

UBS Implementation Guidelines

DFÜ Agreement of Deutsche
Kreditwirtschaft for Payment Status Report

pain.002.001.03 - DK Version 3.3



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1. Payment Status Report

1.1 Scope of application of this document

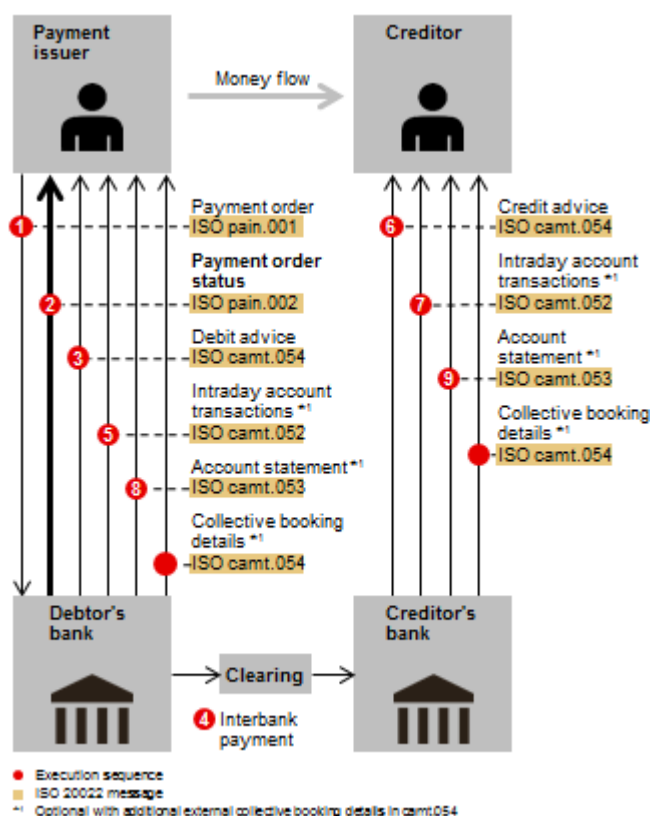
This brochure is designed to inform you about technical aspects of using the credit transfer message pain.002 at UBS. The document is valid within the following scope of application:

Characteristics	Scope of application
Use of message	DFÜ Agreement of Deutsche Kreditwirtschaft (DK) for SEPA credit transfers and same-day urgent credit transfers
Product	Payment Status Report
Service	Payment order
Message type available to	Debtor
Recommendation	Deutsche Kreditwirtschaft (DK)
Schema	pain.002.001.03
Implementation Guide Version	3.3 – 11.04.2019
Valid as of	17.11.2019
Replaces old messages	na
Available through UBS electronic interfaces	For clients of UBS Europe SE <ul style="list-style-type: none"> • UBS KeyPort

1.2 Flow of messages in accordance with DFÜ

Agreement of Deutsche Kreditwirtschaft (DK)

The message standard recommended by Deutsche Kreditwirtschaft (DK), in the DFÜ Agreement Appendix 3, is based on the ISO 20022 Payments Standard. The message only contains orders which have been rejected prior to settlement by the financial institution of the payer. The chart below provides an overview of the flow of messages currently supported by UBS and shows the use of pain.002 in the context of the end-to-end message flow:



2. Technical specifications

2.1 UBS Implementation

The UBS Implementation Guidelines for Payment Status Report and – this document – contains technical specifications and instructions for the technical and business implementation of Payment Status Report pain.002 message in accordance with the DFÜ Agreement of the Deutsche Kreditwirtschaft (DK) (see section 2.2.3) and consequently also the ISO 20022 Payments Standard.

All Payment Status Report messages transmitted from UBS comply with ISO 20022 Payments Standard, DFÜ Agreement of Deutsche Kreditwirtschaft (DK) and UBS Implementation as outlined in this document.

The diagram beside shows the interaction of the ISO 20022 Payments Standard, DFÜ Agreement of Deutsche Kreditwirtschaft (DK) and UBS Implementation with a link to the respective rules and guidelines that must be adhered to.

2.2 Structure of pain.002 message

The pain.002 XML message is essentially structured as follows:

- **A-Level:** message level, "Group Header". This block must occur exactly once.
- **B-Level:** information about the original message level, "Original Group Information And Status". This block must be present exactly once.
- **C-Level:** Information about the original order information, "Original Payment Information And Status". This block can be present up to "n" times.
- **D-Level:** Information about the original transactions, "Transaction Information And Status". This block can be present up to "n" times.

ISO 20022 Payments Standard

http://www.iso20022.org/payments_messages.page

DFÜ Agreement of Deutsche Kreditwirtschaft (DK)

<http://www.ebics.de/index.php?id=77>

UBS Implementation

<https://www.ubs.com/iso20022>

2.3 Explanation of statuses used in this chapter

The following statuses (information about usage) are permitted for individual XML elements according the DFÜ Agreement of Deutsche Kreditwirtschaft (DK) (Implementation Guidelines V3.3) 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
A	Document +CstmrPmtStsRpt Cardinality: 1..1 Status: M	ISO Name: Customer Payment Status Report V03 XML Name: CstmrPmtStsRpt ISO Definition: The CustomerPaymentStatusReport message is sent by an instructed agent to the payment initiator. It is used to inform this party about the positive or negative status of an instruction (either single, group or file). It is also used to report on a pending instruction.
A	Document +CstmrPmtStsRpt ++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 status report message.
A	Document +CstmrPmtStsRpt ++GrpHdr +++MsgId ISO Index: 1.1 Cardinality: 1..1 Status: M	ISO Name: Message Identification XML Name: MsgId ISO Definition: 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 'Messageldentification' is unique per instructed party for a pre-agreed period. UBS Example: <MsgId>Message-ID-47123</MsgId>
A	Document +CstmrPmtStsRpt ++GrpHdr +++CreDtTm ISO Index: 1.2 Cardinality: 1..1 Status: M	ISO Name: Creation Date Time XML Name: CreDtTm ISO Definition: Date and time at which the message was created. UBS Example: <CreDtTm>2016-08-10T08:27:39.519Z</CreDtTm>
A	Document +CstmrPmtStsRpt ++GrpHdr +++DbtrAgt ISO Index: 1.5 Cardinality: 0..1 Status: O	ISO Name: Debtor Agent XML Name: DbtrAgt ISO Definition: Financial institution servicing an account for the debtor. EPC-DK-Rules: To be used in case of SCT. UBS Example: <DbtrAgt> <FinInstnId> <BIC>SMHBDEFFXXX</BIC> </FinInstnId> </DbtrAgt>
A	Document +CstmrPmtStsRpt ++GrpHdr +++DbtrAgt ++++FinInstnId 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.
A	Document +CstmrPmtStsRpt ++GrpHdr +++DbtrAgt ++++FinInstnId +++++BIC Cardinality: 1..1 Status: M	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)". EPC-DK-Rules: Must be allocated using valid BIC This can be either 8 or 11 characters long. BIC of the financial institution of the creditor UBS Example: <BIC>SMHBDEFFXXX</BIC>
A	Document +CstmrPmtStsRpt ++GrpHdr +++CdtrAgt	ISO Name: Creditor Agent XML Name: CdtrAgt ISO Definition: Financial institution servicing an account for the creditor. EPC-DK-Rules: To be used in case of SDD.

Level	XML Element	Definition
	ISO Index: 1.6 Cardinality: 0..1 Status: O	
A	Document +CstmrPmtStsRpt ++GrpHdr +++CdtrAgt ++++FinInstnId 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.
A	Document +CstmrPmtStsRpt ++GrpHdr +++CdtrAgt ++++FinInstnId +++++BIC Cardinality: 1..1 Status: M	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)". EPC-DK-Rules: Must be allocated using valid BIC. This can be either 8 or 11 characters long. BIC of the financial institution of the creditor
B	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts ISO Index: 2.0 Cardinality: 1..1 Status: M	ISO Name: Original Group Information And Status XML Name: OrgnlGrplnfAndSts ISO Definition: Original group information concerning the group of transactions, to which the status report message refers to.
B	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++OrgnlMsgId ISO Index: 2.1 Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: Original Message Identification XML Name: OrgnlMsgId ISO Definition: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message. EPC-DK-Rules: To be allocated by German financial institutions. UBS Example: <OrgnlMsgId>UXC07120000002-1</OrgnlMsgId>
B	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++OrgnlMsgNmId ISO Index: 2.2 Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: Original Message Name Identification XML Name: OrgnlMsgNmId ISO Definition: Specifies the original message name identifier to which the message refers. EPC-DK-Rules: To be allocated with pain.008 or pain.001 (without variant and version number) UBS Example: <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
B	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++OrgnlNbOfTxS Cardinality: 0..1 Status: O	ISO Name: Original Number Of Transactions XML Name: OrgnlNbOfTxS ISO Definition: Number of individual transactions contained in the original message. UBS Example: <OrgnlNbOfTxS>1</OrgnlNbOfTxS>
B	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++OrgnlCtrlSum Cardinality: 0..1 Status: O	ISO Name: Original Control Sum XML Name: OrgnlCtrlSum ISO Definition: Total of all individual amounts included in the original message, irrespective of currencies. EPC-DK-Rules: 2 is the maximum number of decimal digits allowed.
B	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++GrpSts ISO Index: 2.6	ISO Name: Group Status XML Name: GrpSts ISO Definition: Specifies the status of a group of transactions. EPC-DK-Rules: Applicable codes see chapter 2.2.3.11. The DK-rule for allocating a status on this respectively the other two levels is described there, too.

Level	XML Element	Definition
	Cardinality: 0..1 Status: O	UBS Example: <GrpSts>RJCT</GrpSts>
B	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++StsRsnlnf ISO Index: 2.7 Cardinality: 0..unbounded Status: O	ISO Name: Status Reason Information XML Name: StsRsnlnf ISO Definition: Set of elements used to provide detailed information on the status reason. EPC-DK-Rules: This element group can be allocated, if the status on this level has been allocated with RJCT or PNDG. UBS Notes: UBS provides only Status "RJCT".
B	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++StsRsnlnf ++++Orgtr ISO Index: 2.8 Cardinality: 0..1 Status: O	ISO Name: Originator XML Name: Orgtr ISO Definition: Party that issues the status. EPC-DK-Rules: Limited to BIC to identify the ZDL or CSM originating the status or Name to indicate the CSM when it has no BIC
B	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++StsRsnlnf ++++Orgtr +++++Nm ISO Index: 2.8 Cardinality: 1..1 Status: M Length: 1 ..70	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. EPC-DK-Rules: Name ist restricted to 70 characters
B	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++StsRsnlnf ++++Orgtr +++++Id ISO Index: 2.8 Cardinality: 1..1 Status: M	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party.
B	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++StsRsnlnf ++++Orgtr +++++Id +++++Orgld ISO Index: 2.8 Cardinality: 1..1 Status: M	ISO Name: Organisation Identification XML Name: Orgld ISO Definition: Unique and unambiguous way to identify an organisation.
B	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++StsRsnlnf ++++Orgtr +++++Id +++++Orgld +++++BICorBEI ISO Index: 2.8 Cardinality: 1..1 Status: M	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 identifier code (BIC)". EPC-DK-Rules: Must be allocated using valid BIC This can be either 8 or 11 characters long.
B	Document +CstmrPmtStsRpt	ISO Name: Reason XML Name: Rsn

Level	XML Element	Definition
	++OrgnlGrplnfAndSts +++StsRsnlnf ++++Rsn ISO Index: 2.9 Cardinality: 0..1 Status: O	ISO Definition: Specifies the reason for the status report.
B	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++StsRsnlnf ++++Rsn +++++Cd ISO Index: 2.10 Cardinality: 1..1 Status: M Length: 1 ..4	ISO Name: Code XML Name: Cd ISO Definition: Reason for the status, as published in an external reason code list. EPC-DK-Rules: Basically every code from the external code list is valid, for details see chapter 2.2.3.11. UBS Example: <pre><StsRsnlnf> <Rsn> <Cd>FF01</Cd> </Rsn> </StsRsnlnf></pre>
	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++StsRsnlnf ++++AddtlInf ISO Index: 2.12 Cardinality: 0..3 Status: O Length: 1 ..105	ISO Name: AdditionalInformation XML Name: AddtlInf ISO Definition: Textual information on the status reason EPC-DK-Rules: In case of a us-age of this field there always has to be given a description of the reason code in the first occurrence (text according to chapter 2.2.3.11)
	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++NbOfTxPerSts Cardinality: 0..unbounded Status: O	ISO Name: XML Name: NbOfTxPerSts ISO Definition: EPC-DK-Rules: An allocation is not recommended here (on file level).
	Document +CstmrPmtStsRpt ++OrgnlGrplnfAndSts +++NbOfTxPerSts ++++DtldCtrlSum Cardinality: 0..1 Status: O	ISO Name: DetailedControlSum XML Name: DtldCtrlSum ISO Definition: EPC-DK-Rules: An allocation is not recommended
C	Document +CstmrPmtStsRpt ++OrgnlPmtlnfAndSts ISO Index: 3.0 Cardinality: 0..unbounded Status: O	ISO Name: Original Payment Information And Status XML Name: OrgnlPmtlnfAndSts ISO Definition: Information concerning the original payment information, to which the status report message refers.
C	Document +CstmrPmtStsRpt ++OrgnlPmtlnfAndSts +++OrgnlCtrlSum Cardinality: 0..1 Status: O	ISO Name: Original Control Sum XML Name: OrgnlCtrlSum ISO Definition: Total of all individual amounts included in the original payment information group, irrespective of currencies. EPC-DK-Rules: 2 is the maximum number of decimal digits allowed.
C	Document +CstmrPmtStsRpt ++OrgnlPmtlnfAndSts +++PmtlnfSts ISO Index: 3.4 Cardinality: 0..1 Status: O	ISO Name: Payment Information Status XML Name: PmtlnfSts ISO Definition: Specifies the status of the payment information group. EPC-DK-Rules: For valid codes see chapter 2.2.3.11. Allo-cating a status on this or the other two levels is also de-scribed in this chapter (DK-rules).

Level	XML Element	Definition
C	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++StsRsnInf ISO Index: 3.5 Cardinality: 0..unbounded Status: 0	ISO Name: Status Reason Information XML Name: StsRsnInf ISO Definition: Set of elements used to provide detailed information on the status reason. EPC-DK-Rules: This element group has to be allocated, if the status on this level has been allocated with RJCT or ACWC. UBS Notes: UBS provides only Status "RJCT".
	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++NbOfTxPerSts Cardinality: 0..unbounded Status: 0	ISO Name: NumberOfTransactionsPerStatus XML Name: NbOfTxPerSts ISO Definition: EPC-DK-Rules: On this level (payment information block) this block can only be used, if the Payment Information Status has been allocated with PART
	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++NbOfTxPerSts ++++DtldCtrlSum Cardinality: 0..1 Status: 0	ISO Name: DetailedControlSum XML Name: DtldCtrlSum ISO Definition: EPC-DK-Rules: An allocation is not recommended.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ISO Index: 3.15 Cardinality: 0..unbounded Status: 0	ISO Name: Transaction Information And Status XML Name: TxInfAndSts ISO Definition: Set of elements used to provide information on the original transactions to which the status report message refers. EPC-DK-Rules: Please refer to annotation in chapter 2.1.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlEndToEndId ISO Index: 3.18 Cardinality: 0..1 Status: 0 Length: 1 ..35	ISO Name: Original End To End Identification XML Name: OrgnlEndToEndId ISO Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. EPC-DK-Rules: If this field is allocated, it is to be used with the EndToEndID of the original transaction.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++TxSts ISO Index: 3.19 Cardinality: 0..1 Status: 0	ISO Name: Transaction Status XML Name: TxSts ISO Definition: Specifies the status of a transaction, in a coded form. EPC-DK-Rules: For valid codes see chapter 2.2.3.11. Allocating a status on this or the other two levels is also described in this chapter (DK-rules)
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++StsRsnInf ISO Index: 3.20 Cardinality: 0..unbounded Status: 0	ISO Name: Status Reason Information XML Name: StsRsnInf ISO Definition: Set of elements used to provide detailed information on the status reason. EPC-DK-Rules: This element group has to be allocated, if the status on this level has been allocated with RJCT or ACWC UBS Notes: UBS provides only Status "RJCT".
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef	ISO Name: Original Transaction Reference XML Name: OrgnlTxRef ISO Definition: Set of key elements used to identify the original transaction that is being referred to. EPC-DK-Rules: For the status RJCT the mes-sage elements under OriginalTransactionReference must be allocated with

Level	XML Element	Definition
	ISO Index: 3.32 Cardinality: 0..1 Status: O	the same value as the message elements of the original instruction, as defined within the following elements. For all other status codes this element group is optional.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++Amt ISO Index: 3.34 Cardinality: 0..1 Status: O	ISO Name: Amount XML Name: Amt 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.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++Amt ++++++InstdAmt 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. EPC-DK-Rules: To be allocated with an amount of money including currency code for EUR The decimal separator is a period.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++ReqdColltnDt ISO Index: 3.40 Cardinality: 0..1 Status: O	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. EPC-DK-Rules: Choice: Only permissible in case of SDD.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++ReqdExctnDt ISO Index: 3.41 Cardinality: 0..1 Status: O	ISO Name: Requested Execution Date XML Name: ReqdExctnDt ISO Definition: 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. EPC-DK-Rules: Choice: Only permissible in case of SCT.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++CdtrSchmeld ISO Index: 3.42 Cardinality: 0..1 Status: O	ISO Name: Creditor Scheme Identification XML Name: CdtrSchmeld ISO Definition: Credit party that signs the mandate. EPC-DK-Rules: Only permissible in case of SDD R-transactions
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++CdtrSchmeld +++++Id Cardinality: 1..1 Status: M	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a party.

Level	XML Element	Definition
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++CdtrSchmeld ++++++ld +++++++Prvtld Cardinality: 1..1 Status: M	ISO Name: Private Identification XML Name: Prvtld ISO Definition: Unique and unambiguous identification of a person, eg, passport.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++CdtrSchmeld ++++++ld +++++++Prvtld +++++++Othr Cardinality: 1..1 Status: M	ISO Name: Other XML Name: Othr ISO Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++CdtrSchmeld ++++++ld +++++++Prvtld +++++++Othr +++++++ld Cardinality: 1..1 Status: M	ISO Name: Identification XML Name: Id ISO Definition: Unique and unambiguous identification of a person. EPC-DK-Rules: The Creditor Identifier is to be allocated to this field (refer to chapter 2.2.2)
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++CdtrSchmeld ++++++ld +++++++Prvtld +++++++Othr +++++++SchmeNm Cardinality: 1..1 Status: M	ISO Name: Scheme Name XML Name: SchmeNm ISO Definition: Name of the identification scheme.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++CdtrSchmeld ++++++ld +++++++Prvtld +++++++Othr +++++++SchmeNm +++++++Prtry Cardinality: 1..1 Status: M	ISO Name: Proprietary XML Name: Prtry ISO Definition: Name of the identification scheme, in a free text form. EPC-DK-Rules: SEPA must be allocated to this field.
D	Document +CstmrPmtStsRpt	ISO Name: Payment Type Information XML Name: PmtTplnf

Level	XML Element	Definition
	++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++PmtTplnf ISO Index: 3.55 Cardinality: 0..1 Status: O	ISO Definition: Set of elements used to further specify the type of transaction.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++PmtTplnf ++++++InstrPrty Cardinality: 0..1 Status: O	ISO Name: Instruction Priority XML Name: InstrPrty ISO Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. EPC-DK-Rules: Only to be allocated if SCT is given.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++PmtTplnf ++++++SvcLvl Cardinality: 0..1 Status: O	ISO Name: Service Level XML Name: SvcLvl ISO Definition: Agreement under which or rules under which the transaction should be processed.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++PmtTplnf ++++++SvcLvl ++++++Cd 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. EPC-DK-Rules: Only code SEPA of the external code list is allowed.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++PmtTplnf ++++++LclInstrm Cardinality: 0..1 Status: O	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. EPC-DK-Rules: Only to be allocated if SDD is given.
	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++PmtTplnf ++++++LclInstrm ++++++Cd Cardinality: 1..1 Status: M Length: 1 ..35	ISO Name: Code XML Name: Cd ISO Definition: Specifies the local instrument, as published in an external local instrument code list. EPC-DK-Rules: Contains CORE (SEPA core direct debit), or B2B (SEPA B2B direct debit)
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts	ISO Name: Sequence Type XML Name: SeqTp ISO Definition: Identifies the direct debit sequence, such as first,

Level	XML Element	Definition
	+++TxInfAndSts ++++OrgnlTxRef +++++PmtTpInf ++++++SeqTp Cardinality: 0..1 Status: O	EPC-DK-Rules: recurrent, final or one-off. Only to be allocated if SDD is given. Permitted values: FRST, OOFF, RCUR, FNAL
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++PmtMtd ISO Index: 3.68 Cardinality: 0..1 Status: O	ISO Name: Payment Method XML Name: PmtMtd ISO Definition: Specifies the means of payment that will be used to move the amount of money. EPC-DK-Rules: Valid codes: DD (SDD) and TRF (SCT)
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++MndtRltdInf ISO Index: 3.69 Cardinality: 0..1 Status: O	ISO Name: Mandate Related Information XML Name: MndtRltdInf ISO Definition: Set of elements used to provide further details of the mandate signed between the creditor and the debtor. EPC-DK-Rules: Only permissible in case of SDD.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++MndtRltdInf ++++++AmdmntInfDtls Cardinality: 0..1 Status: O	ISO Name: Amendment Information Details XML Name: AmdmntInfDtls ISO Definition: List of mandate elements that have been modified. EPC-DK-Rules: Is to be allocated if <AmdmntInd> equals TRUE.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++MndtRltdInf ++++++ElctrncSgntr Cardinality: 0..1 Status: O Length: 1 .. 1025	ISO Name: Electronic Signature XML Name: ElctrncSgntr ISO Definition: Additional security provisions, such as a digital signature, as provided by the debtor. EPC-DK-Rules: Is not to be used in case of paperbased mandates.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++RmtInf ISO Index: 3.88 Cardinality: 0..1 Status: O	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.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++RmtInf ++++++Ustrd ISO Index: 3.88 Cardinality: 0..1 Status: O	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.

Level	XML Element	Definition
	<p>Cardinality: 1..1 Status: M Length: 1 .. 140</p>	<p>EPC-DK-Rules: The use of the unstructured remittance information is recommended. It may carry structured remittance information, as agreed between the Creditor and the Debtor.</p>
D	<p>Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++RmtInf ++++++Strd</p> <p>Cardinality: 1..1 Status: M</p>	<p>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.</p>
D	<p>Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++RmtInf ++++++Strd ++++++CdtrRefInf</p> <p>Cardinality: 0..1 Status: O</p>	<p>ISO Name: Creditor Reference Information XML Name: CdtrRefInf ISO Definition: Reference information provided by the creditor to allow the identification of the underlying documents.</p>
D	<p>Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++RmtInf ++++++Strd ++++++CdtrRefInf ++++++Tp</p> <p>Cardinality: 0..1 Status: O</p>	<p>ISO Name: Type XML Name: Tp ISO Definition: Specifies the type of creditor reference.</p>
D	<p>Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++RmtInf ++++++Strd ++++++CdtrRefInf ++++++Tp ++++++CdOrPrtry</p> <p>Cardinality: 1..1 Status: M</p>	<p>ISO Name: Code Or Proprietary XML Name: CdOrPrtry ISO Definition: Coded or proprietary format creditor reference type.</p>
D	<p>Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++RmtInf ++++++Strd ++++++CdtrRefInf ++++++Tp ++++++CdOrPrtry ++++++Cd</p> <p>Cardinality: 1..1 Status: M</p>	<p>ISO Name: Code XML Name: Cd ISO Definition: Type of creditor reference, in a coded form. EPC-DK-Rules: Only the code SCOR is allowed.</p>
D	<p>Document</p>	<p>ISO Name: Ultimate Debtor</p>

Level	XML Element	Definition
	+CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++UltmtDbtr ISO Index: 3.120 Cardinality: 0..1 Status: 0	XML Name: UltmtDbtr ISO Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++UltmtDbtr +++++Nm Cardinality: 0..1 Status: 0 Length: 1 ..70	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. EPC-DK-Rules: Name is restricted to 70 characters
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++Dbtr ISO Index: 3.121 Cardinality: 0..1 Status: 0	ISO Name: Debtor XML Name: Dbtr ISO Definition: Party that owes an amount of money to the (ultimate) creditor.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++Dbtr +++++Nm Cardinality: 0..1 Status: 0 Length: 1 ..70	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. EPC-DK-Rules: Name is restricted to 70 characters
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++Dbtr +++++PstlAdr Cardinality: 0..1 Status: 0	ISO Name: Postal Address XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++Dbtr +++++PstlAdr +++++Ctry Cardinality: 0..1 Status: 0	ISO Name: Country XML Name: Ctry ISO Definition: Nation with its own government. EPC-DK-Rules: Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE for Deutschland (Germany).
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts	ISO Name: Debtor Account XML Name: DbtrAcct ISO Definition: Unambiguous identification of the account of the

Level	XML Element	Definition
	+++TxInfAndSts ++++OrgnITxRef +++++DbtrAcct ISO Index: 3.122 Cardinality: 0..1 Status: O	debtor to which a debit entry will be made as a result of the transaction.
D	Document +CstmrPmtStsRpt ++OrgnPmtInfAndSts +++TxInfAndSts ++++OrgnITxRef +++++DbtrAcct ++++++Id 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.
D	Document +CstmrPmtStsRpt ++OrgnPmtInfAndSts +++TxInfAndSts ++++OrgnITxRef +++++DbtrAcct ++++++Id ++++++IBAN Cardinality: 1..1 Status: M	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. EPC-DK-Rules: To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters.
D	Document +CstmrPmtStsRpt ++OrgnPmtInfAndSts +++TxInfAndSts ++++OrgnITxRef +++++DbtrAgt ISO Index: 3.123 Cardinality: 0..1 Status: O	ISO Name: Debtor Agent XML Name: DbtrAgt ISO Definition: Financial institution servicing an account for the debtor.
D	Document +CstmrPmtStsRpt ++OrgnPmtInfAndSts +++TxInfAndSts ++++OrgnITxRef +++++DbtrAgt ++++++FinInstnId 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.
D	Document +CstmrPmtStsRpt ++OrgnPmtInfAndSts +++TxInfAndSts ++++OrgnITxRef +++++DbtrAgt ++++++FinInstnId ++++++BIC Cardinality: 1..1 Status: M	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)". EPC-DK-Rules: If the element is used it must be allocated using valid BIC. This can be either 8 or 11 characters long.
D	Document +CstmrPmtStsRpt ++OrgnPmtInfAndSts +++TxInfAndSts	ISO Name: Creditor Agent XML Name: CdtrAgt ISO Definition: Financial institution servicing an account for the creditor.

Level	XML Element	Definition
	<p>++++OrgnlTxRef +++++CdtrAgt</p> <p>ISO Index: 3.125 Cardinality: 0..1 Status: O</p>	
D	<p>Document +CstmrPmtStsRpt ++OrgnlPmtlnfAndSts +++TxlnfAndSts ++++OrgnlTxRef +++++CdtrAgt ++++++FinInstnld</p> <p>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.</p>
D	<p>Document +CstmrPmtStsRpt ++OrgnlPmtlnfAndSts +++TxlnfAndSts ++++OrgnlTxRef +++++CdtrAgt ++++++FinInstnld ++++++BIC</p> <p>Cardinality: 1..1 Status: M</p>	<p>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)". EPC-DK-Rules: If the element is used it must be allocated using valid BIC This can be either 8 or 11 characters long.</p>
D	<p>Document +CstmrPmtStsRpt ++OrgnlPmtlnfAndSts +++TxlnfAndSts ++++OrgnlTxRef +++++Cdtr</p> <p>ISO Index: 3.127 Cardinality: 0..1 Status: O</p>	<p>ISO Name: Creditor XML Name: Cdtr ISO Definition: Party to which an amount of money is due.</p>
D	<p>Document +CstmrPmtStsRpt ++OrgnlPmtlnfAndSts +++TxlnfAndSts ++++OrgnlTxRef +++++Cdtr ++++++Nm</p> <p>Cardinality: 0..1 Status: O Length: 1 ..70</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. EPC-DK-Rules: Name is restricted to 70 characters</p>
D	<p>Document +CstmrPmtStsRpt ++OrgnlPmtlnfAndSts +++TxlnfAndSts ++++OrgnlTxRef +++++Cdtr ++++++PstlAdr</p> <p>Cardinality: 0..1 Status: O</p>	<p>ISO Name: Postal Address XML Name: PstlAdr ISO Definition: Information that locates and identifies a specific address, as defined by postal services.</p>
D	<p>Document +CstmrPmtStsRpt ++OrgnlPmtlnfAndSts +++TxlnfAndSts ++++OrgnlTxRef +++++Cdtr ++++++PstlAdr</p>	<p>ISO Name: Country XML Name: Ctry ISO Definition: Nation with its own government. EPC-DK-Rules: Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE for Deutschland (Germany).</p>

Level	XML Element	Definition
	+++++++Ctry Cardinality: 0..1 Status: O	
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++CdtrAcct ISO Index: 3.128 Cardinality: 0..1 Status: O	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.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++CdtrAcct +++++Id 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.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++CdtrAcct +++++Id +++++IBAN Cardinality: 1..1 Status: M	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. EPC-DK-Rules: To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++UltmtCdtr ISO Index: 3.129 Cardinality: 0..1 Status: O	ISO Name: Ultimate Creditor XML Name: UltmtCdtr ISO Definition: Ultimate party to which an amount of money is due.
D	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++UltmtCdtr +++++Nm Cardinality: 0..1 Status: O Length: 1 ..70	ISO Name: Name XML Name: Nm ISO Definition: Name by which a party is known and which is usually used to identify that party. EPC-DK-Rules: Name is restricted to 70 characters

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