

Exchange of Hal E-Bank documents in the ISO SEPA XML format - rejected SDD orders - pain.002.001.03

History of document changes			
Version	Status / Changes	Date	Author
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1 Introduction

1.1 About document

The purpose of this document is to present the structure of file on rejected SDD orders, which the debtor's banks conveys to the creditor's bank and the latter to the creditor. Based on data from this file, the creditor obtains information on not executed SDD orders and reason for rejection.

In continuation, we provide the structure description for file of rejected SDD orders in the ISO UNIFI structure, which is compliant with the pain.002.001.03 standard, but in narrower selection, as allowed by the ISO UNIFI standard or the SEPA rules (Implementation guidelines).

1.2 Terminology and abbreviations

SDD ... SEPA Direct Debit

1.3 Reference documentation

- UNIFI (ISO 20022) Payments Standards - Initiation with descriptions of the XML schemes:
 - CustomerPaymentStatus ReportV03 (pain.002.001.03)

2 General description of the XML file structure

Due to very general nature of the ISO 20022 schemes, in the description of the XML structures only the elements, which are mandatory according to the ISO 20022 structures are stated, while among non-mandatory elements only the data relevant for Hal E-Bank are stated.

The description of the XML structure of documents itself is stated in the format used in the ISO 20022 documentation. The following columns are stated:

- »ISO Index«, containing the ISO reference number referring to where the given XML element is described in the ISO documents,
- »ISO Message Item«, containing an element's ISO markup,
- »ISO XML Tag«, containing an element's ISO XML tag,
- »Number of appearances (Mult.)«, specifying the minimum and maximum number of appearances of each item,
- »ISO type (Represent./Type)«, specifying the ISO data type,
- »Use/meaning in Hal E-Bank«, specifying the function of the data inside Hal E-Bank. This column may also list Hal E-Bank- specifics requirements for providing data,
- The column indicating whether the information is mandatory for Hal E-Bank.

In XML structures, several meaningfully related data (fields) are organized into data groups (segments or XML building blocks). A data group is either mandatory or optional. If a data group is mandatory, the presence of fields of this data group may be mandatory or optional (can be a blank field), where at least one of the fields of this data group must be filled in also in case when all fields from this data group are optional. If a data group is optional, presence marker for field in the group applies only when at least one field in the data group is provided (not blank).

3 Rejected SDD order »CustomerPaymentStatusReportV03« (pain.002.001.03)

The Pain.002.001.03 file format for documents »CustomerPaymentStatusReportV03« is compliant with the pain.002.001.03 scheme and requires starting XML document tag item, data on document header, original information and status related to the overall file as well as data on individual rejected orders.

Starting XML document tag <CustomerPaymentStatusReportV03> marks the beginning of data.

GroupHeader (Table 1: Rejection of orders (pain.002.001.03) - document header (»GroupHeader«)) represents the document header.

Original Information and Status (Table 2: Rejection of orders (pain.002.001.03) - summary of rejected orders (»Original Information and Status«)) represents a summary of rejected orders.

Rejection of orders (pain.002.001.03) - data on rejected order (»Original Payment Information and Status«) (Table 3: Rejection of orders (pain.002.001.03) - data on rejected order (»Original Payment Information and Status«)) is summarized from the same documents as the other two.

Table 1: Rejection of orders (pain.002.001.03) - document header (»GroupHeader«)

ISO index	ISO message Item	ISO XML tag	Number of appearances (Mult.)	ISO type(Represent./Type)	Use/meaning in Hal E-Bank	*1
1.0.	+Group Header	<GrpHdr>	[1..1]		Marks the beginning of batch data.	M
1.1	++Message Identification	<MsgId>	[1..1]	Max35Text	A unique batch identifier. Hal E-Bank: Unique identification is created automatically during export of data based on current date and time.	M

¹ Obligation to state data in Hal E-Bank: M (data is mandatory), O (data is optional), M/O (data is mandatory or optional, depending on the type of document or stating/not stating other items).

1.2	++Creation Date Time	<CreDtTm>	[1..1]	ISO Date Time	Date and time of batch creating. Hal E-Bank: Date and time of data export is filled in.	M
1.6	++Creditor Agent	<CdtrAgt>	[0..1]	BranchAndFinancialInstitutionIdentification4	User's bank/ creditor's bank BIC code	O

Table 2: Rejection of orders (pain.002.001.03) - summary of rejected orders (»Original Information and Status«)

ISO index	ISO message item	ISO XML tag	Number of appearances (Mult.)	ISO type (Represent./Type)	Use/meaning in Hal E-Bank	M/O
2.0	+Original Group Information And Status	<OrgnlGrplnfAndStst>	[1..1]			M
2.1	++Original Message Identification	<OrgnlMsgld>	[1..1]	Text	Identification of user's original message. Hal E-Bank: Since data is not available, the field is filled in with »NOTPROVIDED«.	M
2.2	++Original Message Name Identification	<OrgnlMsgNmld>	[1..1]	Text	Type of user's original message. Hal E-Bank: Since data is not available, the field is filled in with »NOTPROVIDED«.	M

Table 3: Rejection of orders (pain.002.001.03) - data on rejected order (»Original Payment Information and Status«)

ISO index	ISO message item	XML element tag	Number of appearances (Mult.)	ISO type (Represent./Type)	Use/meaning in Hal E-Bank	M/O
3.0	+Original Payment Information And Status	<OrgnlPmtlnfAndStst>	[0..n]		Hal E-Bank: It is repeated for each rejected order.	
3.1	++Original Payment Information Identification	<OrgnlPmtlnfld>	[1..1]	Text	Identification of sender's original message. Hal E-Bank: Since data is not available, the field is filled in with »NOTPROVIDED«.	M
3.15	++Transaction Information And Status	<TxlnfAndStsts>	[0..n]		Hal E-Bank: It is repeated for each order.	M

3.16	+++Status Identification	<StsId>	[0..1]	Text	Debtor's bank reference. Hal E-Bank: If data is not available, the field is filled in with »NOTPROVIDED«.	M
3.17	+++Original Instruction Identification	<OrgnlInstrId>	[0..1]	Text	Hal E-Bank: Identifier of rejected order from E-Bank. Hal E-Bank: If data is not available, the value »NOTPROVIDED« is stated.	M
3.18	+++Original End To End Identification	<OrgnlEndToEndId>	[0..1]	Text	Creditor's reference. Hal E-Bank: If data is not available, the value »NOTPROVIDED« is stated.	M
3.19	+++ Transaction Status	<TxSts>	[0..1]	Code	Rule: »Group Status«, »Payment Information status« or »Transaction Status« must be stated with the »RJCT« code. Hal E-Bank: Always stated »RJCT« code.	M
3.20	+++Status Reason Information	<StsRsnInf>	[0..n]		Hal E-Bank: Always stated.	M
3.21	++++Originator	<Orgtr>	[0..1]	+-	Data on client which rejects order. Hal E-Bank: If data is not available, the value »NOT PROVIDED« shall be stated.	M
	+++++Name	<Nm>	[0..1]	Max70Text	Name of client which rejects order. Hal E-Bank: Always stated. If data is not available, the value »NOTPROVIDED« shall be stated.	M
3.22	++++Reason	<Rsn>	[0..1]		Reason for order rejection. Hal E-Bank: Always stated.	M
3.23	+++++Code	<Cd>	Or [1..1]	Code	From the range of ISO codes. Hal E-Bank: If data on rejection code is not available, instead of that field the field 3.24 »Proprietary« is filled in.	M/O

3.24	++++Proprietary	<Prtry>	Or [1..1]	Text	<p>Hal E-Bank: It is completed only if the data on rejection code is not available, according to the way of rejecting transaction:</p> <ul style="list-style-type: none"> • »RJCT« for common rejection • »CNCL« if a transaction has been canceled • »RTRN« for return • »RVRS« for reversal • »OTHR« in other cases. 	M/O
3.25	++++AdditionalInformation	<AddtlInf>	[0..3]	Max105Text	<p>Date of rejection and more detailed textual description of reason for rejection.</p> <p>First row: Date of rejection stated in the format /RjctDt/YYYY-MM-DD, where /RjctDt/ marks a row in which a rejection date is stated, YYYY is year, MM month and DD day of rejection (e.g. if the rejection date was 24 August 2012, the date will be completed as follows /RjctDt/2012-08-24). It is completed only if the rejection date is available.</p> <p>Second and third row or if rejection date doesn't exist first and second row: More detailed textual description of reason for rejection. It is completed only if the description of reason for rejection is available. Two appearances are allowed – in the first appearance, the first 105 characters of the description are filled in, while the remaining characters, if they exist, are filled into the other appearance.</p>	O
3.32	+++Original Transaction Reference	<OrgnlTxRef >	[0..1]		Data on reference order.	M
3.34	++++Amount	<Amt>	[0..1]		Marks the beginning of data for amount.	M

3.35	+++++InstructedAmount	<InstdAmt>	[0..1]		Order amount in EUR.	M
3.40	++++Requested Collection Date	<ReqdColltnDt>	[0..1]	Date Time	Requested order collection date.	M
3.42	++++Creditor Scheme Identification	<CdtrSchmeId>	[0..1]	+-	Marks a group of data on creditor's identification.	M
	+++++Identification	<Id>				M
	++++++PrivateIdentification	<PrvtId>				M
	+++++++Other	<Othr>				M
	+++++++Identification	<Id>			Creditor's Id. Creditor's identification. In SI, the agreed upon structure is the following: SIKKZZZZDDDDDDDD (SI-constant for SI, KK-control number, ZZZ-constant and DDDDDDDDD-tax number).	M
	+++++++SchemeName	<SchmeNm>				O
	+++++++Proprietary	<Prtry>			»SEPA« value.	O
3.55	++++ Payment Type Information	<PmtTpInf>	[0..1]		Marks the beginning of data on order type.	M
3.58	+++++Service level	<SvecLvl>	[0..1]	Code	Marks the beginning of data on service level.	M
3.59	+++++Code	<Cd>	Or [1..1]	Code	Code for service level from range of ISO codes. Hal E-Bank: Always »SEPA« value.	M
3.61	+++++Local Instrument	<LclInstrm>	[0..1]		Marks the beginning of data on type of scheme for direct debits.	M
3.62	+++++Code	<Cd>	Or [1..1]	Code	Type of scheme is stated according to range of ISO codes (CORE, B2B).	M

3.64	+++++Sequence Type	<SeqTp>	[0..1]	Code	From range of ISO codes (OOF-one-time, RCUR-recurring, FRST-first, FNAL-final).	O
3.65	+++++Category Purpose	<CtgyPurp>	[0..1]		Purpose category code.	O
3.66	+++++++Code	<Cd>	[1..1]	Code	Purpose category code from range of ISO codes.	O
3.69	++++Mandate Related Information	<MndtRltdInf>	[0..1]		Marks the beginning of data on mandate details.	M
3.70	+++++Mandate Identification	<MndtId>	[0..1]	Text	Mandate identification/reference.	M
3.71	+++++DateOfSignature	<DtOfSgntr>	[0..1]	DateTime	Date of mandate signature.	O
3.72	+++++AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator	Indicator which defines whether mandate has been changed or not. If mandate has been changed, it contains the value »true«.	O
3.73	+++++AmendmentInformationDetail	<AmdmntInfDtls>	[0..1]		Marks a group of original data on mandate prior to change.	O
3.74	+++++++OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Text	Reference of original mandate.	O
3.75	+++++++OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmId>	[0..1]	PartyIdentification32	Marks a group of original data on identification of creditor in the direct debit scheme.	O
3.88	++++Remittance Information	<RmtInf>	[0..1]		Purpose.	M
3.89	+++++Unstructured	<Ustrd>	[0..n]	Max140Text	Payment purpose in an unstructured format. Only one appearance allowed.	M
3.120	++++UltimateDebtor	<UltmtDbtr>	[0..1]	+-	Ultimate debtor's data.	O
	+++++Name	<Nm>	[1..1]	Max70Text	Ultimate debtor's name.	O
	+++++Identification	<Id>	[0..1]		Data on ultimate debtor's identification.	O
3.121	++++Debtor	<Dbtr>	[0..1]	+-	Debtor's data.	M
	+++++Name	<Nm>	[0..1]	Max70Text	Debtor's name.	M

	+++++PostalAddress	<PstlAdr>	[0..1]		Debtor's address data.	M
	+++++Country	<Ctry>	[0..1]		2-character ISO country denomination.	M
	+++++AddressLine	<AdrLine>	[0..2]	Max70Text	Hal E-Bank: Debtor's address stated in two rows. In the first row, street and house number must be stated, while in the second row town must be stated.	M
	+++++Identification	<Id>	[0..1]		Debtor's identification data.	O
3.122	++++Debtor Account	<DbtrAcct>	[0..1]	+-	Debtor's account in IBAN format.	M
	+++++Identification	<Id>	[1..1]			M
	+++++IBAN	<IBAN>	[1..1]	IBANIdentifier	Debtor's account in IBAN format.	M
3.123	++++Debtor Agent	<DbtrAgt>	[0..1]	+-	BIC code of debtor's bank.	M
	+++++FinancialInstitutionI dentification	<FinInstnId>	[1..1]			M
	+++++BIC	<BIC>	[0..1]		BIC code of debtor's bank.	M
3.125	++++Creditor Agent	<CdtrAgt>	[0..1]	+-	BIC code of creditor's bank.	M
	+++++FinancialInstitutionI dentification	<FinInstnId>	[1..1]			M
	+++++BIC	<BIC>	[0..1]		BIC code of creditor's bank.	M
3.127	++++Creditor	<Cdtr>	[0..1]	+-	Creditor's data.	M
	+++++Name	<Nm>	[0..1]	Max70Text	Creditor's name.	M
	+++++PostalAddress	<PstlAdr>	[0..1]		Creditor's address data.	M
	+++++Country	<Ctry>	[0..1]		2-character ISO country denomination.	M
	+++++AddressLine	<AdrLine>	[0..2]	Max70Text	Hal E-Bank: Creditor's address stated in two rows. In the first row, street and house number must be stated, while in the second row town must be stated.	M

	+++++Identification	<Id>			Marks a group of data on creditor's identification.	M
	++++++PrivateIdentification	<PrvtId>				M
	++++++Other	<Othr>				M
	+++++++Identification	<Id>			Creditor's ID. Creditor's identification. In SI, the agreed upon structure is the following: SIKKZZZDDDDDDDD (SI-constant for SI, KK-control number, ZZZ-constant and DDDDDDDDD-tax number).	M
	+++++++SchemeName	<SchmeNm>				O
	+++++++Proprietary	<Prtry>			»SEPA« value.	O
3.128	++++Creditor Account	<CdtrAcct>	[0..1]	+-	Marks a beginning of data for creditor's account in the IBAN format.	M
	+++++Identification	<Id>	[1..1]			M
	++++++IBAN	<IBAN>	[1..1]	IBANIdentifier	Creditor's account in the IBAN format.	M
3.129	++++UltimateCreditor	<UltmtCdtr>	[0..1]	+-	Ultimate creditor's data.	O
	+++++Name	<Nm>	[1..1]	Max70Text	Ultimate creditor's name.	O
	+++++Identification	<Id>	[0..1]		Ultimate creditor's identification data.	O

4 General rules at export

In case of export of XML rejected SDD orders, the documents are exported in »Hal E-Bank« XML structures, described in the previous chapter. The exported documents are always compliant with the ISO 20022 schemas. The data which are according to the ISO 20022 scheme optional and are also not relevant for Hal E-Bank (namely, they are not located in the description of XML structures for rejected SDD orders), will not be exported.

5 Example

The example of the XML file is prepared based on data evident from the prepared order »SEPA direct debit«, which is showed below:

Direktna obremenitev SEPA	
Status: ZAVRNJEN	
ID: 1AG5X82AFXN6JERG	
Pripravljen: 05.07.2012-14:48.39	
Prejet: 05.07.2012-14:54.39	
Prejemnik	
IBAN:	SI56 3300 0846 4683 166
BIC banke:	HAABSI22
Naziv:	EBB LJUBLJANA D.D. IZDAJATELJ
Naslov:	TRŽAŠKA 118
Kraj:	1000 LJUBLJANA
Država:	SLOVENIJA
ID prejemnika:	SI02ZZZ12345678
Soglasje za direktno obremenitev SEPA	
Ref. soglasja:	ref 123
Vrsta sheme:	<input type="checkbox"/> Core <input checked="" type="checkbox"/> B2B
Datum podpisa:	04.07.2012
Plačilo	
Znesek:	EUR 3.200,00
Datum plačila:	06.07.2012
Referenca prejemnika:	SI 05 1236-215698
Vrsta transakcije:	RCUR - Ponavljajoč nalog
Namen plačila (140 znakov):	STORITEV JUNIJ 2012
Plačnik	
IBAN:	SI56 0312 6100 0608 825
BIC banke:	SKBASI2X
Naziv:	VOŠČENKA D.D.
Naslov:	BRINOVA CESTA 3
Kraj:	1000 LJUBLJANA
Država:	SLOVENIJA
ID:	Pravna os. - davčna številka
Davčna št.:	12698745
Izdajatelj:	DURS
Komentar: obr. ver. 7	
Pripravil: Darja Brodnik	
<input type="button" value="Natisni"/> <input type="button" value="Potrdi"/> <input type="button" value="Izhod"/>	
<input type="button" value="Stran 1 od 2"/>	

Figure 1: SDD order - page 1

Direktna obremenitev SEPA	
Status: ZAVRNJEN ID: 1AG5X82AFXN6JERG Pripravljen: 05.07.2012-14:48.39 Prejet: 05.07.2012-14:54.39	
Prvotni podatki soglasja	
ID prvotnega prejemnika soglasja:	<input type="text"/>
Ref. prvotnega soglasja:	<input type="text"/>
Navodilo banki	
Koda namena:	<input type="text"/>
Koda kategorije namena:	<input type="text"/>
Nazivi	
Naziv upnika:	<input type="text"/>
Naziv dolžnika:	<input type="text"/>
Identifikatorji	
Prejemnik	Plačnik
ID prejemnika: <input type="text" value="SI02ZZZ12345678"/>	Tip ID: <input type="text" value="Pravna os. - davčna številka"/>
	Davčna št.: <input type="text" value="12698745"/>
	Izdajatelj: <input type="text" value="DURS"/>
Upnik	Dolžnik
Tip ID: <input type="text"/>	Tip ID: <input type="text"/>
Komentar: obr. ver. 7	
Pripravi: Darja Brodnik	
<input type="button" value="Natisni"/> <input type="button" value="Potrdi"/> <input type="button" value="Izhod"/>	
<input type="button" value="Stran 2 od 2"/>	

Figure 2: SDD order- Page 2

The SDD order was rejected already during sending to bank's server, as it wasn't submitted in accordance with the working hours for submission of SDD orders.

Content of XML file on rejected SDD order:

```

<?xml version="1.0" encoding="UTF-8" standalone="yes" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03
./pain.002.001.03.xsd">

  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>2012-08-17T09:55:58/5484</MsgId>
      <CreDtTm>2012-08-17T09:55:58</CreDtTm>
      <CdtrAgt>
        <FinInstnId>
          <BIC>HAABSI22</BIC>
        </FinInstnId>
      </CdtrAgt>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>NOTPROVIDED</OrgnlMsgId>
      <OrgnlMsgNmId>NOTPROVIDED</OrgnlMsgNmId>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>NOTPROVIDED</OrgnlPmtInfId>
      <TxInfAndSts>
        <StsId>NOTPROVIDED</StsId>
        <OrgnlInstrId>1AG5X82AFXN6JERG</OrgnlInstrId>
        <OrgnlEndToEndId>SI051236-215698</OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>
        <StsRsnInf>
          <Orgtr>
            <Nm>NOTPROVIDED</Nm>
          </Orgtr>
          <Rsn>
            <Cd>NARR</Cd>
          </Rsn>
          <AddtlInf>/RjctDt/2012-07-05</AddtlInf>
          <AddtlInf>Zavrnjeno: SEPA DD nalog 1AG5X82AFXN6JERG predložen prepozno! SEPA
B2B DD nalogi smejo biti predloženi 14</AddtlInf>
          <AddtlInf> do 5 dni pred datumom izvršitve.
        </AddtlInf>
      </TxInfAndSts>
    </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">3200.00</InstdAmt>
    </Amt>
  </OrgnlTxRef>

```



```
<ReqdColltnDt>2012-07-06</ReqdColltnDt>
<CdtrSchmeld>
  <Id>
    <PrvtId>
      <Othr>
        <Id>SI02ZZZ12345678</Id>
      </Othr>
    </PrvtId>
  </Id>
</CdtrSchmeld>
<PmtTplnf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>B2B</Cd>
  </LclInstrm>
  <SeqTp>RCUR</SeqTp>
</PmtTplnf>
<MndtRltdInf>
  <MndtId>ref 123</MndtId>
  <DtOfSgntr>2012-07-04</DtOfSgntr>
</MndtRltdInf>
<RmtInf>
  <Ustrd>STORITEV JUNIJ 2012</Ustrd>
</RmtInf>
<Dbtr>
  <Nm>VOŠČENKA D.D.</Nm>
  <PstlAdr>
    <Ctry>SI</Ctry>
    <AdrLine>BRINOVA CESTA 3</AdrLine>
    <AdrLine>1000 LJUBLJANA</AdrLine>
  </PstlAdr>
  <Id>
    <Orgld>
      <Othr>
        <Id>12698745</Id>
        <SchmeNm>
          <Cd>TXID</Cd>
        </SchmeNm>
        <Issr>DURS</Issr>
      </Othr>
    </Orgld>
  </Id>
</Dbtr>
<DbtrAcct>
```

```
<Id>
  <IBAN>SI56031261000608825</IBAN>
</Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>SKBAS12X</BIC>
  </FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BIC>HAABS122</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>EBB LJUBLJANA D.D. IZDAJATELJ</Nm>
  <PstlAdr>
    <Ctry>SI</Ctry>
    <AdrLine>TRŽAŠKA 118</AdrLine>
    <AdrLine>1000 LJUBLJANA</AdrLine>
  </PstlAdr>
  <Id>
    <PrvtId>
      <Othr>
        <Id>SI02ZZZ12345678</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>SI56330008464683166</Id>
    </Othr>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
```