

UBS Implementation Guidelines

Swiss Payment Standards for
SEPA direct debit

pain.008.001.02.chsdd.02 – SPS Version 2.5

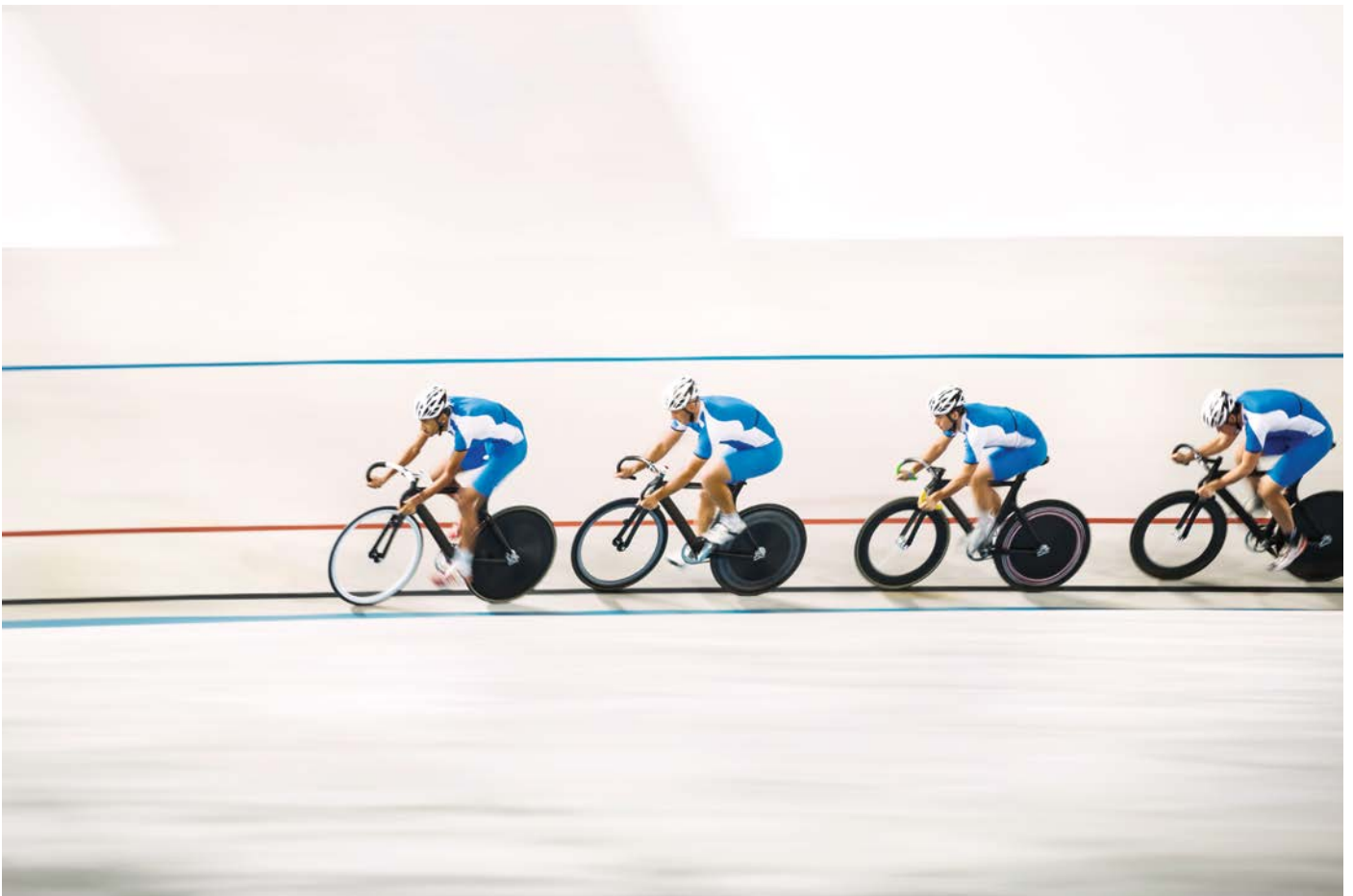


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1. Direct debit message

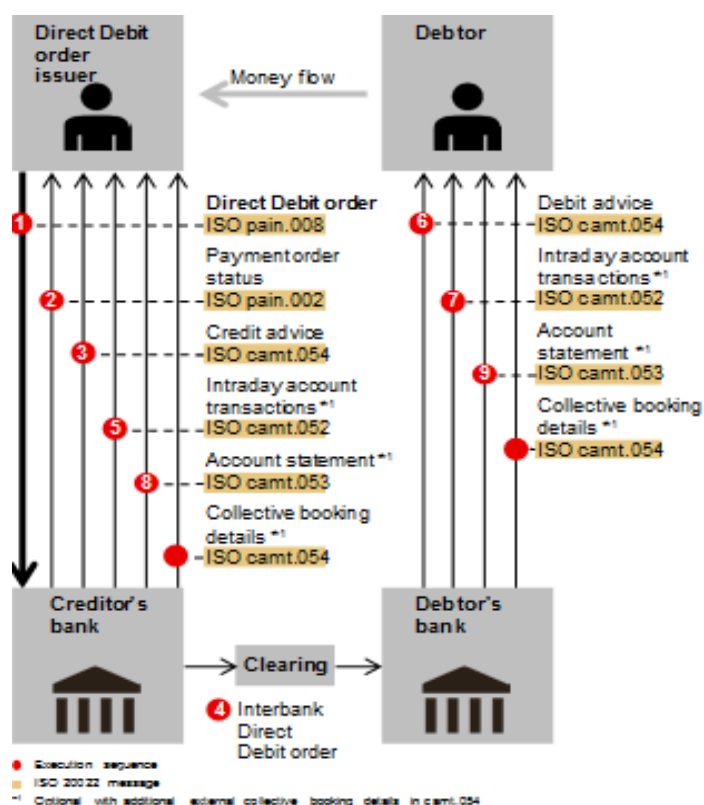
1.1 Scope of application of this document

This brochure is designed to inform you about technical aspects of using the direct debit message pain.008 at UBS. The document is valid within the following scope of application:

Characteristics	Scope of application
Use of message	Swiss Payment Standards for SEPA direct debit
Product	SEPA Direct debit
Service	Collection
Message type available to	Creditor
Recommendation	Swiss Payment Standards
Schema	pain.008.001.02.chsdd.02
Implementation Guide Version	2.5.1 von 07.08.2017
Available through UBS electronic interfaces	For clients of UBS Switzerland <ul style="list-style-type: none"> • UBS KeyDirect • UBS KeyPort • Swift for Corporates – FileAct

1.2 Flow of messages in accordance with Swiss Payment Standards

The message standard recommended by Swiss financial institutions is, based on the ISO 20022 Payments Standard, the Swiss Payment Standards. The chart below shows the use of pain.008 in the context of the end-to-end message flow:



2. Technical specifications

2.1 UBS Implementation

The UBS Implementation Guideline for SEPA Direct Debit – this document – contains technical specifications and instructions for the technical and business implementation of SEPA direct debit pain.008 message in accordance with the Swiss Payment Standards (see section 1.1) and consequently also the ISO 20022 Payments Standard.

All direct debit messages transmitted to UBS must comply with ISO 20022 Payments Standard, Swiss Payment Standards for SEPA direct debit and the UBS Implementation as outlined in this document.

The diagram beside shows the degree of concordance between the ISO 20022 Payments Standard, Swiss Payment Standards for SEPA direct debit and the UBS Implementation and contains links to the according implementation guidelines that must be adhered to.

2.2 Structure of pain.008 message

The pain.008 XML message is essentially structured as follows:

- **A-Level:** message level, Group Header. This block must occur exactly once.
- **B-Level:** creditor side, Payment Information. This block must occur at least once and generally comprises several C-levels.
- **C-Level:** debtor side, Direct Debit Transaction Information. This block must occur at least once for each B-level. It comprises all the C-levels (transactions) belonging to the B-level (credit).



2.3 Explanation of statuses used in this chapter

The following statuses (information about usage) are permitted for individual XML elements according to the Swiss Payment Standards (Implementation Guidelines for SEPA direct debit V2.5.1 and Business Rules V2.6.2) based on the ISO 20022 Payments Standard.

- M** = Mandatory
- R** = Recommended (should be used)
- D** = Dependent (depending on other elements)
- O** = Optional

Level	XML Element	Definition
	Document +CstmrDrctDbtInitn ISO Index: Cardinality: 1..1 Status: M	ISO Name: Customer Direct Debit Initiation V02 XML Name: CstmrDrctDbtInitn ISO Definition: The CustomerDirectDebitInitiation message is sent by the initiating party to the forwarding agent or creditor's agent. It is used to request single or bulk collection(s) of funds from one or various debtor's account(s) to a creditor.
	Document +CstmrDrctDbtInitn ++GrpHdr ISO Index: 1.0 Cardinality: 1..1 Status: M	ISO Name: Group Header XML Name: GrpHdr ISO Definition: Set of characteristics shared by all individual transactions included in the message.
	Document +CstmrDrctDbtInitn ++GrpHdr +++MsgId ISO Index: 1.1 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: DU01	ISO Name: Message Identification XML Name: MsgId ISO Definition: Point to point reference, 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. CH Definition: Checking for duplicates takes place at the Swiss financial institutions at document (message) level and takes account of the following elements: unique Message Identification (1.1) in combination with the Initiating Party (1.8). The uniqueness is checked by the financial institutions over a period of at least 90 days. For producers this means that they must give their messages for transmission identification that is unique at least within a period of 90 days. Messages with the same Message Identification will be rejected. It is recommended that the Message Identification is generally kept unique for as long as possible, partly so as to simplify any subsequent long-term enquiries. In some cases at particular financial institutions, checking for duplicates can also be implemented for other elements (B- or C-Level). Only the SWIFT character set is permitted for this element. UBS Notes: UBS keeps Message ID data for 90 days. The Message Id must be unique for a period of 90 calendar days. If the same Message ID is used within 90 days, then the whole pain.008 will be rejected with Status Reason Code DU01. Original Message ID and Message Name ID will be given back in the pain.002 message (B-Level). UBS Example: <MsgId>MSGID-4711-160302115114-00</MsgId>
	Document +CstmrDrctDbtInitn ++GrpHdr +++CreDtTm ISO Index: 1.2 Cardinality: 1..1 Status: M Errorcode: DT01	ISO Name: Creation Date Time XML Name: CreDtTm ISO Definition: Date and time at which a (group of) payment instruction(s) was created by the instructing party. CH Definition: Recommendation: Should be the same as the actual date/time of creation. UBS Example: <CreDtTm>2018-01-19T07:51:26.714</CreDtTm>
	Document +CstmrDrctDbtInitn ++GrpHdr +++NbOfTx ISO Index: 1.6	ISO Name: Number Of Transactions XML Name: NbOfTx ISO Definition: Number of individual transactions contained in the message. CH Definition: Number of transactions for all C-Levels (Direct Debit Transaction Information) in the whole message.

Level	XML Element	Definition
	Cardinality: 1..1 Status: M Errorcode: AM18	Recommendation: At present, the customer is recommended not to send any messages (files) to the financial institution exceeding 99,999 collections (C-Level, transactions). If there is an error, the whole message is rejected.
	Document +CstmrDrctDbtInitn ++GrpHdr +++CtrlSum ISO Index: 1.7 Cardinality: 0..1 Status: R Errorcode: AM10	ISO Name: Control Sum XML Name: CtrlSum ISO Definition: Total of all individual amounts included in the message, irrespective of currencies. CH Definition: Value is the same as the sum of all the "Instructed Amount" elements (2.44). If there is an error, the whole message is rejected. Recommendation: the control sum should be sent in Level A. Is checked by the Swiss financial institutions, unlike Level B (2.5). UBS Example: <CtrlSum>5350.81</CtrlSum>
	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ISO Index: 1.8 Cardinality: 1..1 Status: M	ISO Name: Initiating Party XML Name: InitgPty ISO Definition: Party that initiates the payment. CH Definition: Usage: This can either be the creditor or a party that initiates the direct debit on behalf of the creditor. Is part of duplicate checking and must contain a unique sender ID agreed with the recipient (usually the Creditor Identifier of the creditor). The identification must be entered in the following sub-element: Organisation Identification/Other/Identification. The sub-element "Private Identification" is not supported in Switzerland and must not be used.
	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Nm ISO Index: 1.8 Cardinality: 0..1 Status: O Length: 1 ..140	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Name of the message sender, maximum 70 characters.
	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Id ISO Index: 1.8 Cardinality: 1..1 Status: M	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: Must be sent.
	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Id +++++OrgId ISO Index: 1.8 Cardinality: 1..1 Status: M	ISO Name: Organisation Identification XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation.
	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++Id +++++OrgId	ISO Name: BICOr BEI XML Name: BICOrBEI ISO Definition: Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business

Level	XML Element	Definition
	<p>+++++BICOrBEI</p> <p>ISO Index: 1.8 Cardinality: 0..1 Status: O</p>	<p>identifier code (BIC)".</p> <p>CH Definition: Only to be used by agreement with the financial institution.</p>
	<p>Document</p> <p>+CstmrDrctDbtInitn</p> <p>++GrpHdr</p> <p>+++InitgPty</p> <p>++++Id</p> <p>+++++OrgId</p> <p>+++++Othr</p> <p>ISO Index: 1.8 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Other</p> <p>XML Name: Othr</p> <p>ISO Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.</p> <p>CH Definition: Must be sent, may be used only once.</p>
	<p>Document</p> <p>+CstmrDrctDbtInitn</p> <p>++GrpHdr</p> <p>+++InitgPty</p> <p>++++Id</p> <p>+++++OrgId</p> <p>+++++Othr</p> <p>+++++Id</p> <p>ISO Index: 1.8 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: AM05</p>	<p>ISO Name: Identification</p> <p>XML Name: Id</p> <p>ISO Definition: Identification assigned by an institution.</p> <p>CH Definition: Must contain a unique sender ID agreed with the recipient (an identifier assigned by the service provider, usually the Creditor Identifier). If there is an error, the whole message is rejected.</p> <p>UBS Example: <Id>CH98ZZZ00001234567</Id></p>
	<p>Document</p> <p>+CstmrDrctDbtInitn</p> <p>++GrpHdr</p> <p>+++InitgPty</p> <p>++++Id</p> <p>+++++OrgId</p> <p>+++++Othr</p> <p>+++++SchmeNm</p> <p>ISO Index: 1.8 Cardinality: 0..1 Status: O</p>	<p>ISO Name: Scheme Name</p> <p>XML Name: SchmeNm</p> <p>ISO Definition: Name of the identification scheme.</p> <p>CH Definition: Only to be used by agreement with the financial institution.</p>
	<p>Document</p> <p>+CstmrDrctDbtInitn</p> <p>++GrpHdr</p> <p>+++InitgPty</p> <p>++++Id</p> <p>+++++OrgId</p> <p>+++++Othr</p> <p>+++++Issr</p> <p>ISO Index: 1.8 Cardinality: 0..1 Status: O Length: 1 ..35</p>	<p>ISO Name: Issuer</p> <p>XML Name: Issr</p> <p>ISO Definition: Entity that assigns the identification.</p> <p>CH Definition: Can be used as additional information to the Identification element (1.8).</p>
	<p>Document</p> <p>+CstmrDrctDbtInitn</p> <p>++GrpHdr</p> <p>+++InitgPty</p> <p>++++CtctDtls</p> <p>ISO Index: 1.8 Cardinality: 0..1 Status: O</p>	<p>ISO Name: Contact Details</p> <p>XML Name: CtctDtls</p> <p>ISO Definition: Set of elements used to indicate how to contact the party.</p> <p>CH Definition: Details of the software used and the particular version.</p>
	<p>Document</p>	<p>ISO Name: Name</p>

Level	XML Element	Definition
	+CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++CtctDtls +++++Nm ISO Index: 1.8 Cardinality: 0..1 Status: O Length: 1 .. 140	XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Recommendation: should contain the name of the software used to create this message, maximum 70 characters.
	Document +CstmrDrctDbtInitn ++GrpHdr +++InitgPty ++++CtctDtls +++++Othr ISO Index: 1.8 Cardinality: 0..1 Status: O Length: 1 .. 35	ISO Name: Other XML Name: Othr ISO Definition: Contact details in an other form. CH Definition: Recommendation: should contain the version of the software used to create this message.
	Document +CstmrDrctDbtInitn ++PmtInf ISO Index: 2.0 Cardinality: 1..unbounded Status: M	ISO Name: Payment Information XML Name: PmtInf ISO Definition: Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation.
	Document +CstmrDrctDbtInitn ++PmtInf +++PmtInfId ISO Index: 2.1 Cardinality: 1..1 Status: M Length: 1 .. 35 Errorcode: DU02	ISO Name: Payment Information Identification XML Name: PmtInfId ISO Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. CH Definition: Value must be unique within the message. If there is an error, the whole message is rejected and the A-Level is referenced in the pain.002. Only the SWIFT character set is permitted for this element.
	Document +CstmrDrctDbtInitn ++PmtInf +++PmtMtd ISO Index: 2.2 Cardinality: 1..1 Status: M	ISO Name: Payment Method XML Name: PmtMtd ISO Definition: Specifies the means of payment that will be used to move the amount of money. CH Definition: Permitted value according to ISO 20022: DD UBS Example: <PmtMtd>DD</PmtMtd>
	Document +CstmrDrctDbtInitn ++PmtInf +++BtchBookg ISO Index: 2.3 Cardinality: 0..1 Status: O	ISO Name: Batch Booking XML Name: BtchBookg ISO Definition: 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. CH Definition: The option "true" is recommended. "true": Wherever possible, one batch booking is made per Payment Information (B-Level). The booking is identified using the Payment Information Identification (2.1). "false": The payment group is created by the service provider (one payment group per BIC of the creditor's financial institution, creditor's account number, Requested Collection Date, identification of the creditor and Sequence Type). The payment group is used for authorisation by the creditor.

Level	XML Element	Definition
		The information in the Batch Booking element corresponds to the customer's request regarding the subsequent method of booking. It is – wherever possible – carried out by the financial institution accordingly, but they are under no obligation to do so. If this element is not sent, then the booking proceeds as for "true".
	Document +CstmrDrctDbtInitn ++PmtInf +++NbOfTxs ISO Index: 2.4 Cardinality: 0..1 Status: O	ISO Name: Number Of Transactions XML Name: NbOfTxs ISO Definition: Number of individual transactions contained in the payment information group. CH Definition: Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.
	Document +CstmrDrctDbtInitn ++PmtInf +++CtrlSum ISO Index: 2.5 Cardinality: 0..1 Status: O	ISO Name: Control Sum XML Name: CtrlSum ISO Definition: Total of all individual amounts included in the group, irrespective of currencies. CH Definition: Not generally checked by Swiss institutions. Checking uses the corresponding element at A-Level.
	Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ISO Index: 2.6 Cardinality: 1..1 Status: M	ISO Name: Payment Type Information XML Name: PmtTplnf ISO Definition: Set of elements used to further specify the type of transaction. CH Definition: Must be sent.
	Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ++++SvcLvl ISO Index: 2.8 Cardinality: 1..1 Status: M	ISO Name: Service Level XML Name: SvcLvl ISO Definition: Agreement under which or rules under which the transaction should be processed. CH Definition: Must be sent.
	Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ++++SvcLvl +++++Cd ISO Index: 2.9 Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: Code XML Name: Cd ISO Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. UBS Example: <Cd>SEPA</Cd>
	Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ++++LclInstrm ISO Index: 2.11 Cardinality: 1..1 Status: M	ISO Name: Local Instrument XML Name: LclInstrm ISO Definition: User community specific instrument. Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level. CH Definition: Must be sent.
	Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf	ISO Name: Code XML Name: Cd ISO Definition: Specifies the local instrument, as published in an external local instrument code list.

Level	XML Element	Definition
	<p>++++LclInstrm ++++Cd</p> <p>ISO Index: 2.12 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: CH22</p>	<p>CH Definition: Only the values "CORE" or "B2B" are permitted. If there is an error, the B-Level (incl. all associated C-Levels) is rejected.</p> <p>Only direct debits of the same type can be sent within a single message, i.e. "CORE" and "B2B" must not be used in the same message. If there is an error, the whole message is rejected and the A-Level is referenced in the pain.002.</p> <p>UBS Example: <Cd>CORE</Cd></p>
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ++++SeqTp</p> <p>ISO Index: 2.14 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Sequence Type XML Name: SeqTp ISO Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off. CH Definition: Must be sent. UBS Example: <Cd>RCUR</Cd></p>
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ++++CtgyPurp</p> <p>ISO Index: 2.15 Cardinality: 0..1 Status: O</p>	<p>ISO Name: Category Purpose XML Name: CtgyPurp ISO Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories. Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain. CH Definition: Use: see ISO 20022 Message Definition Report [1].</p>
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ++++CtgyPurp ++++Cd</p> <p>ISO Index: 2.16 Cardinality: 1..1 Status: D Length: 1 ..4 Errorcode: CH16</p>	<p>ISO Name: Code XML Name: Cd ISO Definition: Category purpose, as published in an external category purpose code list. CH Definition: If used, then "Proprietary" must not be present. Codes according Payments External Code Lists [9]. If there is an error, the B-Level (incl. all associated C-Levels) is rejected.</p>
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++PmtTplnf ++++CtgyPurp ++++Prtry</p> <p>ISO Index: 2.17 Cardinality: 1..1 Status: D Length: 1 ..35</p>	<p>ISO Name: Proprietary XML Name: Prtry ISO Definition: Category purpose, in a proprietary form. CH Definition: If used, the "Code" must not be present.</p>
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++ReqdColltnDt</p> <p>ISO Index: 2.18 Cardinality: 1..1 Status: M Errorcode: CH03 CH04 CH19 DT06</p>	<p>ISO Name: Requested Collection Date XML Name: ReqdColltnDt ISO Definition: Date and time at which the creditor requests that the amount of money is to be collected from the debtor. CH Definition: Delivery deadlines as agreed with the service provider. If the delivery deadlines are not adhered to, either a) the Requested Collection Date (or Interbank Settlement Date) can be set to the next possible Target Day (Interbank settlement day) or b) the order (B-Level, incl. all associated C-Levels) can be rejected. In both cases (amendment or rejection), the creditor is notified accordingly in a pain.002. UBS Example: <ReqdColltnDt>2017-09-24</ReqdColltnDt></p>
	<p>Document</p>	<p>ISO Name: Creditor</p>

Level	XML Element	Definition
	+CstmrDrctDbtInitn ++PmtInf +++Cdtr ISO Index: 2.19 Cardinality: 1..1 Status: M	XML Name: Cdtr ISO Definition: Party to which an amount of money is due.
	Document +CstmrDrctDbtInitn ++PmtInf +++Cdtr ++++Nm ISO Index: 2.19 Cardinality: 1..1 Status: M Length: 1 ..140	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Name of the creditor. Maximum 70 characters. Must be sent.
	Document +CstmrDrctDbtInitn ++PmtInf +++Cdtr ++++PstlAdr ISO Index: 2.19 Cardinality: 0..1 Status: O	ISO Name: Postal Address XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: Address of the creditor. UBS Notes: Recommended for crossborder transactions (EU/EEA)
	Document +CstmrDrctDbtInitn ++PmtInf +++Cdtr ++++PstlAdr +++++Ctry ISO Index: 2.19 Cardinality: 0..1 Status: O Errorcode: BE09	ISO Name: Country XML Name: Ctry ISO Definition: Nation with its own government. CH Definition: Country where creditor is domiciled. Must contain a valid Country Code (ISO3166). If there is an error, the B-Level (incl. all associated C-Levels) is rejected. UBS Notes: Recommended for crossborder transactions (EU/EEA)
	Document +CstmrDrctDbtInitn ++PmtInf +++Cdtr ++++PstlAdr +++++AdrLine ISO Index: 2.19 Cardinality: 0..2 Status: O Length: 1 ..70	ISO Name: Address Line XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. CH Definition: Only two occurrences are allowed. UBS Notes: Recommended for crossborder transactions (EU/EEA)
	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAcct ISO Index: 2.20 Cardinality: 1..1 Status: M	ISO Name: Creditor Account XML Name: CdtrAcct ISO Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. CH Definition: Account number of the creditor.
	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAcct ++++Id ISO Index: 2.20 Cardinality: 1..1 Status: M	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.

Level	XML Element	Definition
	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAcct ++++Id +++++IBAN ISO Index: 2.20 Cardinality: 1..1 Status: M Errorcode: BE09 CH16	ISO Name: IBAN XML Name: IBAN ISO Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. CH Definition: Must include a valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). If there is an error, the B-Level (incl. all associated C-Levels) is rejected.
	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAcct +++++Ccy ISO Index: 2.20 Cardinality: 0..1 Status: O	ISO Name: Currency XML Name: Ccy ISO Definition: Identification of the currency in which the account is held. Usage: Currency should only be used in case one and the same account number covers several currencies and the initiating party needs to identify which currency needs to be used for settlement on the account. CH Definition: Element not included in processing and not passed on.
	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAgt ISO Index: 2.21 Cardinality: 1..1 Status: M	ISO Name: Creditor Agent XML Name: CdtrAgt ISO Definition: Financial institution servicing an account for the creditor.
	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAgt +++++FinInstnId ISO Index: 2.21 Cardinality: 1..1 Status: M	ISO Name: Financial Institution Identification XML Name: FinInstnId ISO Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. CH Definition: Either BIC or Other/Id must be sent. If both, the CdtrAcct/IBAN and the BIC are sent, the Creditor Agent is derived from the IBAN.
	Document +CstmrDrctDbtInitn ++PmtInf +++CdtrAgt +++++FinInstnId +++++BIC ISO Index: 2.21 Cardinality: 0..1 Status: D Errorcode: RC01	ISO Name: BIC XML Name: BIC ISO Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". CH Definition: Must contain a valid BIC.
	Document +CstmrDrctDbtInitn ++PmtInf +++UltmtCdtr ISO Index: 2.23 Cardinality: 0..1 Status: O	ISO Name: Ultimate Creditor XML Name: UltmtCdtr ISO Definition: Ultimate party to which an amount of money is due. CH Definition: Can be used at B-Level or C-Level (2.69) but not at both at the same time. If used here at B-Level, this Ultimate Creditor applies to all C-Levels.
	Document +CstmrDrctDbtInitn ++PmtInf	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually

Level	XML Element	Definition
	+++UltmtCdtr ++++Nm ISO Index: 2.23 Cardinality: 0..1 Status: O Length: 1 .. 140	used to identify that party. CH Definition: Maximum 70 characters.
	Document +CstmrDrctDbtInItN ++PmtInf +++UltmtCdtr ++++Id ISO Index: 2.23 Cardinality: 0..1 Status: O	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: Identification of the ultimate creditor.
	Document +CstmrDrctDbtInItN ++PmtInf +++UltmtCdtr ++++Id +++++OrgId ISO Index: 2.23 Cardinality: 1..1 Status: D	ISO Name: Organisation Identification XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Identification for legal entities. Only "BIC Or BEI" permitted, or "Other" must be used. If used, the " Private Identification " must not be present.
	Document +CstmrDrctDbtInItN ++PmtInf +++UltmtCdtr ++++Id +++++PrvtId ISO Index: 2.23 Cardinality: 1..1 Status: D	ISO Name: Private Identification XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Identification for private individuals. Only "Date And Place Of Birth" permitted, or "Other" must be used. If used, the Organisation Identification must not be present.
	Document +CstmrDrctDbtInItN ++PmtInf +++ChrgBr ISO Index: 2.24 Cardinality: 0..1 Status: D	ISO Name: Charge Bearer XML Name: ChrgBr ISO Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. CH Definition: Only "SLEV" is allowed. Can be used at B-Level or C-Level (2.45) but not at both at the same time. Use at B-Level is recommended.
	Document +CstmrDrctDbtInItN ++PmtInf +++CdtrSchmeld ISO Index: 2.27 Cardinality: 0..1 Status: D	ISO Name: Creditor Scheme Identification XML Name: CdtrSchmeld ISO Definition: Credit party that signs the mandate. CH Definition: Must be used at B-Level or C-Level (2.66) but not at both at the same time. Use at B-Level is recommended.
	Document +CstmrDrctDbtInItN ++PmtInf +++CdtrSchmeld ++++Id ISO Index: 2.27 Cardinality: 1..1 Status: M	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: Identification of the creditor. Must be sent if "Creditor Scheme Identification" is used.
	Document +CstmrDrctDbtInItN ++PmtInf	ISO Name: Private Identification XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person,

Level	XML Element	Definition
	<p>+++CdtrSchmeld ++++Id +++++Prvtld</p> <p>ISO Index: 2.27 Cardinality: 1..1 Status: M</p>	<p>eg, passport. CH Definition: Must be sent if "Creditor Scheme Identification" is used.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++CdtrSchmeld ++++Id +++++Prvtld ++++++Othr</p> <p>ISO Index: 2.27 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Other XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme. CH Definition: Must be sent if "Creditor Scheme Identification" is used. "Other" is allowed, no other sub-elements allowed.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++CdtrSchmeld ++++Id +++++Prvtld ++++++Othr +++++++Id</p> <p>ISO Index: 2.27 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: BE09 CH11 MD01</p>	<p>ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a person. CH Definition: Must be filled with the Creditor Identifier. Must contain valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). Note: foreign Country Codes are also permitted. Mandate checking as agreed with the service provider. If there is an error, the B-Level (incl. all associated C-Levels) is rejected. Only the SWIFT character set is permitted for this element.</p> <p>UBS Example: <Id>CH98ZZZ00001234567</Id></p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++CdtrSchmeld ++++Id +++++Prvtld ++++++Othr +++++++SchmeNm</p> <p>ISO Index: 2.27 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Scheme Name XML Name: SchmeNm ISO Definition: Name of the identification scheme. CH Definition: Must be sent if "Creditor Scheme Identification" is used.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++CdtrSchmeld ++++Id +++++Prvtld ++++++Othr +++++++SchmeNm +++++++Prtry</p> <p>ISO Index: 2.27 Cardinality: 1..1 Status: M Length: 1 ..35</p>	<p>ISO Name: Proprietary XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. CH Definition: Must be sent if "Creditor Scheme Identification" is used. Must contain the value "SEPA".</p> <p>UBS Example: <Prtry>SEPA</Prtry></p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf</p>	<p>ISO Name: Direct Debit Transaction Information XML Name: DrctDbtTxInf ISO Definition: Set of elements used to provide information on the individual transaction(s) included in the message.</p>

Level	XML Element	Definition
	ISO Index: 2.28 Cardinality: 1..unbounded Status: M	
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++PmtId ISO Index: 2.29 Cardinality: 1..1 Status: M	ISO Name: Payment Identification XML Name: PmtId ISO Definition: Set of elements used to reference a payment instruction.
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++PmtId +++++InstrId ISO Index: 2.30 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: DU05	ISO Name: Instruction Identification XML Name: InstrId ISO Definition: Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. Usage: the instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction. CH Definition: Point-to-point reference which allows unique identification of the transaction in the event of an error. Must be sent. Value must be unique within the B-Level. If there is an error, the whole B-Level is rejected and refer-enced in the pain.002. Only the SWIFT character set is permitted for this element.
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++PmtId +++++EndToEndId ISO Index: 2.31 Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: End To End Identification XML Name: EndToEndId ISO Definition: Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction. CH Definition: Reference of the creditor for SEPA collection order. Only the SWIFT character set is permitted for this element. In Switzerland it is recommended that no more than 16 positions are used. UBS Notes: If not present, the value "NOTPROVIDED" must be sent.
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++InstdAmt ISO Index: 2.44 Cardinality: 1..1 Status: M	ISO Name: Instructed Amount XML Name: InstdAmt ISO Definition: 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. CH Definition: Amount of the SEPA collection order in Euro.
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++ChrgBr ISO Index: 2.45	ISO Name: Charge Bearer XML Name: ChrgBr ISO Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. CH Definition: Only "SLEV" is allowed. Can be used at B-Level or C-Level but not at both at

Level	XML Element	Definition
	Cardinality: 0..1 Status: D Errorcode: CH07	the same time. Use at B-Level is recommended.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx ISO Index: 2.46 Cardinality: 1..1 Status: M	ISO Name: Direct Debit Transaction XML Name: DrctDbtTx ISO Definition: Set of elements providing information specific to the direct debit mandate. CH Definition: Must be sent.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ISO Index: 2.47 Cardinality: 1..1 Status: M	ISO Name: Mandate Related Information XML Name: MndtRltdInf ISO Definition: Set of elements used to provide further details of the direct debit mandate signed between the creditor and the debtor. CH Definition: Must be sent.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++MndtId ISO Index: 2.48 Cardinality: 1..1 Status: M Length: 1 ..35 Errorcode: MD01	ISO Name: Mandate Identification XML Name: MndtId ISO Definition: Unique identification, as assigned by the creditor, to unambiguously identify the mandate. CH Definition: Unique mandate reference, specified by the creditor. Must be sent. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected. Only the SWIFT character set is permitted for this element.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++DtOfSgntr ISO Index: 2.49 Cardinality: 1..1 Status: M Errorcode: DT01	ISO Name: Date Of Signature XML Name: DtOfSgntr ISO Definition: Date on which the direct debit mandate has been signed by the debtor. CH Definition: Date of signing of the mandate. Must be sent. Must not be in the future. If there is an error, the C-Level is rejected. UBS Example: <DtOfSgntr>2016-08-25</DtOfSgntr>
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInf ISO Index: 2.50 Cardinality: 0..1 Status: O	ISO Name: Amendment Indicator XML Name: AmdmntInf ISO Definition: Indicator notifying whether the underlying mandate is amended or not. CH Definition: Information about a changed mandate. If not present, the same behavior applies as "false".
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ISO Index: 2.50 Cardinality: 0..1 Status: O	ISO Name: Amendment Information Details XML Name: AmdmntInfDtls ISO Definition: List of mandate elements that have been modified. CH Definition: Reason for amendment of the mandate. Must not be present if the Amendment Indicator = "false" or is not present. Must be present if the Amendment Indicator =

Level	XML Element	Definition
	<p>ISO Index: 2.51 Cardinality: 0..1 Status: D Errorcode: CH09 CH10</p>	<p>"true", at least one sub-element must be used (more than one is possible). If there is an error, the C-Level is rejected.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlMndtId</p> <p>ISO Index: 2.52 Cardinality: 0..1 Status: D Length: 1 ..35 Errorcode: MD01</p>	<p>ISO Name: Original Mandate Identification XML Name: OrgnlMndtId ISO Definition: Unique identification, as assigned by the creditor, to unambiguously identify the original mandate. CH Definition: Unique mandate reference of the creditor. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected. Only the SWIFT character set is permitted for this element.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld</p> <p>ISO Index: 2.53 Cardinality: 0..1 Status: D</p>	<p>ISO Name: Original Creditor Scheme Identification XML Name: OrgnlCdtrSchmeld ISO Definition: Original creditor scheme identification that has been modified.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld ++++++Nm</p> <p>ISO Index: 2.53 Cardinality: 0..1 Status: D Length: 1 ..140 Errorcode: MD01</p>	<p>ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Name of the original creditor. Maximum 70 characters. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld ++++++Id</p> <p>ISO Index: 2.53 Cardinality: 1..1 Status: D</p>	<p>ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: Identification of the original creditor.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx</p>	<p>ISO Name: Private Identification XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Must be sent if "Identification" is used.</p>

Level	XML Element	Definition
	<p>+++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld ++++++Id ++++++PrvtId</p> <p>ISO Index: 2.53 Cardinality: 1..1 Status: M</p>	
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld ++++++Id ++++++PrvtId ++++++Othr</p> <p>ISO Index: 2.53 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Other XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme. CH Definition: Must be sent if "Identification" is used. Only one occurrence of "Other" is allowed, no other sub-elements allowed.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld ++++++Id ++++++PrvtId ++++++Othr ++++++Id</p> <p>ISO Index: 2.53 Cardinality: 1..1 Status: M Length: 1..35 Errorcode: BE09 CH11 MD01</p>	<p>ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a person. CH Definition: Must be sent if "Identification" is used. Must be filled with the Creditor Identifier. Must contain valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). Note: foreign Country Codes are also permitted. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected. Only the SWIFT character set is permitted for this element.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld ++++++Id ++++++PrvtId ++++++Othr ++++++SchmeNm</p> <p>ISO Index: 2.53 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Scheme Name XML Name: SchmeNm ISO Definition: Name of the identification scheme. CH Definition: Must be sent if "Identification" is used.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx</p>	<p>ISO Name: Proprietary XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. CH Definition: Must be sent if "Identification" is used. Must contain the value "SEPA".</p>

Level	XML Element	Definition
	<p>+++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlCdtrSchmeld ++++++Id ++++++PrvtId ++++++Othr ++++++SchmeNm ++++++Prtry</p> <p>ISO Index: 2.53 Cardinality: 1..1 Status: M Length: 1 ..35</p>	
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlDbtrAcct</p> <p>ISO Index: 2.57 Cardinality: 0..1 Status: O</p>	<p>ISO Name: Original Debtor Account XML Name: OrgnlDbtrAcct ISO Definition: Original debtor account that has been modified. CH Definition: Provides information on an amended account number. If the new account is within the same financial institution, the original account number in the "IBAN" sub-element must be sent. If the new account is at another financial institution, the code "SMNDA" - Same Mandate New Debtor Account - must be sent in the "Other" sub-element.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlDbtrAcct ++++++Id</p> <p>ISO Index: 2.57 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer. CH Definition: Must be used where "Original Debtor Agent" is used.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlDbtrAcct ++++++Id ++++++IBAN</p> <p>ISO Index: 2.57 Cardinality: 1..1 Status: D Errorcode: BE09 CH16 MD01</p>	<p>ISO Name: IBAN XML Name: IBAN ISO Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. CH Definition: Must be sent if the account details have changed within the same financial institution. Must contain a valid IBAN. If there is an error, the C-Level is rejected.</p>
	<p>Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++MndtRltdInf ++++++AmdmntInfDtls ++++++OrgnlDbtrAcct ++++++Id ++++++Othr</p>	<p>ISO Name: Other XML Name: Othr ISO Definition: Unique identification of an account, as assigned by the account servicer, using an identification scheme.</p>

Level	XML Element	Definition
	<p>ISO Index: 2.57 Cardinality: 1..1 Status: D</p>	
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx ++++MndtRltdInf ++++AmdmntInfDtls ++++OrgnlDbtrAcct ++++Id ++++Othr ++++Id</p> <p>ISO Index: 2.57 Cardinality: 1..1 Status: D Length: 1 ..34 Errorcode: CH16 CH17 MD01</p>	<p>ISO Name: Identification XML Name: Id ISO Definition: Identification assigned by an institution. CH Definition: Must be sent if the account has changed to a new financial institution. Only the code "SMNDA" may be sent.</p>
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx ++++MndtRltdInf ++++AmdmntInfDtls ++++OrgnlDbtrAgt</p> <p>ISO Index: 2.58 Cardinality: 0..1 Status: D Errorcode: CH14</p>	<p>ISO Name: Original Debtor Agent XML Name: OrgnlDbtrAgt ISO Definition: Original debtor agent that has been modified. CH Definition: May only be sent if a new account within the same financial institution is used. If there is an error, the C-Level is rejected.</p>
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx ++++MndtRltdInf ++++AmdmntInfDtls ++++OrgnlDbtrAgt ++++FinInstnld</p> <p>ISO Index: 2.58 Cardinality: 1..1 Status: M</p>	<p>ISO Name: Financial Institution Identification XML Name: FinInstnld ISO Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. CH Definition: Must be used where "Original Debtor Agent" is used.</p>
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx ++++MndtRltdInf ++++ElctrncSgntr</p> <p>ISO Index: 2.62 Cardinality: 0..1 Status: O Length: 1 ..1025 Errorcode: CH16 CH17</p>	<p>ISO Name: Electronic Signature XML Name: ElctrncSgntr ISO Definition: Additional security provisions, such as a digital signature, as provided by the debtor. CH Definition: Placeholder for the Electronic Signature Data, if applicable. Swiss financial institutions currently do not support e-mandates. Only to be used by agreement with the financial institution.</p>
	<p>Document +CstmrDrctDbtInitn</p>	<p>ISO Name: Creditor Scheme Identification XML Name: CdtrSchmeld</p>

Level	XML Element	Definition
	++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++CdtrSchmeld ISO Index: 2.66 Cardinality: 0..1 Status: D Errorcode: CH07	ISO Definition: Credit party that signs the mandate. CH Definition: Can be used at B-Level (2.27) or C-Level but not at both at the same time. If there is an error, the C-Level is rejected. Use at B-Level is recommended.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++CdtrSchmeld ++++++Id	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: Identification of the creditor. Must be sent if "Creditor Scheme Identification" is used.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++CdtrSchmeld ++++++Id ++++++PrvtId	ISO Name: Private Identification XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Must be sent if "Creditor Scheme Identification" is used.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++CdtrSchmeld ++++++Id ++++++PrvtId ++++++Othr	ISO Name: Other XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme. CH Definition: Must be sent if "Creditor Scheme Identification" is used, only one occurrence of "Other" is allowed, no other sub-elements allowed.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++CdtrSchmeld ++++++Id ++++++PrvtId ++++++Othr ++++++Id	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a person. CH Definition: Must be filled with the Creditor Identifier. When used at C-Level, the Creditor Identifier must be the same at all C-Levels within a B-Level. If there is an error, the whole B-Level (incl. all associated C-Levels) is rejected, and the B-Level is referenced in the pain. 002. Must contain valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). Note: foreign Country Codes are also permitted. If there is an error, the C-Level is rejected. Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected. Only the SWIFT character set is permitted for this element.
	Document	ISO Name: Scheme Name

Level	XML Element	Definition
	+CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++CdtrSchmld ++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm ISO Index: 2.66 Cardinality: 1..1 Status: M	XML Name: SchmeNm ISO Definition: Name of the identification scheme. CH Definition: Must be sent if "Creditor Scheme Identification" is used.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DrctDbtTx +++++CdtrSchmld ++++++Id +++++++PrvtId +++++++Othr +++++++SchmeNm +++++++Prtry ISO Index: 2.66 Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: Proprietary XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. CH Definition: Must be sent if "Creditor Scheme Identification" is used. Must contain the value "SEPA".
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr ISO Index: 2.69 Cardinality: 0..1 Status: D Errorcode: CH07	ISO Name: Ultimate Creditor XML Name: UltmtCdtr ISO Definition: Ultimate party to which an amount of money is due. CH Definition: Can be used at B-Level (2.23) or C-Level but not at both at the same time. If there is an error, the C-Level is rejected.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr +++++Nm ISO Index: 2.69 Cardinality: 0..1 Status: O Length: 1 ..140	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Name of the ultimate creditor. Maximum 70 characters.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr +++++Id ISO Index: 2.69 Cardinality: 0..1 Status: O	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: Identification of the ultimate creditor.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr	ISO Name: Organisation Identification XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Identification for legal entities.

Level	XML Element	Definition
	+++++Id +++++OrgId ISO Index: 2.69 Cardinality: 1..1 Status: D	Only "BIC Or BEI" permitted, or "Other" must be used. If used, the "Private Identification" must not be present.
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++UltmtCdtr +++++Id +++++PrvtId ISO Index: 2.69 Cardinality: 1..1 Status: D	ISO Name: Private Identification XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Identification for private individuals. Only "Date And Place Of Birth" permitted, or "Other" must be used. If used, the "Organisation Identification" must not be present.
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DbtrAgt ISO Index: 2.70 Cardinality: 1..1 Status: M	ISO Name: Debtor Agent XML Name: DbtrAgt ISO Definition: Financial institution servicing an account for the debtor.
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DbtrAgt +++++FinInstnld ISO Index: 2.70 Cardinality: 1..1 Status: M	ISO Name: Financial Institution Identification XML Name: FinInstnld ISO Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. CH Definition: Either BIC or Other/Id must be sent. If both, the CdtrAcct/IBAN and the BIC are sent, the Creditor Agent is derived from the IBAN.
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++DbtrAgt +++++FinInstnld +++++BIC ISO Index: 2.70 Cardinality: 0..1 Status: D Errorcode: RC01 MD01	ISO Name: BIC XML Name: BIC ISO Definition: Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". CH Definition: Must contain valid BIC. Mandate checking as agreed with the service provider.
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++Dbtr ISO Index: 2.72 Cardinality: 1..1 Status: M	ISO Name: Debtor XML Name: Dbtr ISO Definition: Party that owes an amount of money to the (ultimate) creditor.
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++Nm ISO Index: 2.72 Cardinality: 1..1 Status: M	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Name of the debtor. Maximum 70 characters. Must be sent.

Level	XML Element	Definition
	ISO Index: 2.72 Cardinality: 1..1 Status: M Length: 1 ..140	
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr	ISO Name: Postal Address XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services. CH Definition: Address of the debtor. UBS Notes: Mandatory for crossborder transactions (EU/EEA)
	ISO Index: 2.72 Cardinality: 0..1 Status: O	
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr ++++++Ctry	ISO Name: Country XML Name: Ctry ISO Definition: Nation with its own government. CH Definition: Country where debtor is domiciled. Must contain a valid Country Code (ISO3166). If there is an error, the C-Level is rejected. UBS Notes: Mandatory for crossborder transactions (EU/EEA)
	ISO Index: 2.72 Cardinality: 0..1 Status: O Errorcode: BE09	
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++PstlAdr ++++++AdrLine	ISO Name: Address Line XML Name: AdrLine ISO Definition: Information that locates and identifies a specific address, as defined by postal services, presented in free format text. CH Definition: Only two occurrences are allowed. UBS Notes: Mandatory for crossborder transactions (EU/EEA)
	ISO Index: 2.72 Cardinality: 0..2 Status: O Length: 1 ..70	
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++Id	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: Identification of the debtor.
	ISO Index: 2.72 Cardinality: 0..1 Status: O	
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++Id ++++++OrgId	ISO Name: Organisation Identification XML Name: OrgId ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Identification for legal entities. Only "BIC Or BEI" permitted, or "Other" must be used. If used, the "Private Identification" must not be present.
	ISO Index: 2.72 Cardinality: 1..1 Status: D	
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++Dbtr +++++Id	ISO Name: Private Identification XML Name: PrvtId ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Identification for private individuals. Only "Date And Place Of Birth" permitted, or "Other"

Level	XML Element	Definition
	+++++PrvtId ISO Index: 2.72 Cardinality: 1..1 Status: D	must be used. If used, the "Organisation Identification" must not be present.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DbtrAcct ISO Index: 2.73 Cardinality: 1..1 Status: M	ISO Name: Debtor Account XML Name: DbtrAcct ISO Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. CH Definition: Account number of the debtor.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DbtrAcct +++++Id ISO Index: 2.73 Cardinality: 1..1 Status: M	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification for the account between the account owner and the account servicer.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++DbtrAcct +++++Id +++++IBAN ISO Index: 2.73 Cardinality: 1..1 Status: M Errorcode: BE09 CH16 MD01	ISO Name: IBAN XML Name: IBAN ISO Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions. CH Definition: Must contain valid Country Code in Pos. 1-2 (ISO3166) and valid check digits in Pos. 3-4 (ISO7064). Mandate checking as agreed with the service provider. If there is an error, the C-Level is rejected.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr ISO Index: 2.74 Cardinality: 0..1 Status: D	ISO Name: Ultimate Debtor XML Name: UltmtDbtr ISO Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr +++++Nm ISO Index: 2.74 Cardinality: 0..1 Status: D Length: 1 ..140	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. CH Definition: Maximum 70 characters.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr +++++Id	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party. CH Definition: Identification of the ultimate debtor.

Level	XML Element	Definition
	<p>ISO Index: 2.74 Cardinality: 0..1 Status: O</p>	
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr +++++Id ++++++Orgld</p> <p>ISO Index: 2.74 Cardinality: 1..1 Status: D</p>	<p>ISO Name: Organisation Identification XML Name: Orgld ISO Definition: Unique and unambiguous way to identify an organisation. CH Definition: Identification for legal entities. Only "BIC Or BEI" permitted, or "Other" must be used. If used, the "Private Identification" must not be present.</p>
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++UltmtDbtr +++++Id ++++++Prvtld</p> <p>ISO Index: 2.74 Cardinality: 1..1 Status: D</p>	<p>ISO Name: Private Identification XML Name: Prvtld ISO Definition: Unique and unambiguous identification of a person, eg, passport. CH Definition: Identification for private individuals. Only "Date And Place Of Birth" permitted, or "Other" must be used. If used, the "Organisation Identification" must not be present.</p>
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++Purp</p> <p>ISO Index: 2.76 Cardinality: 0..1 Status: O</p>	<p>ISO Name: Purpose XML Name: Purp ISO Definition: 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. CH Definition: Purpose of the Collection. Use: see ISO 20022 Message Definition Report.</p>
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++Purp +++++Cd</p> <p>ISO Index: 2.77 Cardinality: 1..1 Status: M Length: 1 ..4 Errorcode: CH16</p>	<p>ISO Name: Code XML Name: Cd ISO Definition: Underlying reason for the payment transaction, as published in an external purpose code list. CH Definition: Codes according "Payments External Code Lists". If there is an error, the C-Level is rejected.</p>
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++RmtInf</p> <p>ISO Index: 2.88 Cardinality: 0..1 Status: O</p>	<p>ISO Name: Remittance Information XML Name: RmtInf ISO Definition: 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. CH Definition: Remittance information from the creditor. May be used either structured or unstructured.</p>
	<p>Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Ustrd</p>	<p>ISO Name: Unstructured XML Name: Ustrd ISO Definition: Information supplied to enable the matching/ reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.</p>

Level	XML Element	Definition
	ISO Index: 2.89 Cardinality: 0..1 Status: D Length: 1 ..140 Errorcode: CH17	CH Definition: Only one occurrence is allowed. If used, then "Structured" must not be present.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ISO Index: 2.90 Cardinality: 0..1 Status: D Errorcode: CH15 CH17	ISO Name: Structured XML Name: Strd ISO Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form. CH Definition: Only one occurrence is allowed, maximum 140 characters inclusive XML tags. If there is an error, the C-Level is rejected. If used, then "Unstructured" must not be present.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ISO Index: 2.110 Cardinality: 1..1 Status: O	ISO Name: Creditor Reference Information XML Name: CdtrRefInf ISO Definition: Reference information provided by the creditor to allow the identification of the underlying documents.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Tp ISO Index: 2.111 Cardinality: 1..1 Status: M	ISO Name: Type XML Name: Tp ISO Definition: Specifies the type of creditor reference. CH Definition: Must be sent if "Creditor Reference Identification" is used.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Tp ++++++CdOrPrtry ISO Index: 2.112 Cardinality: 1..1 Status: M	ISO Name: Code Or Proprietary XML Name: CdOrPrtry ISO Definition: Coded or proprietary format creditor reference type.
	Document +CstmrDrctDbtInItN ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Tp ++++++CdOrPrtry ++++++Cd ISO Index: 2.113	ISO Name: Code XML Name: Cd ISO Definition: Type of creditor reference, in a coded form. CH Definition: Must be sent if "Creditor Reference Identification" is used. SCOR (Structured Communication Reference) is the only value permitted.

Level	XML Element	Definition
	Cardinality: 1..1 Status: M	
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Tp ++++++Issr ISO Index: 2.115 Cardinality: 0..1 Status: O Length: 1 ..35	ISO Name: Issuer XML Name: Issr ISO Definition: Entity that assigns the credit reference type.
	Document +CstmrDrctDbtInitn ++PmtInf +++DrctDbtTxInf ++++RmtInf +++++Strd ++++++CdtrRefInf ++++++Ref ISO Index: 2.116 Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: Reference XML Name: Ref ISO Definition: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction. Usage: If available, the initiating party should provide this reference in the structured remittance information, to enable reconciliation by the creditor upon receipt of the amount of money. If the business context requires the use of a creditor reference or a payment remit identification, and only one identifier can be passed through the end-to-end chain, the creditor's reference or payment remittance identification should be quoted in the end-to-end transaction identification. CH Definition: Must be sent if "Creditor Reference Identification" is used. Must contain Creditor Reference according to ISO 11649.

3. Mandate

The mandate form contains the necessary names and fields for the data elements of the mandate, to be completed by the Creditor and by the Debtor, and the legal wording.

Legal wording:

*By signing this mandate form, you authorise the Creditor to send instructions to your bank to debit your account and your bank to debit your account in accordance with the instructions from the Creditor.
As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.*

Translations for the legal wording can be found here for [SDD](#) and [B2B](#).

Following fields are mandatory for the form:

- Unique Mandate reference
- Name of the Debtor
- Address of the Debtor
- Postal code/city of the Debtor
- Debtor's country of residence
- Debtor's account number (IBAN)
- The BIC code of the Debtor Bank
- Creditor (company) name
- Creditor's identifier
- Creditor's address street and number
- Creditor's postal code and city
- Country of the Creditor
- Type of payment (only the values «one-off» and «recurrent» are allowed)
- Signature place and time
- Signature(s) of the Debtor(s)

Example:

SEPA Direct Debit Mandate Creditor: LOGO, NAME OF COMPANY, CITY/TOWN Identifier of the Creditor: DE452399865089 Mandate Reference.....	
<p>By signing this mandate form, you authorise (A) the Creditor to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instructions from the Creditor.</p> <p>As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.</p>	
Name of the debtor(s): _____	BIC: _____
Street name and number: _____	Account number (IBAN): _____
Postal code and city/town: _____	Date, location and signature: _____
Type of Payment: <input type="checkbox"/> recurrent or <input type="checkbox"/> one-off	

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