



Bank Polski

PKO Bank Polski S.A.
pobočka zahraničnej
banky – Data import format
SEPA Direct Debit
(pain.008.001.02)

July 2020

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Type of import format of SDD orders in PKO Bank Polski S.A. pobočka zahraničnej banky

The type specified below is compliant with the EPC recommendation based on the ISO20022 XML format. Detailed description of the format is available at <https://www.europeanpaymentscouncil.eu>

The tables below contain pain.008.001.02 structures. Two file samples were presented at the end of the document. Sample No. 1 contains the standard, most-frequently used range of field, while Sample No. 2 presents data where both, optional and required fields are used.

Import of SDD pain.008.001.02 orders - format description and structure

Used notation:

Field format:

n = only numbers are permitted (0-9)

a = only upper case letters are permitted (A-Z)

x = permitted character

c = only upper case letters and numbers are permitted

d = decimal number

! = fixed length

{Or...Or} - the file may contain only one of the indicated elements

ISODate = YYYY-MM-DD

ISODateTime = YYYY-MM-DDThh:mm:ss

Permissible set of characters:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - : () . , + space

Field status (required):

M = mandatory field

O = optional field

C = conditional field

- = field not permitted

In the case of optional fields, it is assumed that tags may be omitted in the file but empty values for those tags cannot appear.

XML file should be saved in UTF-8 code

XML file should start with the following declaration:

```
<?xml version="1.0" encoding="UTF-8"?>
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02">
```

Message header

No.	Field name	ISO Reference	Or	XML tag	Message component	Level (Top)	Required ?	Description pain.008.001.02
1.	Root message			CstmrDrctDbtInitn	Message root	Top	M	
2.	Message header	1		GrpHdr	+Group Header	Top	M	
3.	Message identifier	1.1		MsgId	++Message Identification	1	M 35x	Unique message identifier Fields validated in terms of file duplicate.
4.	Date and time of creation	1.2		CreDtTm	++Creation Date Time	1	M ISODate Time	Date and time of message creation Example 2015-03-20T12:00:00
5.	Number of orders	1.6		NbOfTxs	++Number of Transactions	1	M 15n	Number of orders in a message. Validated field.
6.	Control sum	1.7		CtrlSum	++Control Sum	1	M 18nd	Total sum, value of all orders (e.g. 125.35) not taking into account currency. Validated field.
7.	Initiating party	1.8		InitgPty	++Initiating Party	1	M	
8.	Name	1.8		Nm	+++Name	2	O 70x	Initiating party name One line 70 characters

Information relating to payment pack (PaymentInformation)

No.	Field name	ISO Reference	Or	XML tag	Message component	Level (Top)	Required according to SEPA	Description pain.008.001.02
9.	Payment information	2		PmtInf	+Payment Information	Top	M	
10.	Payment information identification	2.1		PmtInfId	++Payment Information Identification	1	M 35x	Identifier of the pack that contains all orders for the same account number of the Recipient and payment date.
11.	Payment method:	2.2		PmtMtd	++Payment Method	1	M 2!a	Code "DD" (Direct Debit), fixed value, validated field
12.	Batch booking	2.3		BtchBkng	++Batch Booking	1	O	Only "False" value is permitted - single booking.
13.	Number of orders in a pack	2.4		NbOfTxs	++Number of Transactions	1	M 15n	Number of orders in one pack (within the PmtInf tag), validated field
14.	Pack control sum	2.5		CtrlSum	++Control Sum	1	M 18nd	Sum, value of orders in one pack (within the PmtInf tag), not taking into account the currency. Validated field.
15.	Information about payment type	2.6		PmtTpInf	++Payment Type Information	1	M	
16.	Service level	2.8		SvcLvl	+++Service Level	2	M	
17.	Code	2.9		Cd	++++Code	3	M 4!a	Code "SEPA", fixed value, validated field
18.	Local instrument	2.11		LclInstrm	+++Local Instrument	2	M	
19.	Code	2.12		Cd	++++Code	3	M 4c	Scheme code One value permissible - "CODE", "B2B", validated field
20.	Payment type	2.14		SeqTp	+++Sequence Type	2	M 4!a	Payment type One value permissible "OOF" - one off payment, "FRST" - first of many payments, "RCUR" - recurring payments of many payments, "FNAL" - final payment of many payments.
21.	Charge purpose category	2.15		CtgyPurp	+++Category Purpose	2	O	
22.	Code	2.16		Cd	++++Code	3	O 4!c	Code of the charge purpose category, only ISO 20022

								permissible from the ExternalCategoryPurpose1Code set.
23.	Payment date	2.18		ReqdColltnDt	++Requested Collection Date	1	M ISOData	Payment date in the format RRRR-MM-DD (YYYY-MM-DD). Applies to all transactions in payments.
24.	Payment recipient	2.19		Cdtr	++Creditor	1	M	
25.	Recipient Name	2.19		Nm	+++Name	2	M 70x	Recipient name, value filled based on the account owner name, one line 70 characters.
26.	Postal address	2.19		PstlAdr	+++Postal Address	2	O	
27.	Country	2.19		Ctry	++++Country	3	O 2!a	Two-letter country code of the Recipient compliant with ISO 3166-1 alpha 2, e.g. DE.
28.	Recipient's address	2.19		AdrLine	++++Address Line	3	O 70x	Recipient's address, only two repetitions. Value filled based on the account owner address. Two lines, 35 characters each.
29.	Recipient's account	2.2		CdtrAcct	++Creditor Account	1	M	
30.	Identifier	2.2		Id	+++Identification	2	M	
31.	Recipient account number	2.2		IBAN	++++IBAN	3	M 34c	Recipient account number in IBAN format
32.	Currency	2.2		Ccy	+++Currency	2	O 3!a	Currency in which the Recipient's account is maintained. Non-validated field, value provided for information purposes only.
33.	Agent (bank) of the Recipient	2.21		CdtrAgt	++Creditor Agent	1	M	
34.	Identifier of the financial institution	2.21		FinInstnl d	+++Financial Institution Identification	2	M	
35.	BIC of the Recipient's bank	2.21		BIC	++++BIC	3	O BIC 11c	BIC of the Recipient's bank, ignored value.
36.	End recipient	2.23		UltmtCdt r	++Ultimate Creditor	1	O	
37.	Name	2.23		Nm	+++Name	2	O 70x	Name of end Recipient - an associated party to the benefit of which a payment is made, one line 70 characters.
38.	Identifier	2.23		Id	+++Identification	2	O	
39.	Individual identifier	2.23		PrvtId	++++Private Identification	3	O	
40.	Date and place of birth	2.23	{O r	DtAndPl cOfBirth	+++++DateAndPl aceOfBirth	4	O	
41.	Date of birth	2.23		BirthDt	+++++BirthDate	5	O ISODate 10	End Recipient date of birth YYYY-MM-DD
43.	Place of birth	2.23		CityOfBir th	+++++CityOfBirt h	5	O 35x	End Recipient place of birth
44.	Country of birth	2.23		CtryOfBi rth	+++++CountryO fBirth	5	O 2!a	Two-letter country code of the end Recipient compliant with ISO 3166-1 alpha 2, e.g. DE.
45.	Other	2.23	Or }	Othr	+++++Other	4	O	
46.	Identifier	2.23		Id	+++++Identifica tion	5	O 35x	Unique and clear identifier of the end Recipient.
47.	Payment settlement	2.24		ChrgBr	++Charge Bearer	1	O 4!a	Payments settled according to arrangements made with the bank. Only "SLEV" value is permitted. Field validated if occurred.
48.	Identification of the	2.27		CdtrSch meld	++Creditor Scheme Identification	1	M	

	Recipient's scheme							
49.	Identifier	2.27		Id	+++Identification	2	M	
50.	Private identifier	2.27		PrvtId	++++Private Identification	3	M	
51.	Other	2.27		Othr	+++++Other	4	M	
52.	Identifier	2.27		Id	++++++Identifica tion	5	M 35x	Identified of the Recipient assigned by the applicable legal entity.
	Scheme name	2.27		SchmeNm	++++++SchemeN ame	5	O	
	Reserved information	2.27		Prtry	+++++++Propriet ary	6	O 4!a	Fixed value of "SEPA" (validation) supported field.

Information for a one-off payment

53.	Information about a one-off payment	2.28		DrctDbtTxInf	++Direct Debit Transaction Information	1	M	
54.	Payment identifier	2.29		PmtId	+++Payment Identification	2	M	
55.	Order identifier	2.3		InstrId	++++Instruction Identification	3	O 35x	Memorized order identifier used for identification between the client and the bank, if applicable, it must be unique at the context level. It is used for cancelling transactions.
56.	End identifier	2.31		EndToEndId	++++End to End Identification	3	M 35x	Customer's own references provided by the Recipient. As part of the SEPA DD pain.008 import, in the E2E ID <EndToEndId> tag and in the other formats in the payer's own references field (including the O / SK and O / CZ transborder), the payer's own references or specific symbols in the structure "/ VS [n10] / SS [n10] / KS [n4] ", where the values are transferred as separate fields, written with one string of characters preceded by a label in the form: / VS [n10] - variable symbol, / SS [n10] - specific symbol, / KS [n4] - constant symbol, in the case of lack of completion of any of the symbols, the label symbol is provided, e.g. "/ VS012345 / SS / KS0308 ". If it is missing, enter the value "NOTPROVIDED".
	Information about payment type	2.6		PmtTpInf	++Payment Type Information	3	M	
57.	Order amount	2.44		InstdAmt	+++Instructed Amount	2	M 12nd	Charge amount in EUR A user introducing an amount up to 12 numeric characters including two decimal places and a separator (period). The amount must be bigger than 0 and smaller/equal to 999999999.99. <InstAmt Ccy="EUR">amount </InstAmt>
58.	Payment settlement	2.45		ChrgBr	+++Charge Bearer	2	O 4!a	Fixed value "SLEV" - Payments settled according to arrangements made with the bank. Field validated if occurred.
59.	Direct debit transaction	2.46		DrctDbtTx	+++Direct Debit Transaction	2	M	
60.	Information relating to a consent	2.47		MndtRltdInf	++++Mandate Related Information	3	M	
61.	Consent identifier	2.48		MndtId	+++++Mandate Identification	4	M 35x	Unique consent reference.

62.	Date of signing	2.49		DtOfSgntr	++++Date of Signature	4	M ISODate	Date of signing the consent. YYYY-MM-DD
63.	Indicator of consent changes	2.5		AmdmntInd	++++Amendment Indicator	4	C	Permissible value: "True" or "False". If the consent was modified, indicate "True".
64.	Detailed information about consent modification	2.51		AmdmntInfDtls	++++Amendment Information Details	4	C	The field is required if "true" was indicated in the AmdmntInd tag. If "false" was indicated, the field cannot occur in the structure.
65.	Original identification of the consent	2.52		OrgnlMndtId	++++Original Mandate Identification	5	C 35x	Initial, original consent references. Field is mandatory in the case of changes in the (Mandate Identification) field. It us unused in other cases.
66.	Original identification of the Recipient's scheme	2.53		OrgnlCdrSchmId	++++Original Creditor Scheme Identification	5	C	
67.	Initial Recipient Name	2.53		Nm	++++Name	6	C 70x	Initial Recipient Name. Field is mandatory in the case of changes in the (Creditor Name) field. It us unused in other cases. One line 70 characters
68.	Identifier	2.53		Id	++++Identification	6	C	
69.	Private identifier	2.53		PrvtId	++++Private Identification	7	C	
70.	Other	2.53		Othr	++++Other	8	C	
71.	Identifier	2.53		Id	++++Identification	9	C 35x	Initial, original identifier of the Recipient. Field is mandatory in the case of changes in the (Creditor Scheme Identification) field. It us unused in other cases.
	Scheme name	2.53		SchmeNm	++++SchemeName	9	O	
	Reserved information	2.53		Prtry	++++Proprietary	10	O 4!a	Fixed value of "SEPA" (validation) supported field.
72.	Original account of the Payer	2.57		OrgnlDbtrAcct	++++Original Debtor Account	5	C	
73.	Identifier	2.57		Id	++++Identification	6	C	
74.	Payer account number	2.57	{ Or	IBAN	++++IBAN	7	C 34x	Initial, original bank account number of the Payer in IBAN format, field is filled out if a new account of the Payer is managed in the same bank. Field is mandatory in the case of changes in the (Debtor Account) field. It us unused in other cases.
75.	Other	2.57	Or }	Othr	++++Other	7	C	
76.	Identifier	2.57		Id	++++Identification	8	C	"SMNDA" code (Same Mandate New Debtor Agent). Field is mandatory in the case of changing the bank managing the account for changes in the (Debtor Account) field. It us unused in other cases.
77.	Original agent (bank) of the Payer	2.58		OrgnlDbtrAgt	++++Original Debtor Agent	5	C	
78.	Identifier of the financial institution	2.58		FinInstId	++++Financial Institution Identification	6	C	
79.	Payer bank's BIC	2.21		BIC	++++BIC	7	O BIC 11c	Payer bank's BIC, for the initial Payer's bank account number Do not fill out if the Original Debtor Account field was filled out with the "SMNDA" value.

	Electronic signature	2.62		ElctrcSgntr	++++Electronic Signature	4	O 1025	Contains information for data from the electronic signature, type of consent – electronic and reference of validations made by the debtor's bank. The field is not used in the case of a hard-copy consent. Field is not supported, value in the field is ignored.
	Identification of the Recipient's scheme	2.27		CdtrSchmeld	++Creditor Scheme Identification	3	M	
	End recipient	2.23		UltmtCdt r	++Ultimate Creditor	2	O	
80.	Agent (bank) of the Payer	2.7		DbtrAgt	+++Debtor Agent	2	M	
81.	Identifier of the financial institution	2.7		FinInstnl d	++++Financial Institution Identification	3	M	
82.	Payer bank's BIC	2.7		BIC	++++BIC	4	O BIC 11c	Payer bank's BIC, ignored value
83.	Payer	2.72		Dbtr	+++Debtor	2	M	
84.	Payer's name	2.72		Nm	++++Name	3	M 70x	Payer's name, one line 70 characters
85.	Postal address	2.72		PstlAdr	++++Postal Address	3	O	
86.	Country	2.72		Ctry	++++Country	4	O 2!a	Two-letter country code of the Payer compliant with ISO 3166-1 alpha-2, e.g. DE.
87.	Payer's address	2.72		AdrLine	++++Address Line	4	O 70x	Payer's address, two occurrences, two lines, 35 characters each are permitted.
88.	Payer identification code	2.72		Id	++++Identificatio n	3	O	
89.	Organization identification	2.72		Orgld	++++Organisati on Identification	4	O	
90.	Other	2.72		Othr	++++Other	5	O	
91.	Identifier	2.72		Id	+++++Identifica tion	6	O 35x	Payer's identifier.
92.	Payer's account	2.73		DbtrAcct	+++Debtor Account	2	M	
93.	Identifier	2.73		Id	++++Identificatio n	3	M	
94.	Payer account number	2.73		IBAN	++++IBAN	4	M 34c	Payer account number in IBAN format
95.	Final debtor	2.74		UltmtDbt r	+++Ultimate Debtor	2	O	
96.	Name	2.74		Nm	++++Name	3	O 70x	Name of the Party associated with the Payer (Name of the Debtor Reference Party). One line 70 characters
97.	Identifier	2.74		Id	++++Identificatio n	3	O	
98.	Individual identifier	2.74		PrvtId	++++Private Identification	4	O	
99.	Date and place of birth	2.74	{O r }	DtAndPl cOfBirth	+++++DateAndPl aceOfBirth	5	O	
100.	Date of birth	2.74		BirthDt	+++++BirthDate	6	O ISODate	Date of birth of the Party associated with the Payer YYYY-MM-DD
102.	City of birth	2.74		CityOfBir th	+++++CityOfBirt h	6	O 35x	City of birth of the Party associated with the Payer
103.	Country of birth	2.74		CtryOfBir th	+++++CountryO fBirth	6	O 2!a	Two-letter country code of the Party associated with the Payer compliant with ISO 3166-1 alpha-2, e.g. DE.
104.	Other	2.74	Or }	Othr	+++++Other	5	O	

105.	identifier	2.74		Id	+++++Identifica tion	6	O 35x	Unique and clear identifier of the end Party associated with the Payer
106.	Charge purpose	2.76		Purp	+++Purpose	2	O	
107.	Code	2.77		Cd	++++Code	3	O 4!c	Code of the charge purpose, only ISO 20022 permissible from the ExternalPurpose1Code set.
108.	Additional information	2.88		RmtInf	+++Remittance Information	2	M	
109.	Unstructured information	2.89		Ustrd	++++Unstructure d	3	O 140x	Additional information from the Recipient of the Payer. Only Unstructured is supported.

Example No. 1 standard range of fields pain.008.001.02.xml

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns1:Document xmlns:ns1="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02">
  <ns1:CstmrDrctObtInitn>
    <ns1:GrpHdr>
      <ns1:MsgId>34567746565545</ns1:MsgId>
      <ns1:CreDtTm>2019-09-18T19:42:55.300</ns1:CreDtTm>
      <ns1:NbOfTx>2</ns1:NbOfTx>
      <ns1:CtrlSum>246.07</ns1:CtrlSum>
      <ns1:InitgPty>
        <ns1:Nm>FIRMA SLOVAK</ns1:Nm>
      </ns1:InitgPty>
    </ns1:GrpHdr>
    <ns1:PmtInf>
      <ns1:PmtInflId>355565677rr34</ns1:PmtInflId>
      <ns1:PmtMtd>DD</ns1:PmtMtd>
      <ns1:BtchBookg>true</ns1:BtchBookg>
      <ns1:NbOfTx>2</ns1:NbOfTx>
      <ns1:CtrlSum>246.07</ns1:CtrlSum>
      <ns1:PmtTpInf>
        <ns1:SvcLvl>
          <ns1:Cd>SEPA</ns1:Cd>
        </ns1:SvcLvl>
        <ns1:LclInstrm>
          <ns1:Cd>CORE</ns1:Cd>
        </ns1:LclInstrm>
        <ns1:SeqTp>RCUR</ns1:SeqTp>
      </ns1:PmtTpInf>
      <ns1:ReqdColltnDt>2019-09-06</ns1:ReqdColltnDt>
      <ns1:Cdtr>
        <ns1:Nm>Słowacja</ns1:Nm>
        <ns1:PstlAdr>
          <ns1:Ctry>SK</ns1:Ctry>
          <ns1:AdrLine>address street</ns1:AdrLine>
        </ns1:PstlAdr>
      </ns1:Cdtr>
      <ns1:CdtrAcct>
        <ns1:Id>
          <ns1:IBAN>SK218450000000200000111</ns1:IBAN>
        </ns1:Id>
      </ns1:CdtrAcct>
    </ns1:PmtInf>
  </ns1:CstmrDrctObtInitn>
</ns1:Document>
```

```

        </ns1:Id>
    </ns1:CdtrAcct>
    <ns1:CdtrAgt>
        <ns1:FinInstnId>
            <ns1:BIC>BPKOSKB0XXX</ns1:BIC>
        </ns1:FinInstnId>
    </ns1:CdtrAgt>
    <ns1:ChrgBr>SLEV</ns1:ChrgBr>
    <ns1:CdtrSchmId>
        <ns1:Id>
            <ns1:PvtId>
                <ns1:Othr>
                    <ns1:Id>SK04ZZZ70000000001</ns1:Id>
                    <ns1:SchmeNm>
                        <ns1:Prtry>SEPA</ns1:Prtry>
                    </ns1:SchmeNm>
                </ns1:Othr>
            </ns1:PvtId>
        </ns1:Id>
    </ns1:CdtrSchmId>
    <ns1:DrctDbtTxInf>
        <ns1:PmtId>
            <ns1:InstrId>sepa d-ct debit ds. 1.1</ns1:InstrId>
            <ns1:EndToEndId>/VS012345/SS789/KS8450</ns1:EndToEndId>
        </ns1:PmtId>
        <ns1:InstdAmt Ccy="EUR">121.05</ns1:InstdAmt>
        <ns1:DrctDbtTx>
            <ns1:MndtRltdInf>
                <ns1:MndtId>ZEW.TEST.NOSTRO.C5</ns1:MndtId>
                <ns1:DtOfSgntr>2019-01-20</ns1:DtOfSgntr>
            </ns1:MndtRltdInf>
        </ns1:DrctDbtTx>
        <ns1:DbtrAgt>
            <ns1:FinInstnId/>
        </ns1:DbtrAgt>
        <ns1:Dbtr>
            <ns1:Nm>PLATNIKCOMMERZ</ns1:Nm>
            <ns1:PstlAdr>
                <ns1:Ctry>DE</ns1:Ctry>
                <ns1:AdrLine>WARSZAWA123</ns1:AdrLine>
            </ns1:PstlAdr>
        </ns1:Dbtr>
        <ns1:DbtrAcct>
            <ns1:Id>
                <ns1:IBAN>DE04500800000622222222</ns1:IBAN>
            </ns1:Id>
        </ns1:DbtrAcct>
        <ns1:RmtInf>
            <ns1:Ustrd>sepa DD 1211-26-SLOWAK-1</ns1:Ustrd>
        </ns1:RmtInf>
    </ns1:DrctDbtTxInf>

```

```

<ns1:DrctDbtTxInf>
  <ns1:PmtId>
    <ns1:InstrId>sepa d-ct debit ds. 1.2</ns1:InstrId>
    <ns1:EndToEndId>/VS01/SS/KS030978</ns1:EndToEndId>
  </ns1:PmtId>
  <ns1:InstdAmt Ccy="EUR">125.02</ns1:InstdAmt>
  <ns1:DrctDbtTx>
    <ns1:MndtRltdInf>
      <ns1:MndtId>ZEW.TEST.NOSTRO.C6</ns1:MndtId>
      <ns1:DtOfSgnt>2019-01-20</ns1:DtOfSgnt>
    </ns1:MndtRltdInf>
  </ns1:DrctDbtTx>
  <ns1:DbtrAgt>
    <ns1:FinInstnId/>
  </ns1:DbtrAgt>
  <ns1:Dbtr>
    <ns1:Nm>PLATNIKCOMMERZ</ns1:Nm>
    <ns1:PstlAdr>
      <ns1:Ctry>DE</ns1:Ctry>
      <ns1:AdrLine>WARSZAWA123</ns1:AdrLine>
    </ns1:PstlAdr>
  </ns1:Dbtr>
  <ns1:DbtrAcct>
    <ns1:Id>
      <ns1:IBAN>DE0450080000062222222</ns1:IBAN>
    </ns1:Id>
  </ns1:DbtrAcct>
  <ns1:RmtInf>
    <ns1:Ustrd>sepa DD 1211-26-SLOWAK-2</ns1:Ustrd>
  </ns1:RmtInf>
</ns1:DrctDbtTxInf>
</ns1:PmtInf>
</ns1:CstmrDrctDbtInftn>
</ns1:Document>

```

Example No. 2 standard range of fields pain.008.001.02.xml

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns1:Document xmlns:ns1="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02">
  <ns1:CstmrDrctDbtInittn>
    <ns1:GrpHdr>
      <ns1:MsgId>MessageID.12t-1.1</ns1:MsgId>
      <ns1:CreDtTm>2017-06-16T09:07:14.340</ns1:CreDtTm>
      <ns1:NbOfTx>2</ns1:NbOfTx>
      <ns1:CtrlSum>245</ns1:CtrlSum>
      <ns1:InitgPty/>
    </ns1:GrpHdr>
    <ns1:PmtInf>
      <ns1:PmtInfId>Payment Information Identification</ns1:PmtInfId>
      <ns1:PmtMtd>DD</ns1:PmtMtd>
      <ns1:PmtTpInf>
        <ns1:SvcLvl>
          <ns1:Cd>SEPA</ns1:Cd>
        </ns1:SvcLvl>
        <ns1:LclInstrm>
          <ns1:Cd>CORE</ns1:Cd>
        </ns1:LclInstrm>
        <ns1:SeqTp>RCUR</ns1:SeqTp>
      </ns1:PmtTpInf>
      <ns1:ReqdColltnDt>2017-06-20</ns1:ReqdColltnDt>
      <ns1:Cdtr>
        <ns1:Nm>Creditor Name</ns1:Nm>
      </ns1:Cdtr>
      <ns1:CdtrAcct>
        <ns1:Id>
          <ns1:IBAN> SK218450000000200000111</ns1:IBAN>
        </ns1:Id>
      </ns1:CdtrAcct>
      <ns1:CdtrAgt>
        <ns1:FinInstnId/>
      </ns1:CdtrAgt>
      <ns1:CdtrSchmeld>
        <ns1:Id>
          <ns1:PrvtId>
            <ns1:Othr>
              <ns1:Id>SK06ZZZ45678901234</ns1:Id>
            </ns1:Othr>
          </ns1:PrvtId>
        </ns1:Id>
      </ns1:CdtrSchmeld>
      <ns1:DrctDbtTxInf>
        <ns1:PmtId>
          <ns1:InstrId>Instruction Id 1</ns1:InstrId>
          <ns1:EndToEndId>End to End Identification 1</ns1:EndToEndId>
        </ns1:PmtId>
        <ns1:InstdAmt Ccy="EUR">120</ns1:InstdAmt>
        <ns1:DrctDbtTx>
```

```

        <ns1:MndtRltdInf>
            <ns1:MndtId>Mandate Reference 1</ns1:MndtId>
            <ns1:DtOfSgnt>2017-01-20</ns1:DtOfSgnt>
        </ns1:MndtRltdInf>
    </ns1:DrctDbtTx>
    <ns1:DbtrAgt>
        <ns1:FinInstnId/>
    </ns1:DbtrAgt>
    <ns1:Dbtr>
        <ns1:Nm>Debtor Name 1</ns1:Nm>
        <ns1:PstlAdr>
            <ns1:Ctry>DE</ns1:Ctry>
            <ns1:AdrLine>Debtor Address</ns1:AdrLine>
            <ns1:AdrLine>Debtor Address line 2</ns1:AdrLine>
        </ns1:PstlAdr>
    </ns1:Dbtr>
    <ns1:DbtrAcct>
        <ns1:Id>
            <ns1:IBAN>DE63501270000200002592</ns1:IBAN>
        </ns1:Id>
    </ns1:DbtrAcct>
    <ns1:RmtInf>
        <ns1:Ustrd>Remittance Information</ns1:Ustrd>
    </ns1:RmtInf>
</ns1:DrctDbtTxInf>
<ns1:DrctDbtTxInf>
    <ns1:PmtId>
        <ns1:InstrId>Instruction Id 2</ns1:InstrId>
        <ns1:EndToEndId>End to End Identification 2</ns1:EndToEndId>
    </ns1:PmtId>
    <ns1:InstdAmt Ccy="EUR">125</ns1:InstdAmt>
    <ns1:DrctDbtTx>
        <ns1:MndtRltdInf>
            <ns1:MndtId>Mandate Reference 2</ns1:MndtId>
            <ns1:DtOfSgnt>2017-03-23</ns1:DtOfSgnt>
        </ns1:MndtRltdInf>
    </ns1:DrctDbtTx>
    <ns1:DbtrAgt>
        <ns1:FinInstnId/>
    </ns1:DbtrAgt>
    <ns1:Dbtr>
        <ns1:Nm>Debtor Name 2</ns1:Nm>
        <ns1:PstlAdr>
            <ns1:AdrLine>Debtor Address</ns1:AdrLine>
        </ns1:PstlAdr>
    </ns1:Dbtr>
    <ns1:DbtrAcct>
        <ns1:Id>
            <ns1:IBAN>DE96501270000200000737</ns1:IBAN>
        </ns1:Id>
    </ns1:DbtrAcct>

```

```

        <ns1:RmtInf/>
      </ns1:DrctDbtTxInf>
    </ns1:PmtInf>
  </ns1:CstmrDrctDbtInittn>
</ns1:Document>

```

Example No. 3 expanded range of fields pain.008.001.02.xml

```

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<ns1:Document xmlns:ns1="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02">
  <ns1:CstmrDrctDbtInittn>
    <ns1:GrpHdr>
      <ns1:MsgId>MessageID.12t-1.2</ns1:MsgId>
      <ns1:CreDtTm>2017-06-16T09:07:14.340</ns1:CreDtTm>
      <ns1:NbOfTx>2</ns1:NbOfTx>
      <ns1:CtrlSum>245</ns1:CtrlSum>
      <ns1:InitgPty>
        <ns1:Nm>Initiating Party Name</ns1:Nm>
      </ns1:InitgPty>
    </ns1:GrpHdr>
    <ns1:PmtInf>
      <ns1:PmtInfId>Payment Information Identification</ns1:PmtInfId>
      <ns1:PmtMtd>DD</ns1:PmtMtd>
      <ns1:BtchBookg>false</ns1:BtchBookg>
      <ns1:NbOfTx>2</ns1:NbOfTx>
      <ns1:CtrlSum>245</ns1:CtrlSum>
      <ns1:PmtTpInf>
        <ns1:SvcLvl>
          <ns1:Cd>SEPA</ns1:Cd>
        </ns1:SvcLvl>
        <ns1:LclInstrm>
          <ns1:Cd>CORE</ns1:Cd>
        </ns1:LclInstrm>
        <ns1:SeqTp>RCUR</ns1:SeqTp>
        <ns1:CtgyPurp>
          <ns1:Cd>EPAY</ns1:Cd>
        </ns1:CtgyPurp>
      </ns1:PmtTpInf>
      <ns1:ReqdColltnDt>2017-06-20</ns1:ReqdColltnDt>
      <ns1:Cdtr>
        <ns1:Nm>Creditor Name</ns1:Nm>
        <ns1:PstlAdr>
          <ns1:Ctry>DE</ns1:Ctry>
          <ns1:AdrLine>Creditor Address</ns1:AdrLine>
          <ns1:AdrLine>Creditor Address line 2</ns1:AdrLine>
        </ns1:PstlAdr>
      </ns1:Cdtr>
      <ns1:CdtrAcct>
        <ns1:Id>
          <ns1:IBAN> SK218450000000200000111</ns1:IBAN>
        </ns1:Id>
        <ns1:Ccy>EUR</ns1:Ccy>

```

```

</ns1:CdtrAcct>
<ns1:CdtrAgt>
  <ns1:FinInstnId>
    <ns1:BIC> BPKOSKB0XXX </ns1:BIC>
  </ns1:FinInstnId>
</ns1:CdtrAgt>
<ns1:UltmtCdtr>
  <ns1:Nm>Creditor Reference Party Name</ns1:Nm>
  <ns1:Id>
    <ns1:PrvtId>
      <ns1:Othr>
        <ns1:Id>Creditor Reference Party Id</ns1:Id>
      </ns1:Othr>
    </ns1:PrvtId>
  </ns1:Id>
</ns1:UltmtCdtr>
<ns1:ChrgBr>SLEV</ns1:ChrgBr>
<ns1:CdtrSchmeld>
  <ns1:Id>
    <ns1:PrvtId>
      <ns1:Othr>
        <ns1:Id>SK06ZZZ45678901234</ns1:Id>
      </ns1:Othr>
    </ns1:PrvtId>
  </ns1:Id>
</ns1:CdtrSchmeld>
<ns1:DrctDbtTxInf>
  <ns1:PmtId>
    <ns1:InstrId>Instruction Id 1</ns1:InstrId>
    <ns1:EndToEndId>End to End Identification 1</ns1:EndToEndId>
  </ns1:PmtId>
  <ns1:InstdAmt Ccy="EUR">120</ns1:InstdAmt>
  <ns1:ChrgBr>SLEV</ns1:ChrgBr>
  <ns1:DrctDbtTx>
    <ns1:MndtRltdInf>
      <ns1:MndtId>Mandate Reference 1</ns1:MndtId>
      <ns1:DtOfSgnt>2017-01-20</ns1:DtOfSgnt>
      <ns1:AmdmntInd>true</ns1:AmdmntInd>
      <ns1:AmdmntInfDtls>
        <ns1:OrgnlMndtId>Origin Mandate Ref</ns1:OrgnlMndtId>
        <ns1:OrgnlCdtrSchmeld>
          <ns1:Nm>Original Creditor Name</ns1:Nm>
          <ns1:Id>
            <ns1:PrvtId>
              <ns1:Othr>
                <ns1:Id>PL32ZZZ2913055287</ns1:Id>
              </ns1:Othr>
            </ns1:PrvtId>
          </ns1:Id>
        </ns1:OrgnlCdtrSchmeld>
      </ns1:AmdmntInfDtls>
    </ns1:MndtRltdInf>
  </ns1:DrctDbtTx>
</ns1:DrctDbtTxInf>
</ns1:CdtrSchmeld>
</ns1:UltmtCdtr>
</ns1:CdtrAgt>
</ns1:CdtrAcct>

```

```

        </ns1:AmdmntInfDtls>
    </ns1:MndtRltdInf>
</ns1:DrctDbtTx>
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        <ns1:BIC>BPKODEFF</ns1:BIC>
    </ns1:FinInstnId>
</ns1:DbtrAgt>
<ns1:Dbtr>
    <ns1:Nm>Debtor Name 1</ns1:Nm>
    <ns1:PstlAdr>
        <ns1:Ctry>DE</ns1:Ctry>
        <ns1:AdrLine>Debtor Address</ns1:AdrLine>
        <ns1:AdrLine>Debtor Address line 2</ns1:AdrLine>
    </ns1:PstlAdr>
    <ns1:Id>
        <ns1:OrgId>
            <ns1:Othr>
                <ns1:Id>Debtor Identification</ns1:Id>
            </ns1:Othr>
        </ns1:OrgId>
    </ns1:Id>
</ns1:Dbtr>
<ns1:DbtrAcct>
    <ns1:Id>
        <ns1:IBAN>DE63501270000200002592</ns1:IBAN>
    </ns1:Id>
</ns1:DbtrAcct>
<ns1:UltmtDbtr>
    <ns1:Nm>Debtor Reference Party Name</ns1:Nm>
    <ns1:Id>
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            <ns1:DtAndPlcOfBirth>
                <ns1:BirthDt>1990-06-16</ns1:BirthDt>
                <ns1:PrvcOfBirth>Province Of Birth</ns1:PrvcOfBirth>
                <ns1:CityOfBirth>City Of Birth</ns1:CityOfBirth>
                <ns1:CtryOfBirth>DE</ns1:CtryOfBirth>
            </ns1:DtAndPlcOfBirth>
        </ns1:PrvtId>
    </ns1:Id>
</ns1:UltmtDbtr>
<ns1:Purp>
    <ns1:Cd>CDCS</ns1:Cd>
</ns1:Purp>
<ns1:RmtInf>
    <ns1:Ustrd>Remittance Information</ns1:Ustrd>
</ns1:RmtInf>
</ns1:DrctDbtTxInf>
<ns1:DrctDbtTxInf>
    <ns1:PmtId>
        <ns1:InstrId>Instruction Id 2</ns1:InstrId>

```



```

        <ns1:EndToEndId>End to End Identification 2</ns1:EndToEndId>
    </ns1:PmtId>
    <ns1:InstdAmt Ccy="EUR">125</ns1:InstdAmt>
    <ns1:DrctDbtTx>
        <ns1:MndtRltdInf>
            <ns1:MndtId>Mandate Reference 2</ns1:MndtId>
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            <ns1:AmdmntInd>true</ns1:AmdmntInd>
            <ns1:AmdmntInfDtls>
                <ns1:OrgnlDbtrAcct>
                    <ns1:Id>
<ns1:IBAN>DE56501270000200000778</ns1:IBAN>
                </ns1:Id>
                </ns1:OrgnlDbtrAcct>
                <ns1:OrgnlDbtrAgt>
                    <ns1:FinInstnId>
                        <ns1:BIC>BPKODEFF</ns1:BIC>
                    </ns1:FinInstnId>
                </ns1:OrgnlDbtrAgt>
            </ns1:AmdmntInfDtls>
        </ns1:MndtRltdInf>
    </ns1:DrctDbtTx>
    <ns1:DbtrAgt>
        <ns1:FinInstnId>
            <ns1:BIC>BPKODEFF</ns1:BIC>
        </ns1:FinInstnId>
    </ns1:DbtrAgt>
    <ns1:Dbtr>
        <ns1:Nm>Debtor Name 2</ns1:Nm>
        <ns1:PstlAdr>
            <ns1:Ctry>DE</ns1:Ctry>
            <ns1:AdrLine>Debtor Address</ns1:AdrLine>
        </ns1:PstlAdr>
    </ns1:Dbtr>
    <ns1:DbtrAcct>
        <ns1:Id>
            <ns1:IBAN>DE96501270000200000737</ns1:IBAN>
        </ns1:Id>
    </ns1:DbtrAcct>
    <ns1:UltmtDbtr>
        <ns1:Nm>Debtor Reference Party Name</ns1:Nm>
        <ns1:Id>
            <ns1:PrvtId>
                <ns1:Othr>
                    <ns1:Id>Debtor Reference Party Id</ns1:Id>
                </ns1:Othr>
            </ns1:PrvtId>
        </ns1:Id>
    </ns1:UltmtDbtr>
    <ns1:RmtInf/>

```

```
</ns1:DrctDbtTxInf>
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</ns1:Document>
```