	Compensation Amount Amount of money asked or paid as compensation for the processing of the instruction. CompstnAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.16	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Charge Bearer	ISO Name ISO Definition XML Tag Type	Charge Bearer Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction. Usage: The ChargeBearer applies to the reversal message, not to the original instruction. ChrgBr ChargeBearerType1Code
3.17	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Charges Information	AOS User Guide ISO Name ISO Definition XML Tag Type	No charges shall be applied on reversal transactions Charges Information Provides information on the charges to be paid by the charge bearer(s) related to the processing of the reversal transaction. ChrgsInf Charges7
3.18	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Charges Information +++Amount	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits. Amount Transaction charges to be paid by the charge bearer. Amt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.19	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Charges Information +++Agent	ISO Name ISO Definition XML Tag Type	Agent Agent that takes the transaction charges or to which the transaction charges are due. Agt BranchAndFinancialInstitutionIdentification6
3.20	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Charges Information +++Agent ++++Financial Institution Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification18

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements	
			* : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.21	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Charges Information +++Agent ++++Branch Identification	ISO Name ISO Definition XML Tag Type	Branch Identification Identifies a specific branch of a financial institution. Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BrnchId BranchData3
3.22	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Instructing Agent	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the reversal message and not the party that sent the original instruction that is being reversed. InstgAgt BranchAndFinancialInstitutionIdentification6
3.23	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Instructed Agent	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the reversal message and not the party that received the original instruction that is being reversed. InstdAgt BranchAndFinancialInstitutionIdentification6
3.24	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information	AOS User Guide	Not applicable 'Reversal Reason Information' must be present in 'Original Group Information'
3.25	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Originator	AOS User Guide	Not applicable
3.26	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Reason	AOS User Guide	Not applicable
	1..1		XML Tag	xs:choice
3.27	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Reason ++++Code	AOS User Guide	Not applicable
3.28	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Reason ++++Proprietary	AOS User Guide	Not applicable
3.29	0..n	FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Additional Information	AOS User Guide	Not applicable

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also applicable to this AOS	
3.30	1..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference	AOS User Guide AOS Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>An exact copy of all attributes of the received SEPA Credit Transfer (DS-02) being reversed.</i> Mandatory. <i>The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction.</i> Original Transaction Reference Key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference28
3.31	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits SEPA Inclusive*	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.32	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Amount	ISO Name ISO Definition XML Tag Type	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice
3.33	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Date	SCT Rulebook* ISO Name ISO Definition XML Tag Type	<i>AT-T051 The Settlement Date of the SEPA Credit Transfer</i> Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
3.34	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Requested Collection Date	AOS User Guide	<i>Not applicable</i>
3.35	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Requested Execution Date	ISO Name ISO Definition XML Tag Type	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice
3.36	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor Scheme Identification	AOS User Guide	<i>Not applicable</i>
3.37	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInstruction7

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also applicable to this AOS	
3.38	0..1	FiTo FiPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Payment Type Information	SCT Rulebook* ISO Name ISO Definition XML Tag Type	AT-T001 The Identification code of the Scheme. AT-T008 The Category Purpose of the SEPA Credit Transfer. If the original transaction was sent according to Annex V (Extended Remittance Information) of the SCT Rulebook (refer to section 'Inter-PSP payment with use of the Extended Remittance Information option' below), then 'Local Instrument/Code' must be populated with "PERI" (Payment with Extended Remittance Information). Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInformation27
3.39	0..1	FiTo FiPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Payment Method	ISO Name ISO Definition XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.40	0..1	FiTo FiPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Mandate Related Information	AOS User Guide	Not applicable
3.41	0..1	FiTo FiPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Remittance Information	AOS User Guide ISO Name ISO Definition XML Tag Type	AT-T009 The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction or AT-T010 The unstructured Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction (in case of use of the Extended Remittance Information (ERI) option in the original SEPA Credit Transfer, AT-T011 The structured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction, will NOT be transported here). Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16
3.42	0..1	FiTo FiPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor	SCT Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	AT-P006 The Name of the Originator Reference Party. AT-P007 The Identification Code of the Originator Reference Party. Only 'Party' is allowed. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also applicable to this AOS	
3.43	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Debtor	SCT Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	AT-P001 The Name of the Originator. AT-P005 The Address of the Originator. AT-P004 The Originator Identification Code. Only 'Party' is allowed. Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice
3.44	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Debtor Account	AOS User Guide ISO Name ISO Definition XML Tag Type	AT-D001 The IBAN of the Account of the Originator. AT-P003 The Proxy/Alias of the account of the Originator. Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount38
3.45	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Debtor Agent	SCT Rulebook* ISO Name ISO Definition XML Tag Type	AT-D002 The BIC Code of the Originator PSP. Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
3.46	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
3.47	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor Agent	SCT Rulebook* ISO Name ISO Definition XML Tag Type	AT-C002 The BIC Code of the Beneficiary PSP. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
3.48	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
3.49	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor	AOS User Guide SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	AT-E001 The Name of the Beneficiary. AT-E004 The Address of the Beneficiary. AT-E005 The Identification Code of the Beneficiary Identification Code.. Only 'Party' is allowed. Creditor Party to which an amount of money is due. Cdtr Party40Choice

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.50	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor Account	AOS User Guide ISO Name ISO Definition XML Tag Type	<i>AT-C001 The IBAN of the Account of the Beneficiary.</i> <i>AT-E003 The Proxy/Alias of the Account of the Beneficiary.</i> Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount38
3.51	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	SCT Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	<i>AT-E007 The Name of the Beneficiary Reference Party.</i> <i>AT-E010 The Identification Code of the Beneficiary Reference Party.</i> Only 'Party' is allowed. Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice
3.52	0..1	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Purpose	SCT Rulebook* ISO Name ISO Definition XML Tag Type	<i>AT-T007 The Purpose of the SEPA Credit Transfer.</i> Purpose Underlying reason for the payment transaction. Usage : Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain Purp Purpose2Choice
3.53	0..n	FITo FIPayment Reversal V09 +Transaction Information ++Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
4.0	0..n	FITo FIPayment Reversal V09 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1

2.1.2 Message Element Specifications

Reasons for an inter-PSP 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
AC03	InvalidCreditorAccountNumber	Wrong IBAN in SCT
AM05	Duplication	Duplicate SCT sending
AM09	WrongAmount*	Wrong amount in SCT
RC07	InvalidCreditorBICIdentifier	Wrong BIC in SCT

2.2 Inter-PSP SCTR Return/SCTR Refund (SCTR-DS-02)

2.2.1 Use of the Payment Return (pacs.004.001.09)

The message is used to transport the SCTR Return/SCTR Refund instruction between PSPs, 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 can also be used to return Reversals of SEPA Credit Transfers with Extended Remittance Information (ERI, please refer to section 'Inter-PSP payment with use of the Extended Remittance Information option' from the SCT Rulebook) whereby only AT-T010 'The unstructured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction' will be forwarded.

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

Note: Attribute SCTR-AT-R001 'The type of R-message' in SCTR-DS-02 is implied by the 'Message Name', 'pacs.004.001.09'. The 'Original Message Name Identification' must begin with 'pacs.007' (The addition of a variant number and version number is optional).

Note: Message elements under 'Original Transaction Reference' sequence are based on 'Original Transaction Reference' elements of the pacs.007.001.09.

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements	
			* : SEPA Rule(s) also applicable to this AOS	
		Document	XML Tag Type	Document Document
	1..1	Payment Return V09	ISO Name ISO Definition XML Tag Type	Payment Return V09 Scope The PaymentReturn message is sent by an agent to the previous agent in the payment chain to undo a payment previously settled . PmtRtr PaymentReturnV09
1.0	1..1	Payment Return V09 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the message. GrpHdr GroupHeader90
1.1	1..1	Payment Return V09 +Group Header ++Message Identification	ISO Name ISO Definition XML Tag Type SEPA Length*	Message Identification Point to point reference, as assigned by the instructing party and sent to the next party in the chain, to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35
1.2	1..1	Payment Return V09 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODatetime
1.3	0..2	Payment Return V09 +Group Header ++Authorisation	ISO Name ISO Definition XML Tag Type	Authorisation User identification or any user key to be used to check whether the initiating party is allowed to initiate transactions from the account specified in the message. Usage: The content is not of a technical nature, but reflects the organisational structure at the initiating side. The authorisation element can typically be used in relay scenarios, payment initiations, payment returns or payment reversals that are initiated on behalf of a party different from the initiating party. Authstn Authorisation1Choice
1.4	0..1	Payment Return V09 +Group Header ++Batch Booking	ISO Name ISO Definition XML Tag Type	Batch Booking Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested. Usage: Batch booking is used to request and not order a possible batch booking. BtchBookg BatchBookingIndicator
1.5	1..1	Payment Return V09 +Group Header ++Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Number Of Transactions Number of individual transactions contained in the message. NbOfTxS Max15NumericText [0-9]{1,15}

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
1.6	0..1	Payment Return V09 +Group Header ++Control Sum	ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits	Control Sum Total of all individual amounts included in the message, irrespective of currencies. CtrlSum DecimalNumber 17 18
1.7	0..1	Payment Return V09 +Group Header ++Group Return	ISO Name ISO Definition XML Tag Type	Group Return Indicates whether the return applies to the whole group of transactions or to individual transactions within the original group(s). GrpRtr TrueFalseIndicator
1.8	1..1	Payment Return V09 +Group Header ++Total Returned Interbank Settlement Amount	SEPA Usage Rule(s)* SEPA Format Rule(s)* ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits SEPA Inclusive*	Mandatory. Only 'EUR' is allowed. Amount must be 0.01 or more and 99999999999999.99 or less The fractional part has a maximum of two digits. Total Returned Interbank Settlement Amount Total amount of money moved between the instructing agent and the instructed agent in the return message. TtlRtrdIntrBkSttlmAmt ActiveCurrencyAndAmount 2 18 0.01 .. 99999999999999.99
1.9	1..1	Payment Return V09 +Group Header ++Interbank Settlement Date	AOS User Guide SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	SCTR-AT-R005 The Settlement Date for the SCTR Return/Refund. Mandatory. Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
1.10	1..1	Payment Return V09 +Group Header ++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the transaction(s) between the instructing agent and the instructed agent is completed. SttlmInf SettlementInstruction7

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also applicable to this AOS
1.11	1..1	Payment Return V09 +Group Header ++Settlement Information +++Settlement Method	SEPA Usage Rule(s)* Only "CLRG", "INGA" and "INDA" are allowed. ISO Name Settlement Method ISO Definition Method used to settle the (batch of) payment instructions. XML Tag SttlmMtd Type SettlementMethod1Code SEPA Code Restrictions* CLRG ClearingSystem Settlement is done through a payment clearing system. INDA InstructedAgent Settlement is done by the agent instructed to execute a payment instruction INGA InstructingAgent Settlement is done by the agent instructing and forwarding the payment to the next party in the payment chain.
1.12	0..1	Payment Return V09 +Group Header ++Settlement Information +++Settlement Account	SEPA Usage Rule(s)* Only 'Identification' is allowed. ISO Name Settlement Account ISO Definition A specific purpose account used to post debit and credit entries as a result of the transaction. XML Tag SttlmAcct Type CashAccount38
1.13	0..1	Payment Return V09 +Group Header ++Settlement Information +++Clearing System	ISO Name Clearing System ISO Definition Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. XML Tag ClrSys Type ClearingSystemIdentification3Choice
	1..1		XML Tag xs:choice
1.14	1..1	Payment Return V09 +Group Header ++Settlement Information +++Clearing System ++++Code	ISO Name Code ISO Definition Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list. XML Tag Cd Type ExternalCashClearingSystem1Code SEPA Length* 1 .. 3
1.15	1..1	Payment Return V09 +Group Header ++Settlement Information +++Clearing System ++++Proprietary	ISO Name Proprietary ISO Definition Clearing system identification in a proprietary form. XML Tag Prtry Type Max35Text SEPA Length* 1 .. 35
1.16	0..1	Payment Return V09 +Group Header ++Settlement Information +++Instructing Reimbursement Agent	ISO Name Instructing Reimbursement Agent ISO Definition Agent through which the instructing agent will reimburse the instructed agent. Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. XML Tag InstgRmbrsmntAgt Type BranchAndFinancialInstitutionIdentification6
1.17	0..1	Payment Return V09 +Group Header ++Settlement Information +++Instructing Reimbursement Agent Account	ISO Name Instructing Reimbursement Agent Account ISO Definition Unambiguous identification of the account of the instructing reimbursement agent account at its servicing agent in the payment chain. XML Tag InstgRmbrsmntAgtAcct Type CashAccount38

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also applicable to this AOS	
1.18	0..1	Payment Return V09 +Group Header ++Settlement Information +++Instructed Reimbursement Agent	ISO Name ISO Definition XML Tag Type	Instructed Reimbursement Agent Agent at which the instructed agent will be reimbursed. Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used. InstdRmbrsmntAgt BranchAndFinancialInstitutionIdentification6
1.19	0..1	Payment Return V09 +Group Header ++Settlement Information +++Instructed Reimbursement Agent Account	ISO Name ISO Definition XML Tag Type	Instructed Reimbursement Agent Account Unambiguous identification of the account of the instructed reimbursement agent account at its servicing agent in the payment chain. InstdRmbrsmntAgtAcct CashAccount38
1.20	0..1	Payment Return V09 +Group Header ++Settlement Information +++Third Reimbursement Agent	ISO Name ISO Definition XML Tag Type	Third Reimbursement Agent Agent at which the instructed agent will be reimbursed. Usage: If ThirdReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch. ThrdRmbrsmntAgt BranchAndFinancialInstitutionIdentification6
1.21	0..1	Payment Return V09 +Group Header ++Settlement Information +++Third Reimbursement Agent Account	ISO Name ISO Definition XML Tag Type	Third Reimbursement Agent Account Unambiguous identification of the account of the third reimbursement agent account at its servicing agent in the payment chain. ThrdRmbrsmntAgtAcct CashAccount38
1.22	0..1	Payment Return V09 +Group Header ++Instructing Agent	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the reversal message and not the party that sent the original instruction that is being reversed. InstgAgt BranchAndFinancialInstitutionIdentification6
1.23	0..1	Payment Return V09 +Group Header ++Instructed Agent	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned. InstdAgt BranchAndFinancialInstitutionIdentification6

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
2.0	0..1	Payment Return V09 +Original Group Information	AOS Usage Rule(s) SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	<i>Refers to the pacs.007.001.09 (Reversal) received and returned / refunded</i> <i>Sub-elements of 'Original Group Information' must be present in either 'Original Group Information' or in 'Transaction Information'.</i> Original Group Information Information concerning the original group of transactions, to which the message refers. OrgnlGrpInf OriginalGroupHeader18
2.1	1..1	Payment Return V09 +Original Group Information ++Original Message Identification	ISO Name ISO Definition XML Tag Type SEPA Length*	Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35
2.2	1..1	Payment Return V09 +Original Group Information ++Original Message Name Identification	AOS Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Length*	<i>Must begin with 'pacs.007'. The addition of a variant number and version number is optional..</i> Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 .. 35
2.3	0..1	Payment Return V09 +Original Group Information ++Original Creation Date Time	ISO Name ISO Definition XML Tag Type	Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime
2.4	0..n	Payment Return V09 +Original Group Information ++Return Reason Information	ISO Name ISO Definition XML Tag Type	Return Reason Information Provides detailed information on the return reason. RtrRsnInf PaymentReturnReason6
3.0	1..n	Payment Return V09 +Transaction Information	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Mandatory. Transaction Information Information concerning the original transactions, to which the reversal message refers. TxInf PaymentTransaction112
3.1	1..1	Payment Return V09 +Transaction Information ++Return Identification	AOS User Guide SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type SEPA Length*	SCTR-AT-R003 The specific Reference of the PSP initiating the SCTR Return/Refund Mandatory. Return Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the returned transaction. Usage: The instructing party is the party sending the return message and not the party that sent the original instruction that is being returned. RtrId Max35Text 1 .. 35

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.2	0..1	Payment Return V09 +Transaction Information ++Original Group Information	AOS User Guide SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	<i>Refers to the pacs.007.001.09 (Reversal) received and returned / refunded</i> <i>Sub-elements of 'Original Group Information' must be present in either 'Original Group Information' or in 'Transaction Information'.</i> Original Group Information Provides information on the original message. OrgnlGrpInf OriginalGroupInformation29
3.3	1..1	Payment Return V09 +Transaction Information ++Original Group Information +++Original Message Identification	ISO Name ISO Definition XML Tag Type SEPA Length*	Original Message Identification Point to point reference assigned by the original instructing party to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35
3.4	1..1	Payment Return V09 +Transaction Information ++Original Group Information +++Original Message Name Identification	AOS Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Length*	<i>Must begin with 'pacs.007'. The addition of a variant number and version number is optional.</i> Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 .. 35
3.5	0..1	Payment Return V09 +Transaction Information ++Original Group Information +++Original Creation Date Time	ISO Name ISO Definition XML Tag Type	Original Creation Date Time Original Date and time at which the original message was created. OrgnlCreDtTm ISODateTime
3.6	0..1	Payment Return V09 +Transaction Information ++Original Instruction Identification	AOS User Guide AOS Usage Rule(s) SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type SEPA Length*	<i>SCTR-AT-R053 The Specific Reference of the Originator PSP that initiated the SCT Reversal.</i> <i>Refers to the Reversal Identification of the pacs.007.001.09.</i> <i>Mandatory if provided in the original instruction.</i> Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. OrgnlInstrId Max35Text 1 .. 35
3.7	1..1	Payment Return V09 +Transaction Information ++Original End To End Identification	SEPA Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type SEPA Length*	<i>AT-T014 The Originator's reference of the SEPA Credit Transfer Transaction.</i> <i>Mandatory.</i> Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text 1 .. 35

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.8	1..1	Payment Return V09 +Transaction Information ++Original Transaction Identification	SCT Rulebook* SCT Usage Rule(s)* ISO Name ISO Definition XML Tag Type SEPA Length*	AT-T054 The Originator PSP's reference of the SEPA Credit Transfer Transaction. Mandatory. Must contain a reference that is meaningful to the Originator's PSP and is unique over time. Original Transaction Identification Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction. OrgnlTxId Max35Text 1 .. 35
3.9	0..1	Payment Return V09 +Transaction Information ++Original UETR	ISO Name ISO Definition XML Tag Type Pattern	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnlUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}
3.10	0..1	Payment Return V09 +Transaction Information ++Original Clearing System Reference	ISO Name ISO Definition XML Tag Type SEPA Length*	Original Clearing System Reference Unique reference, as assigned by the original clearing system, to unambiguously identify the original instruction. OrgnlClrSysRef Max35Text 1 .. 35
3.11	1..1	Payment Return V09 +Transaction Information ++Original Interbank Settlement Amount	SEPA Rulebook* SEPA Usage Rule(s)* SCT Format Rule(s)* ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits SEPA Inclusive*	AT-T002 The Amount of the SEPA Credit Transfer in euro. Mandatory. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less The fractional part has a maximum of two digits. Original Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction. OrgnlIntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.12	0..1	Payment Return V09 +Transaction Information ++Original Interbank Settlement Date	ISO Name ISO Definition XML Tag Type	Original Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. Usage: the OriginalInterbankSettlementDate is the interbank settlement date of the original instruction return message, and not of the return message. OrgnlIntrBkSttlmDt ISODate

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.13	1..1	Payment Return V09 +Transaction Information ++Returned Interbank Settlement Amount	AOS User Guide AOS Usage Rule(s) SCT Usage Rule(s)* SCT Format Rule(s)* ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits SEPA Inclusive*	<i>AT-T002 The Amount of the SEPA Credit Transfer in euro.</i> <i>The amount must be equal to the 'Original Interbank Settlement Amount'.</i> <i>Only 'EUR' is allowed.</i> <i>Amount must be 0.01 or more and 999999999.99 or less.</i> <i>The fractional part has a maximum of two digits.</i> Returned Interbank Settlement Amount Amount of money to be moved between the instructing agent and the instructed agent in the returned instruction. RtrdIntrBkSttlmAmt ActiveCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.14	0..1	Payment Return V09 +Transaction Information ++Interbank Settlement Date	ISO Name ISO Definition XML Tag Type	Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. Usage: the InterbankSettlementDate is the interbank settlement date of the return message, and not of the original instruction. IntrBkSttlmDt ISODate
3.15	0..1	Payment Return V09 +Transaction Information ++Settlement Priority	ISO Name ISO Definition XML Tag Type	Settlement Priority Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the settlement instruction. Usage: the SettlementPriority is the settlement priority of the return message, and not of the original instruction. SttlmPrt Priority3Code
3.16	0..1	Payment Return V09 +Transaction Information ++Settlement Time Indication	ISO Name ISO Definition XML Tag Type	Settlement Time Indication Provides information on the occurred settlement time(s) of the payment transaction. SttlmTmIndctn SettlementDateTimeIndication1
3.17	0..1	Payment Return V09 +Transaction Information ++Returned Instructed Amount	SEPA Usage Rule(s)* SEPA Format Rule(s)* ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits SEPA Inclusive*	<i>Only 'EUR' is allowed.</i> <i>Amount must be 0.01 or more and 999999999.99 or less.</i> The fractional part has a maximum of two digits. Returned Instructed Amount Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction. Usage: This amount has to be transported unchanged through the transaction chain. RtrdInstAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 .. 999999999.99

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements	
			* : SEPA Rule(s) also applicable to this AOS	
3.18	0..1	Payment Return V09 +Transaction Information ++Exchange Rate	ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits	Exchange Rate Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. XchgRate BaseOneRate 10 11
3.19	0..1	Payment Return V09 +Transaction Information ++Compensation Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits SEPA Inclusive*	Compensation Amount Amount of money asked or paid as compensation for the processing of the instruction. CompstnAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.20	0..1	Payment Return V09 +Transaction Information ++Charge Bearer	ISO Name ISO Definition XML Tag Type	Charge Bearer Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Usage: The ChargeBearer applies to the return message, not to the original instruction. ChrgBr ChargeBearerType1Code
3.21	0..1	Payment Return V09 +Transaction Information ++Charges Information	ISO Name ISO Definition XML Tag Type	Charges Information Provides information on the charges to be paid by the charge bearer(s) related to the processing of the return transaction. ChrgsInf Charges7
3.22	1..1	Payment Return V09 +Transaction Information ++Charges Information +++Amount	SEPA Usage Rule(s) SEPA Format Rule(s) ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive	Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits. Amount Transaction charges to be paid by the charge bearer. Amt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.23	1..1	Payment Return V09 +Transaction Information ++Charges Information +++Agent	ISO Name ISO Definition XML Tag Type	Agent Agent that takes the transaction charges or to which the transaction charges are due. Agt BranchAndFinancialInstitutionIdentification6
3.24	1..1	Payment Return V09 +Transaction Information ++Charges Information +++Agent ++++Financial Institution Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstnId FinancialInstitutionIdentification18

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.25	0..1	Payment Return V09 +Transaction Information ++Charges Information +++Agent ++++Branch Identification	ISO Name ISO Definition XML Tag Type	Branch Identification Identifies a specific branch of a financial institution. Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BrnchId BranchData3
3.26	0..1	Payment Return V09 +Transaction Information ++Clearing System Reference	ISO Name ISO Definition XML Tag Type SEPA Length*	Clearing System Reference Unique reference, as assigned by the clearing system, to unambiguously identify the return instruction. ClrSysRef Max35Text 1 .. 35
3.27	0..1	Payment Return V09 +Transaction Information ++Instructing Agent	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the return message and not the party that sent the original instruction that is being returned. InstgAgt BranchAndFinancialInstitutionIdentification6
3.28	0..1	Payment Return V09 +Transaction Information ++Instructed Agent	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the return message and not the party that received the original instruction that is being returned. InstdAgt BranchAndFinancialInstitutionIdentification6
3.29	0..1	Payment Return V09 +Transaction Information ++Return Chain	ISO Name ISO Definition XML Tag Type	Return Chain Provides all parties (agents and non-agents) involved in a return transaction. RtrChain TransactionParties7
3.30	1..1	Payment Return V09 +Transaction Information ++Return Reason Information	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Mandatory. Only one occurrence of 'Return Reason Information' is allowed. Return Reason Information Provides detailed information on the return reason. RtrRsnInf PaymentReturnReason6
3.31	1..1	Payment Return V09 +Transaction Information ++Return Reason Information +++Originator	AOS User Guide SEPA Usage Rule(s)* AOS Usage Rule(s) SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	SCTR-AT-R002 The Identification of the type of party initiating the SCTR Return/Refund. Mandatory. Limited to 'AnyBIC' for an Agent (Return) or 'Name' for a non-financial institution (Refund) 'Name' is limited to 70 characters in length. Originator Party that issues the return. Orgtr PartyIdentification135

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.32	1..1	Payment Return V09 +Transaction Information ++Return Reason Information +++Reason	AOS User Guide SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	<i>SCTR-AT-R004 The Reason Code for initiating a SCTR Return/Refund.</i> <i>Mandatory.</i> Reason Specifies the reason for the return. Rsn ReturnReason5Choice
	1..1		XML Tag	xs:choice
3.33	1..1	Payment Return V09 +Transaction Information ++Return Reason Information +++Reason ++++Code	AOS Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Length*	<i>See Message Element Specifications below.</i> Code Reason for the return, as published in an external reason code list. Cd ExternalReturnReason1Code 1 .. 4
3.34	1..1	Payment Return V09 +Transaction Information ++Return Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type SEPA Length*	Proprietary Reason for the return, in a proprietary form. Prtry Max35Text 1 .. 35
3.35	0..1	Payment Return V09 +Transaction Information ++Return Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type SEPA Length*	Additional Information Further details on the return reason. AddtlInf Max105Text 1 .. 105
3.36	1..1	Payment Return V09 +Transaction Information ++Original Transaction Reference	AOS User Guide SEPA Usage Rule(s)* AOS Usage Rule(s) ISO Name ISO Definition XML Tag Type	<i>An exact copy of all attributes of the received SCT Reversal (SCTR-DS-01) which is being returned.</i> <i>Mandatory.</i> <i>The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original SCT Reversal instruction, as defined within the following elements.</i> Original Transaction Reference Key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference28
3.37	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Amount	ISO Name ISO Definition XML Tag Type SEPA FractDigits TotalDigits SEPA Inclusive*	Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 5 18 0 ..
3.38	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Amount	ISO Name ISO Definition XML Tag Type	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.39	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Interbank Settlement Date	AOS User Guide ISO Name ISO Definition XML Tag Type	<i>SCTR-AT-R005 The Settlement Date of the SCT Reversal</i> Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
3.40	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Requested Collection Date	AOS User Guide	<i>Not applicable</i>
3.41	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Requested Execution Date	ISO Name ISO Definition XML Tag Type	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice
3.42	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Creditor Scheme Identification	AOS User Guide	<i>Not applicable</i>
3.43	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInstruction7
3.44	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Payment Type Information	SCT Rulebook* ISO Name ISO Definition XML Tag Type	<i>AT-T001 The Identification code of the Scheme.</i> <i>AT-T008 The Category Purpose of the SEPA Credit Transfer.</i> <i>If the original transaction was sent according to Annex V (Extended Remittance Information) of the SCT Rulebook (refer to section 'Inter-PSP payment with use of the Extended Remittance Information option' below), then 'Local Instrument/Code' must be populated with "PERI" (Payment with Extended Remittance Information).</i> PaymentTypeInfo Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInfo27
3.45	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Payment Method	ISO Name ISO Definition XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.46	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Mandate Related Information	AOS User Guide	<i>Not applicable</i>

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also applicable to this AOS	
3.47	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Remittance Information	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	AT-T009 The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction or AT-T010 The unstructured Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction (in case of use of the Extended Remittance Information (ERI) option in the original SEPA Credit Transfer, AT-T011 The structured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction, will NOT be transported here). Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16
3.48	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor	SEPA Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	AT-P006 The Name of the Originator Reference Party. AT-P007 The Identification Code of the Originator Reference Party. Only 'Party' is allowed. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice
3.49	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Debtor	SEPA Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	AT-P001 The Name of the Originator. AT-P005 The Address of the Originator. AT-P004 The Originator Identification Code. Only 'Party' is allowed. Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice
3.50	1..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Debtor Account	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	AT-D001 The IBAN of the Account of the Originator. AT-P003 The Proxy/Alias of the account of the Originator. Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount38
3.51	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Debtor Agent	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	AT-D002 The BIC Code of the Originator PSP. Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
3.52	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.53	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Creditor Agent	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	<i>AT-C002 The BIC Code of the Beneficiary PSP.</i> Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
3.54	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
3.55	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Creditor	SEPA Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	<i>AT-E001 The Name of the Beneficiary.</i> <i>AT-E004 The Address of the Beneficiary.</i> <i>AT-E005 The Identification Code of the Beneficiary Identification Code..</i> Only 'Party' is allowed. Creditor Party to which an amount of money is due. Cdtr Party40Choice
3.56	1..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Creditor Account	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	<i>AT-C001 The IBAN of the Account of the Beneficiary.</i> <i>AT-E003 The Proxy/Alias of the Account of the Beneficiary.</i> Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount38
3.57	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	SEPA Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	<i>AT-E007 The Name of the Beneficiary Reference Party.</i> <i>AT-E010 The Identification Code of the Beneficiary Reference Party.</i> Only 'Party' is allowed. Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice
3.58	0..1	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Purpose	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	<i>AT-T007 The Purpose of the SEPA Credit Transfer.</i> Purpose Underlying reason for the payment transaction. Usage: Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.59	0..n	Payment Return V09 +Transaction Information ++Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
4.0	0..n	Payment Return V09 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1

2.2.2 Message Element Specifications

Reasons for an inter-PSP 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 PSP in the SCTR

The reasons for an inter-PSP 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-PSP SCTR Reject (SCTR-DS-03)

2.3.1 Use of the FI to FI Payment Status Report (pacs.002.001.10)

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

The message can also be used to reject Reversals of SEPA Credit Transfers with Extended Remittance Information (ERI, please refer to section 'Inter-PSP payment with use of the Extended Remittance Information option' from the SCT Rulebook) whereby only AT-T010 'The unstructured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction' will be forwarded.

The message caters for bulk and single SCTR Reject instructions.

Note: Attribute SCTR-AT-R001 'The type of R-message' in SCTR-DS-03 is implied by the 'Message Name', 'pacs.002.001.10'. The 'Original Message Name Identification' must begin with 'pacs.007' (The addition of a variant number and version number is optional) and 'Status' set to 'RJCT'

Note: Message elements under 'Original Transaction Reference' sequence are based on 'Original Transaction Reference' elements of the pacs.007.001.09.

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
		Document	XML Tag Type	Document Document
	1..1	FITo FIPayment Status Report V10	ISO Name ISO Definition XML Tag Type	FITo FIPayment Status Report V10 Scope The FIToFIPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction. FIToFIPmtStsRpt FIToFIPaymentStatusReportV10
1.0	1..1	FITo FIPayment Status Report V10 +Group Header	ISO Name ISO Definition XML Tag Type	Group Header Set of characteristics shared by all individual transactions included in the status report message. GrpHdr GroupHeader91
1.1	1..1	FITo FIPayment Status Report V10 +Group Header ++Message Identification	ISO Name ISO Definition XML Tag Type SEPA Length*	Message Identification Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. Usage: The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period. MsgId Max35Text 1 .. 35
1.2	1..1	FITo FIPayment Status Report V10 +Group Header ++Creation Date Time	ISO Name ISO Definition XML Tag Type	Creation Date Time Date and time at which the message was created. CreDtTm ISODateTime
1.3	0..1	FITo FIPayment Status Report V10 +Group Header ++Instructing Agent	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on. InstdAgt BranchAndFinancialInstitutionIdentification6
1.4	0..1	FITo FIPayment Status Report V10 +Group Header ++Instructed Agent	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on. InstdAgt BranchAndFinancialInstitutionIdentification6
2.0	1..1	FITo FIPayment Status Report V10 +Original Group Information And Status	AOS Usage Rule(s) SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Refers to the pacs.007.001.09 (Reversal) received and rejected Mandatory. Only one occurrence is allowed. Original Group Information And Status Original group information concerning the group of transactions, to which the status report message refers to. OrgnlGrpInfAndSts OriginalGroupHeader17

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements	
			* : SEPA Rule(s) also <u>applicable to this AOS</u>	
2.1	1..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Message Identification	ISO Name ISO Definition XML Tag Type SEPA Length*	Original Message Identification Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlMsgId Max35Text 1 .. 35
2.2	1..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	AOS Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Length*	Must begin with 'pacs.007'. The addition of a variant number and version number is optional. Original Message Name Identification Specifies the original message name identifier to which the message refers. OrgnlMsgNmId Max35Text 1 .. 35
2.3	0..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Creation Date Time	ISO Name ISO Definition XML Tag Type	Original Creation Date Time Date and time at which the original message was created. OrgnlCreDtTm ISODateTime
2.4	0..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Number Of Transactions	ISO Name ISO Definition XML Tag Type Pattern	Original Number Of Transactions Number of individual transactions contained in the original message. OrgnlNbOfTx Max15NumericText [0-9]{1,15}
2.5	0..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Control Sum	ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits	Original Control Sum Total of all individual amounts included in the original message, irrespective of currencies. OrgnlCtrlSum DecimalNumber 17 18
2.6	0..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Group Status	AOS User Guide SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type SEPA Length*	SCTR-AT-R001 The Type of SCTR R-Message. Only "RJCT" and "PART" are allowed. Group Status Specifies the status of a group of transactions. GrpSts ExternalPaymentGroupStatus1Code 1 .. 4
			SEPA Code Restrictions*	
			PART RJCT	PartiallyAccepted A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status. Rejected Payment initiation or individual transaction included in the payment initiation has been rejected.
2.7	0..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Only one occurrence is allowed. 'Status Reason Information' must be present either in 'Original Group Information And Status' or in 'Transaction Information and Status'. Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements	
			* : SEPA Rule(s) also applicable to this AOS	
2.8	1..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator	AOS User Guide SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	<i>SCTR-AT-R002 The Identification of the type of party initiating the SCTR Reject.</i> <i>Mandatory.</i> <i>Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate the CSM when it has no BIC.</i> <i>'Name' is limited to 70 characters in length.</i> Originator Party that issues the status. Orgtr PartyIdentification135
2.9	1..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason	AOS User Guide SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	<i>SCTR-AT-R004 The Reason Code for initiating the SCTR Reject.</i> <i>Mandatory.</i> Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		XML Tag	xs:choice
2.10	1..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Code	AOS Usage Rule(s) ISO Name ISO Definition XML Tag Type SEPA Length*	<i>See Message Element Specifications below.</i> Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4
2.11	1..1	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type SEPA Length*	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35
2.12	0..n	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type SEPA Length*	Additional Information Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 .. 105
2.13	0..n	FITo FIPayment Status Report V10 +Original Group Information And Status ++Number Of Transactions Per Status	ISO Name ISO Definition XML Tag Type	Number Of Transactions Per Status Detailed information on the number of transactions for each identical transaction status. NbOfTxSPerSts NumberOfTransactionsPerStatus5
3.0	0..n	FITo FIPayment Status Report V10 +Transaction Information And Status	ISO Name ISO Definition XML Tag Type	Transaction Information And Status Information concerning the original transactions, to which the status report message refers. TxInfAndSts PaymentTransaction110

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also applicable to this AOS	
3.1	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Identification	AOS User Guide SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type SEPA Length*	<i>SCTR-AT-R003 The Specific reference of the PSP initiating the SCTR Reject.</i> Mandatory. Status Identification Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status. Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on. StsId Max35Text 1 .. 35
3.2	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Group Information	ISO Name ISO Definition XML Tag Type	Original Group Information Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. OrgnlGrpInf OriginalGroupInformation29
3.3	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Instruction Identification	AOS User Guide AOS Usage Rule(s) SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type SEPA Length*	<i>SCTR-AT-R053 The specific reference of the Originator PSP that initiated the SCT Reversal Refers to the Reversal Identification of the pacs.007.001.09</i> Mandatory if provided in the original instruction. Original Instruction Identification Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction. OrgnlInstrId Max35Text 1 .. 35
3.4	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original End To End Identification	SEPA Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type SEPA Length*	<i>AT-T014 The Originator's reference of the SEPA Credit Transfer Transaction.</i> Mandatory. Original End To End Identification Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. OrgnlEndToEndId Max35Text 1 .. 35
3.5	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Identification	SEPA Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type SEPA Length*	<i>AT-T054 The Originator PSP's reference of the SEPA Credit Transfer Transaction.</i> Mandatory. <i>Must contain a reference that is unique over time.</i> Original Transaction Identification Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction. OrgnlTxId Max35Text 1 .. 35
3.6	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original UETR	ISO Name ISO Definition XML Tag Type Pattern	Original UETR Universally unique identifier to provide the original end-to-end reference of a payment transaction. OrgnlUETR UUIDv4Identifier [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also applicable to this AOS	
3.7	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Transaction Status	AOS User Guide SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type SEPA Length*	<i>SCTR-AT-R001 Type of SCTR R-message.</i> <i>Only "RJCT" is allowed.</i> Transaction Status Specifies the status of a transaction, in a coded form. TxSts ExternalPaymentTransactionStatus1Code 1 .. 4
			SEPA Code Restrictions* RJCT	<i>Rejected</i> <i>Payment instruction has been rejected.</i>
3.8	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	<i>Only one occurrence of 'Status Reason Information' is allowed.</i> <i>'Status Reason Information' must be present either in 'Original Group Information and Status' or in 'Transaction Information and Status'.</i> Status Reason Information Provides detailed information on the status reason. StsRsnInf StatusReasonInformation12
3.9	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Originator	AOS User Guide SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	<i>SCTR-AT-R002 The Identification of the type of party initiating the SCTR Reject.</i> <i>Mandatory.</i> <i>Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate the CSM when it has no BIC.</i> <i>'Name' is limited to 70 characters in length.</i> Originator Party that issues the status. Orgtr PartyIdentification135
3.10	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Reason	AOS User Guide SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	<i>SCTR-AT-R004 The Reason Code for initiating the SCTR Reject.</i> <i>Mandatory.</i> Reason Specifies the reason for the status report. Rsn StatusReason6Choice
	1..1		XML Tag	xs:choice
3.11	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Reason ++++Code	AOS User Guide ISO Name ISO Definition XML Tag Type SEPA Length*	<i>See Message Element Specifications below.</i> Code Reason for the status, as published in an external reason code list. Cd ExternalStatusReason1Code 1 .. 4
3.12	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Reason ++++Proprietary	ISO Name ISO Definition XML Tag Type SEPA Length*	Proprietary Reason for the status, in a proprietary form. Prtry Max35Text 1 .. 35
3.13	0..n	FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Additional Information	ISO Name ISO Definition XML Tag Type SEPA Length*	Additional Information Further details on the status reason. Usage: Additional information can be used for several purposes such as the reporting of repaired information. AddtlInf Max105Text 1 .. 105

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements	
			* : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.14	0..n	FITo FIPayment Status Report V10 +Transaction Information And Status ++Charges Information	ISO Name ISO Definition XML Tag Type	Charges Information Provides information on the charges related to the processing of the rejection of the instruction. Usage: This is passed on for information purposes only. Settlement of the charges will be done separately. ChrgsInf Charges7
3.15	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Acceptance Date Time	ISO Name ISO Definition XML Tag Type	Acceptance Date Time Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds. AccptncDtTm ISODateTime
3.16	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Effective Interbank Settlement Date	ISO Name ISO Definition XML Tag Type	Effective Interbank Settlement Date Date and time at which a transaction is completed and cleared, that is, payment is effected. FctvIntrBkSttlmDt DateAndDateTime2Choice
3.17	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Account Servicer Reference	ISO Name ISO Definition XML Tag Type SEPA Length*	Account Servicer Reference Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. AcctSvcrRef Max35Text 1 .. 35
3.18	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Clearing System Reference	ISO Name ISO Definition XML Tag Type SEPA Length*	Clearing System Reference Unique reference, as assigned by a clearing system, to unambiguously identify the instruction. ClrSysRef Max35Text 1 .. 35
3.19	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Instructing Agent	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Instructing Agent Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Usage: The instructing agent is the party sending the status message and not the party that sent the original instruction that is being reported on. InstgAgt BranchAndFinancialInstitutionIdentification6
3.20	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Instructed Agent	SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	Only 'BICFI' is allowed. Instructed Agent Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Usage: The instructed agent is the party receiving the status message and not the party that received the original instruction that is being reported on. InstdAgt BranchAndFinancialInstitutionIdentification6

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.21	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference	AOS User Guide SEPA Usage Rule(s)* AOS Usage Rule(s)* ISO Name ISO Definition XML Tag Type	<i>An exact copy of all attributes of the received SCT Reversal (SCTR-DS-01) which is being rejected.</i> <i>Mandatory.</i> <i>The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the SCT Reversal instruction, as defined within the following elements.</i> Original Transaction Reference Key elements used to identify the original transaction that is being referred to. OrgnlTxRef OriginalTransactionReference28
3.22	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Amount	SEPA Rulebook* ISO Name ISO Definition XML Tag Type SEPA FractDigits* TotalDigits SEPA Inclusive*	<i>AT-T002 The Amount of the SEPA Credit Transfer in Euro.</i> Interbank Settlement Amount Amount of money moved between the instructing agent and the instructed agent. IntrBkSttlmAmt ActiveOrHistoricCurrencyAndAmount 2 18 0.01 .. 999999999.99
3.23	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Amount	ISO Name ISO Definition XML Tag Type	Amount Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Amt AmountType4Choice
3.24	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Interbank Settlement Date	AOS User Guide ISO Name ISO Definition XML Tag Type	<i>SCTR-AT-R005 The Settlement Date of the SCT Reversal.</i> Interbank Settlement Date Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. IntrBkSttlmDt ISODate
3.25	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Requested Collection Date	AOS User Guide	<i>Not applicable</i>
3.26	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Requested Execution Date	ISO Name ISO Definition XML Tag Type	Requested Execution Date Date at which the initiating party requests the clearing agent to process the payment. Usage: This is the date on which the debtor's account is to be debited. If payment by cheque, the date when the cheque must be generated by the bank. ReqdExctnDt DateAndDateTime2Choice
3.27	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Creditor Scheme Identification	AOS User Guide	<i>Not applicable</i>

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements * : SEPA Rule(s) also applicable to this AOS	
3.28	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Settlement Information	ISO Name ISO Definition XML Tag Type	Settlement Information Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. SttlmInf SettlementInstruction7
3.29	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Payment Type Information	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	AT-T001 The Identification code of the Scheme. AT-T008 The Category Purpose of the Credit Transfer. If the original transaction was sent according to Annex V (Use of Extended Remittance Information) of the SCT Rulebook (refer to section 'Inter-PSP payment with use of the Extended Remittance Information option' below), then 'Local Instrument/Code' must be populated with "PERI" (Payment with Extended Remittance Information). Payment Type Information Set of elements used to further specify the type of transaction. PmtTpInf PaymentTypeInfoInformation27
3.30	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Payment Method	ISO Name ISO Definition XML Tag Type	Payment Method Specifies the means of payment that will be used to move the amount of money. PmtMtd PaymentMethod4Code
3.31	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Mandate Related Information	AOS User Guide	Not applicable
3.32	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Remittance Information	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	AT-T009 The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction or AT-T010 The unstructured Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction (in case of use of the Extended Remittance Information (ERI) option in the original SEPA Credit Transfer, AT-T011 The structured Remittance Information sent by the Originator to the Beneficiary in the SEPA Credit Transfer Instruction, will NOT be transported here). Remittance Information Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. RmtInf RemittanceInformation16
3.33	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor	SEPA Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	AT-P006 The Name of the Originator Reference Party. AT-P007 The Identification Code of the Originator Reference Party. Only 'Party' is allowed. Ultimate Debtor Ultimate party that owes an amount of money to the (ultimate) creditor. UltmtDbtr Party40Choice

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements	
			* : SEPA Rule(s) also applicable to this AOS	
3.34	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Debtor	SEPA Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	AT-P001 The Name of the Originator. AT-P005 The Address of the Originator. AT-P004 The Originator Identification Code. Only 'Party' is allowed. Debtor Party that owes an amount of money to the (ultimate) creditor. Dbtr Party40Choice
3.35	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Debtor Account	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	AT-D001 The IBAN of the Account of the Originator. AT-P003 The Proxy/Alias of the account of the Originator. Debtor Account Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. DbtrAcct CashAccount38
3.36	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	AT-D002 The BIC Code of the Originator PSP. Debtor Agent Financial institution servicing an account for the debtor. DbtrAgt BranchAndFinancialInstitutionIdentification6
3.37	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Debtor Agent Account	ISO Name ISO Definition XML Tag Type	Debtor Agent Account Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. DbtrAgtAcct CashAccount38
3.38	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	AT-C002 The BIC Code of the Beneficiary PSP. Creditor Agent Financial institution servicing an account for the creditor. CdtrAgt BranchAndFinancialInstitutionIdentification6
3.39	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Creditor Agent Account	ISO Name ISO Definition XML Tag Type	Creditor Agent Account Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction. CdtrAgtAcct CashAccount38
3.40	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Creditor	SEPA Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	AT-E001 The Name of the Beneficiary. AT-E004 The Address of the Beneficiary. AT-E005 The Beneficiary Identification Code. Only 'Party' is allowed. Creditor Party to which an amount of money is due. Cdtr Party40Choice

EPC Index	AOS Mult	Message Element	SCTR AOS Requirements	
			* : SEPA Rule(s) also <u>applicable to this AOS</u>	
3.41	1..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Creditor Account	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	<i>AT-C001 The IBAN of the Account of the Beneficiary.</i> <i>AT-E003 The Proxy/Alias of the Account of the Beneficiary.</i> Creditor Account Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CdtrAcct CashAccount38
3.42	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor	SEPA Rulebook* SEPA Usage Rule(s)* ISO Name ISO Definition XML Tag Type	<i>AT-E007 The Name of the Beneficiary Reference Party.</i> <i>AT-E010 The Identification Code of the Beneficiary Reference Party.</i> Only 'Party' is allowed. Ultimate Creditor Ultimate party to which an amount of money is due. UltmtCdtr Party40Choice
3.43	0..1	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Purpose	SEPA Rulebook* ISO Name ISO Definition XML Tag Type	<i>AT-T007 The Purpose of the SEPA Credit Transfer Purpose</i> Underlying reason for the payment transaction. Usage: Purpose is used by the end customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain. Purp Purpose2Choice
3.44	0..n	FITo FIPayment Status Report V10 +Transaction Information And Status ++Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1
4.0	0..n	FITo FIPayment Status Report V10 +Supplementary Data	ISO Name ISO Definition XML Tag Type	Supplementary Data Additional information that cannot be captured in the structured elements and/or any other specific block. SplmtryData SupplementaryData1

2.3.2 Message Element Specifications

The reasons for an inter-PSP **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 PSP in the SCTR
RR04	RegulatoryReason	Regulatory Reason

3 LIST OF MAIN CHANGES IN THE SEPA CREDIT TRANSFER REVERSAL AOS INTER-PSP IMPLEMENTATION GUIDELINES RELATIVE TO VERSION 2.0 (2023)

3.1 General

- Update of reference documents (§ 0.1);
- Adoption of changes to SEPA Rulebook and Implementation Guidelines version 2025;

3.2 ISO 2022 messages and SEPA Usage Rules

- Possibility to provide a structured, hybrid (from 5 October 2025) or unstructured (till 22 November 2026) address of the Payment Service User (Debtor or Creditor) as stated in the SCT Rulebook 2025;
- Variant number and version number becomes optional in *Original Message Name Identification*;
- The SEPA Usage Rule for the ISO 2022 message elements 'Debtor/Identification/Organisation Identification' and 'Ultimate Debtor/Identification /Organisation Identification' has been updated as follows (see bold text):

*"Either 'AnyBIC', 'LEI' **and**/or one occurrence of 'Other' is allowed."*

The list below provides an overview of the various possibilities that can be accommodated by the updated SEPA Usage Rule, for both the Originator and Originator Reference Party:

1. Only AnyBIC
2. Only LEI
3. Only one occurrence of 'Other'
4. AnyBIC + one occurrence of 'Other'
5. LEI + one occurrence of 'Other'
6. AnyBIC + LEI
7. AnyBIC + LEI + one occurrence of 'Other'