

## Message Implementation Guideline

### **pain.008.001.02**

CustomerDirectDebitInitiationV02  
SEPA Direct Debit

MIG version: 2.0  
Date: 17-12-2020

## Table of Contents

0. Document change history .....	3
1. Introduction.....	3
2. Scope .....	3
3. Document references.....	4
4. Services.....	4
5. Character set .....	4
6. Guideline .....	5

## 0. Document change history

Date	Element Number	Element name	Change
27.02.2017	9.1.17	Scheme Name	Mandatory at Nordea
27.02.2017	9.1.18	Code	Mandatory code: CUST
04.09.2019	2.3	Batch Booking	Batch booking enabled, based on indicator in Pain.008
04.09.2019	6.1.1	BIC	SEPA Direct Debit usage rule updated
04.09.2019	2.14	SequenceType	Mandatory at Nordea

## 1. Introduction

This Message Implementation Guideline (MIG) is prepared on behalf of Nordea Group (hereinafter also referred to as “Nordea”).

The purpose of this documentation is to define how information in SEPA direct debit messages should be structured for the exchange between the message sender and Nordea.

This Message Implementation Guide complies with the international definitions for content and use of an ISO20022 pain.008.001.02 Customer Direct Debit Initiation, Common Global Implementation (CGI) Direct Debit Initiation recommendations and SEPA direct debit rule books and implementation guidelines published by the European Payments Council (EPC).

The files sent to Nordea must be in UTF-8 format, using only the characters included in ISO-8859-1.

This MIG does not include any technical issues such as security, retransmissions, or duplicates.

For further information on ISO 20022 definitions on pain.008.001.02 can be found from ISO20022 homepage from document “Payments\_Maintenance\_2009.pdf”, under the headline “pain – Payments initiation”.

## 2. Scope

The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor's agent. It is used to request movement of funds from debtor's account to a creditor.

Electronic mandate handling service (e-Mandate) is not supported by Nordea.

### 3. Document references

This document contains references to documents relevant for this MIG:

ISO 20022, Payments – Maintenance 2009,  
 Approved by the Payments SEG on 30 March 2009,  
 Message Definition Report, Edition September 2009,  
 pain.008.001.02, CustomerDirectDebitInitiationV02

### 4. Services

This SEPA direct debit MIG is applicable for creditors with Nordea accounts in **Finland**.

### 5. Character set

The ISO 20022 XML definitions allow the full range of global language requirements (UTF-8). Banks and their customers must be able to support the Latin character set commonly used in international communication, if other characters are used the bank might replace some of UTF-8 characters with characters from Latin character set.

**Latin Character set:**

a b c d e f g h i j k l m n o p q r s t u v w x y z  
 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z  
 0 1 2 3 4 5 6 7 8 9  
 / - ? : ( ) . , ' +  
 Space

References, identifications and identifiers must respect the following:

- Content is restricted to the Latin character set as defined above
- Content must not start or end with a '/'
- Content must not contain '//'

The following characters can also be used in text or information fields, but must be provided using the XML representation as shown below:

Special Character	XML Representation
&	&amp;
<	&lt;
>	&gt;
"	&quot;
'	&apos;

For example A & B Creditor would define their name in pain.008 message, as:

```
<Ctr>
<Nm>A &amp; B Creditor </Nm>
</Ctr>
```

## 6. Guideline

ISO Index No.	Or	pain.008.001.02 Direct Debit Initiation Message Item	Tag Name	Mult.	ISO Type	SEPA Direct Debit usage rule
		<b>Customer Direct Debit Initiation</b>	<CstmrDrctDbtInitn>		CustomerDirectDebitInitiationV02	
1.0		<b>GroupHeader</b>	<GrpHdr>	[1..1]	GroupHeader39	
1.1		MessageIdentification	<MsgId>	[1..1]	Max35Text	Unique point to point reference issued by the instructing party. This Id will be stored for 90 days and will be used for duplicate control. Will be returned in status report.
1.2		CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	Date and time at which the message was created. Is checked and should not be older than 5 days.
1.6		NumberOfTransactions	<NbOfTxs>	[1..1]	Max15NumericText	Number of individual transactions contained in the messages. Number of transactions must match with the number of DirectDebitTransactionInformation
1.7		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	Total of all individual amounts included in the message. Will be checked by the system in the bank.
1.8		InitiatingParty	<InitgPty>	[1..1]	PartyIdentification32	
9.1.0		Name	<Nm>	[0..1]	Max140Text	'Name' is limited to 70 characters in length. This must include the name of the customer holding the corporate agreement with the bank
9.1.12		Identification	<Id>	[0..1]	Party6Choice	
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	One occurrence of 'Other' is allowed.
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	The Identification that is agreed by Nordea is mandatory.  <b>'Palvelutunnus' or 'Intermediary code' informed by Nordea.</b>

ISO Index No.	Or	pain.008.001.02 Direct Debit Initiation Message Item	Tag Name	Mult.	ISO Type	SEPA Direct Debit usage rule
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	<b>Mandatory at Nordea</b>
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	<b>Mandatory Code:</b> CUST
2.0		<b>PaymentInformation</b>	<PmtInf>	[1..n]	PaymentInstructionInformation4	Every PaymentInformation in one message needs to be Euro currency.
2.1		PaymentInformationIdentification	<PmtInfId>	[1..1]	Max35Text	The direct debit reference is used to <b>uniquely identify each PaymentInformation batch</b> within a direct debit file, and will be returned in the status report. Group Header level id that can contain multiple debit transactions.
2.2		PaymentMethod	<PmtMtd>	[1..1]	PaymentMethod2Code	<b>Allowed Code:</b> DD
2.3		BatchBooking	<BtchBookg>	[0..1]	BatchBookingIndicator	If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested.
2.4		NumberOfTransactions	<NbOfTxs>	[0..1]	Max15NumericText	Number of individual transactions contained in the payment information group.
2.5		ControlSum	<CtrlSum>	[0..1]	DecimalNumber	Total of all individual amounts included in the group.
2.6		<b>PaymentTypeInformation</b>	<PmtTpInf>	[0..1]	PaymentTypeInformation20	Mandatory according CORE and B2B EPC MIG
2.8		<b>ServiceLevel</b>	<SvcLvl>	[0..1]	ServiceLevel8Choice	Mandatory according CORE and B2B EPC MIG
2.9	{Or	Code	<Cd>	[1..1]	ExternalServiceLevel1Code	Only 'SEPA' is allowed.
2.11		<b>LocalInstrument</b>	<LclInstrm>	[0..1]	LocalInstrument2Choice	Mandatory according CORE and B2B EPC MIG
2.12	{Or	Code	<Cd>	[1..1]	ExternalLocalInstrument1Code	Indicates which scheme is used. Only 'CORE' or 'B2B' is allowed.  The mixing of different Local Instrument values is not allowed in the same message.
2.14		SequenceType	<SeqTp>	[1..1]	SequenceType1Code	Must contain one of the following values: FRST, RCUR, FNAL or OOFF  FRST: First transaction in a series RCUR: Recurring transaction in a series FNAL: Final transaction in a series OOFF: One off transaction

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2.18		RequestedCollectionDate	<ReqdColltnDt>	[1..1]	ISODate	Due date of the collection. Must be a TARGET day. Date cannot be in the past.
2.19		Creditor	<Cdtr>	[1..1]	PartyIdentification32	
9.1.0		Name	<Nm>	[0..1]	Max140Text	Mandatory according CORE and B2B EPC MIG. Creditor name required. 'Name' is limited to 70 characters in length.
2.20		CreditorAccount	<CdtrAcct>	[1..1]	CashAccount16	Account Number of the Creditor. Only IBAN is allowed. Finnish accounts: Must be an EUR account
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	Only IBAN is allowed.
1.1.11		Currency	<Ccy>	[0..1]	ActiveOrHistoricCurrencyCode	Optional. Not checked by the system. Finnish accounts: Only EUR account is allowed
2.21		CreditorAgent	<CdtrAgt>	[1..1]	BranchAndFinancialInstitutionIdentification4	
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	Either BIC or 'Other/Identification' must be used.
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	This attribute has to be provided only when the Creditor Bank explicitly requests this BIC and this Creditor Bank is located in a non-EEA SEPA country or territory. Must be 8 or 11 characters long BIC-code
6.1.19		Other	<Othr>	[0..1]	GenericFinancialIdentification1	
6.1.20		Identification	<Id>	[1..1]	Max35Text	Only 'NOTPROVIDED' is allowed.
2.23		UltimateCreditor	<UltmtCdtr>	[0..1]	PartyIdentification32	Ultimate party to which an amount of money is due. This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.
9.1.0		Name	<Nm>	[0..1]	Max140Text	'Name' is limited to 70 characters in length.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Identification code of the Creditor Reference Party
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
9.1.14		BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	

ISO Index No.	Or	pain.008.001.02 Direct Debit Initiation Message Item	Tag Name	Mult.	ISO Type	SEPA Direct Debit usage rule
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or Or}}	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	Content according ISO20022 External Code Sets list
9.1.19		Proprietary	<Prtry>	[1..1]	Max35Text	
9.1.20		Issuer	<Issr>	[0..1]	Max35Text	
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	DateAndPlaceOfBirth	
9.1.23		BirthDate	<BirthDt>	[1..1]	ISODate	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text	
9.1.25		CityOfBirth	<CityOfBirth>	[1..1]	Max35Text	
9.1.26		CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode	
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	
9.1.28		Identification	<Id>	[1..1]	Max35Text	Creditor Identifier content must be according country specific EPC descriptions
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
9.1.30	{{Or Or}}	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	Content according ISO20022 External Code Sets list
9.1.31		Proprietary	<Prtry>	[1..1]	Max35Text	Must specify 'SEPA'
9.1.32		Issuer	<Issr>	[0..1]	Max35Text	
2.24		ChargeBearer	<ChrgBr>	[0..1]	ChargeBearerType1Code	Only 'SLEV' is allowed. It is recommended that this element is specified at 'Payment Information' level.



ISO Index No.	Or	pain.008.001.02 Direct Debit Initiation Message Item	Tag Name	Mult.	ISO Type	SEPA Direct Debit usage rule
2.27		<a href="#">CreditorSchemeIdentification</a>	<CdtrSchmeId>	[0..1]	PartyIdentification32	<p>Credit Party that signs the mandate.</p> <p>It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'.</p> <p>This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.</p> <p>Creditor party that signs the mandate. The creditor receives the Creditor Identifier from Creditors bank.</p> <p>The Creditor identifier has the attributes defined in the Rulebook under AT-02.</p>
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Identifier of the Creditor is mandatory
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	Private Identification is used to identify either an organisation or a private person.
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	<p>Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed.</p> <p>Must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2.</p> <p>'Proprietary' under 'Scheme name' must specify 'SEPA'</p>
9.1.28		Identification	<Id>	[1..1]	Max35Text	<p>Identification must be used with an Creditor Identifier described in General Message Element Specifications, Chapter 1.5.2.</p> <p>Creditor Identifier content must be according country specific EPC descriptions</p>
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	If CreditorSchemeIdentification is present, this element is mandatory.
9.1.31	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Must specify "SEPA"
2.28		<a href="#">DirectDebitTransactionInformation</a>	<DrctDbtTxInf>	[1..n]	DirectDebitTransactionInformation9	
2.29		PaymentIdentification	<PmtId>	[1..1]	PaymentIdentification1	

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2.30		InstructionIdentification	<InstrId>	[0..1]	Max35Text	Will be returned in the status reports. Id is not transmitted to debtor.
2.31		EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	Creditor's reference of the direct debit Collection. This will be returned in the status reports and will be returned to beneficiary unchanged. This will be transmitted to debtor.
2.44		InstructedAmount	<InstdAmt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrencyAndAmount	Amount of money to be moved between the debtor and creditor.  Only 'EUR' is allowed.  Amount must be 0.01 or more and 999999999.99 or less.  Format Rule: The fractional part has a maximum of two digits.
2.46		<a href="#">DirectDebitTransaction</a>	<DrctDbtTx>	[0..1]	DirectDebitTransaction6	Mandatory according CORE and B2B EPC MIG.
2.47		MandateRelatedInformation	<MndtRltdInf>	[0..1]	MandateRelatedInformation6	Mandatory according CORE and B2B EPC MIG.
2.48		MandateIdentification	<MndtId>	[0..1]	Max35Text	Unique Mandate Reference. Mandatory according CORE and B2B EPC MIG.
2.49		DateOfSignature	<DtOfSgntr>	[0..1]	ISODate	Mandatory. Date of Signing of the Mandate
2.50		AmendmentIndicator	<AmdmntInd>	[0..1]	TrueFalseIndicator	Indicates if the mandate has been amended. Only 'True' or 'False' is allowed
2.51		AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]	AmendmentInformationDetails6	Mandatory if 'Amendment Indicator' is 'true'.  The reason code from the Rulebook is indicated using one of the following message sub-elements.
2.52		OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Max35Text	Unique Mandate Reference as given by the Original Creditor who issued the Mandate.  Mandatory if changes occur in 'Mandate Identification', otherwise not to be used.
2.53		OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmeId>	[0..1]	PartyIdentification32	Mandatory if changes occur in 'Creditor Scheme Identification' and or 'Name', otherwise not to be used.

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9.1.0		Name	<Nm>	[0..1]	Max140Text	If present the new 'Name' must be specified under 'Creditor'.  'Name' is limited to 70 characters in length.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Identifier of the Creditor is mandatory
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	Private Identification is used to identify either an organisation or a private person.
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed.  'Proprietary' under 'Scheme Name' must specify 'SEPA'.
9.1.28		Identification	<Id>	[1..1]	Max35Text	Identification must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2.
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
9.1.31	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Must specify "SEPA"
2.57		<a href="#">OriginalDebtorAccount</a>	<OrgnDbtrAcct>	[0..1]	CashAccount16	To be used only for changes of accounts within the same bank
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	Only IBAN allowed.  To be used only for changes of accounts within the same bank.
2.58		<a href="#">OriginalDebtorAgent</a>	<OrgnDbtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification4	To use 'Identification' under 'Other' under 'Financial Institution Identification' with code 'SMNDA' to indicate same mandate with new Debtor Agent.  To be used with the 'FRST' indicator in the 'Sequence Type'.
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	
6.1.19		Other	<Othr>	[0..1]	GenericFinancialIdentification1	

ISO Index No.	Or	pain.008.001.02 Direct Debit Initiation Message Item	Tag Name	Mult.	ISO Type	SEPA Direct Debit usage rule
6.1.20		Identification	<Id>	[1..1]	Max35Text	To use 'Identification' under 'Other' under 'Financial Institution Identification' with code 'SMNDA' to indicate same mandate with new Debtor Agent.  To be used with the 'FRST' indicator in the 'Sequence Type'.
6.1.21		SchemeName	<SchmeNm>	[0..1]	FinancialIdentificationSchemeName1Choice	
6.1.22	{Or	Code	<Cd>	[1..1]	ExternalFinancialInstitutionIdentification1Code	
2.66		CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	PartyIdentification32	It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'.  This data element must be present at either 'Payment Information' or 'Direct Debit Transaction' level.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Mandatory. Identifier of the Creditor.
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	Private Identification is used to identify either an organisation or a private person.
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	Only one occurrence of 'Other' is allowed, and no other sub-elements are allowed.  Must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2.  'Proprietary' under 'Scheme name' must specify SEPA
9.1.28		Identification	<Id>	[1..1]	Max35Text	Identification must be used with an identifier described in General Message Element Specifications, Chapter 1.5.2.  Creditor Identifier content must be according country specific EPC descriptions
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
9.1.31	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	Must specify "SEPA"

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2.69		UltimateCreditor	<UltmtCdtr>	[0..1]	PartyIdentification32	This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level.
9.1.0		Name	<Nm>	[0..1]	Max140Text	Ultimate party to which the amount is due. Name of the Creditor Reference Party Usage Rule: 'Name' is limited to 70 characters in length.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Identification code of the Creditor Reference Party
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
9.1.14		BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	
9.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
9.1.20		Issuer	<Issr>	[0..1]	Max35Text	
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	DateAndPlaceOfBirth	
9.1.23		BirthDate	<BirthDt>	[1..1]	ISODate	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text	
9.1.25		CityOfBirth	<CityOfBirth>	[1..1]	Max35Text	
9.1.26		CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode	
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	
9.1.28		Identification	<Id>	[1..1]	Max35Text	
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
9.1.30	{{Or	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	

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9.1.31	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
9.1.32		Issuer	<Issr>	[0..1]	Max35Text	
2.70		DebtorAgent	<DbtrAgt>	[1..1]	BranchAndFinancialInstitutionIdentification4	Debtor Agent required by XML schema, but not used in the direct debit processing. Recommended to use "NOTPROVIDED", if the Debtor account is not known.
6.1.0		FinancialInstitutionIdentification	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	Either BIC or 'Other/Identification' must be used.
6.1.1		BIC	<BIC>	[0..1]	BICIdentifier	This attribute has to be provided only when the Creditor Bank explicitly requests the BIC of the Debtor Bank whereby at least one of the two Banks is located in a non-EEA SEPA country or territory.
6.1.19		Other	<Othr>	[0..1]	GenericFinancialIdentification1	
6.1.20		Identification	<Id>	[1..1]	Max35Text	Only 'NOTPROVIDED' is allowed.
2.72		Debtor	<Dbtr>	[1..1]	PartyIdentification32	
9.1.0		Name	<Nm>	[0..1]	Max140Text	'Name' is limited to 70 characters in length.  This attribute has to be provided if the Debtor is located in a non-EEA SEPA country or territory.  In case of a mandate generated using data from a payment card at the point of sale which results in a direct debit to and from a payment account, and where the name of the Debtor is not available, the attribute "Name of the Debtor" must be filled in with "/CDGM" (note: Card Data Generated Mandate), followed by "/card number", "/sequence number" and "/expiry date of the card" (note: this means that the information parts are delimited by "/") or, if these data elements are not available, by any other data element(s) that would uniquely identify the Debtor to the Debtor Bank.
9.1.1		PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	Address of the Debtor. This attribute has to be provided if the Debtor is located in a non-EEA SEPA country or territory.
9.1.10		Country	<Ctry>	[0..1]	CountryCode	Required
9.1.11		AddressLine	<AdrLine>	[0..7]	Max70Text	Only two occurrences are allowed.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Debtor Identification Code

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9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
9.1.14		BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or Or}}	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	
9.1.19		Proprietary	<Prtry>	[1..1]	Max35Text	
9.1.20		Issuer	<Issr>	[0..1]	Max35Text	
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	DateAndPlaceOfBirth	
9.1.23		BirthDate	<BirthDt>	[1..1]	ISODate	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text	
9.1.25		CityOfBirth	<CityOfBirth>	[1..1]	Max35Text	
9.1.26		CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode	
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	
9.1.28		Identification	<Id>	[1..1]	Max35Text	
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
9.1.30	{{Or Or}}	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	
9.1.31		Proprietary	<Prtry>	[1..1]	Max35Text	
9.1.32		Issuer	<Issr>	[0..1]	Max35Text	
2.73		<a href="#">DebtorAccount</a>	<DbtrAcct>	[1..1]	CashAccount16	Only IBAN is accepted.
1.1.0		Identification	<Id>	[1..1]	AccountIdentification4Choice	
1.1.1	{Or	IBAN	<IBAN>	[1..1]	IBAN2007Identifier	Only IBAN is allowed.
2.74		<a href="#">UltimateDebtor</a>	<UltmtDbtr>	[0..1]	PartyIdentification32	Mandatory, if provided by the Debtor in the Mandate.

ISO Index No.	Or	pain.008.001.02 Direct Debit Initiation Message Item	Tag Name	Mult.	ISO Type	SEPA Direct Debit usage rule
9.1.0		Name	<Nm>	[0..1]	Max140Text	Name of the Debtor Reference Party.  'Name' is limited to 70 characters in length. Mandatory if provided by the Debtor in the mandate.
9.1.12		Identification	<Id>	[0..1]	Party6Choice	Identification code of the Debtor Reference Party
9.1.13	{Or	OrganisationIdentification	<OrgId>	[1..1]	OrganisationIdentification4	Either 'BIC or BEI' or one occurrence of 'Other' is allowed.
9.1.14		BICOrBEI	<BICOrBEI>	[0..1]	AnyBICIdentifier	
9.1.15		Other	<Othr>	[0..n]	GenericOrganisationIdentification1	
9.1.16		Identification	<Id>	[1..1]	Max35Text	
9.1.17		SchemeName	<SchmeNm>	[0..1]	OrganisationIdentificationSchemeName1Choice	
9.1.18	{{Or	Code	<Cd>	[1..1]	ExternalOrganisationIdentification1Code	
9.1.19	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
9.1.20		Issuer	<Issr>	[0..1]	Max35Text	
9.1.21	Or}	PrivateIdentification	<PrvtId>	[1..1]	PersonIdentification5	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed
9.1.22		DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	DateAndPlaceOfBirth	
9.1.23		BirthDate	<BirthDt>	[1..1]	ISODate	
9.1.24		ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text	
9.1.25		CityOfBirth	<CityOfBirth>	[1..1]	Max35Text	
9.1.26		CountryOfBirth	<CtryOfBirth>	[1..1]	CountryCode	
9.1.27		Other	<Othr>	[0..n]	GenericPersonIdentification1	
9.1.28		Identification	<Id>	[1..1]	Max35Text	
9.1.29		SchemeName	<SchmeNm>	[0..1]	PersonIdentificationSchemeName1Choice	
9.1.30	{{Or	Code	<Cd>	[1..1]	ExternalPersonIdentification1Code	
9.1.31	Or}}	Proprietary	<Prtry>	[1..1]	Max35Text	
9.1.32		Issuer	<Issr>	[0..1]	Max35Text	



ISO Index No.	Or	pain.008.001.02 Direct Debit Initiation Message Item	Tag Name	Mult.	ISO Type	SEPA Direct Debit usage rule
2.76		Purpose	<Purp>	[0..1]	Purpose2Choice	Purpose of the Collection. If used, 2.77 must be filled in.
2.77	{Or	Code	<Cd>	[1..1]	ExternalPurpose1Code	Content according ISO20022 External Code Sets list
2.88		RemittanceInformation	<RmtInf>	[0..1]	RemittanceInformation5	Remittance information from the Creditor. Either 'Structured' or 'Unstructured', may be present.
2.89		Unstructured	<Ustrd>	[0..n]	Max140Text	Free text provided for matching reconciliation.  'Unstructured' may carry structured remittance information, as agreed between the Creditor and the Debtor.  Only one occurrence of 'Unstructured' is allowed.  If Structured Reference used, this will not be forwarded to Debtor
2.90		Structured	<Strd>	[0..n]	StructuredRemittanceInformation7	'Structured' can be used, provided the tags and the data within the 'Structured' element do not exceed 140 characters in length.  Only one occurrence of 'Structured' is allowed.
2.110		CreditorReferenceInformation	<CdtRefInf>	[0..1]	CreditorReferenceInformation2	When present, the Creditor Bank is not obliged to validate the reference information.  When used, both 'Type' and 'Reference' must be present.
2.111		Type	<Tp>	[0..1]	CreditorReferenceType2	
2.112		CodeOrProprietary	<CdOrPrtry>	[1..1]	CreditorReferenceType1Choice	
2.113	{Or	Code	<Cd>	[1..1]	DocumentType3Code	Only 'SCOR' is allowed.
2.115		Issuer	<Issr>	[0..1]	Max35Text	

ISO Index No.	Or	pain.008.001.02 Direct Debit Initiation Message Item	Tag Name	Mult.	ISO Type	SEPA Direct Debit usage rule
2.116		Reference	<Ref>	[0..1]	Max35Text	<p>Finnish accounts: reference number or ISO reference number.</p> <p>If 'Creditor' Reference contains a check digit, the receiving bank is not required to validate this.</p> <p>If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain.</p> <p>RF Creditor Reference may be used (ISO 11649)</p>