**Change Request**

**for the update of an External Code Set used in ISO 20022**

1. **Origin of the request:**

*A.1 Submitter*:

The organization submitting this maintenance change request is the Dutch Payment Association (“Betaalvereniging Nederland”).

*A.2 Contact person:*

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 *A.3 Sponsors*:

The submitter acts in this respect on behalf of the Dutch banking community, i.e. the members of the Dutch Payment Association.

**B. Related External Code Set:**

It concerns the following External Code Set[[1]](#footnote-1):

(8) ExternalMandateReason1Code

C. **Description of the change request:**

The Dutch banks would like to add the following new codes:

| **Code** | **Name** | **Definition** |
| --- | --- | --- |
| SL11 | Creditor not on Whitelist of Debtor | Whitelisting service offered by the Debtor Agent; Debtor has not included the Creditor on its “Whitelist” (yet). In the Whitelist the Debtor may list all allowed Creditors to debit Debtor bank account.” |
| SL12 | Creditor on Blacklist of Debtor | Blacklisting service offered by the Debtor Agent;Debtor included the Creditor on his “Blacklist”. In the Blacklist the Debtor may list all Creditors not allowed to debit Debtor bank account |
| SL13 | Maximum number of Direct Debit Transactions exceeded | Due to Maximum allowed Direct Debit Transactions per period service offered by the Debtor Agent |
| SL14 | Maximum Direct Debit Transaction Amount exceeded | Due to Maximum allowed Direct Debit Transaction amount service offered by the Debtor Agent |

To (8) ExternalMandateReason1Code:

For use in the pain.012 MandateAcceptanceReport when rejecting a pain.009 MandateInitiationRequest or a pain.010 MandateAmendmentRequestV04.

1. **Purpose of the change:**

The SEPA regulation has made it obligatory to offer the Debtor the option to be able to block his account for direct debit transactions.

Creditors have requested their Creditor Banks to be informed in more detail when Direct Debit transactions are returned based on parameters set by the debtor.

In case of a rejected direct debit collection Creditors want to be able to communicate this with the Debtor based on the specific parameter set by the Debtor.

This requires more detailed information than presently provided by the use of code SL01 (Specific Service offered by Debtor Agent) as MandateReasonCode, ReturnReasonCode or StatusReasonCode.

Debtor Banks must be able to report more specific reason codes where today only SL01 is available. By introducing specific codes for each of the four (optional) consumer settings, all parties (in the 4-corner model) can be informed more appropriately and will be able to respond in line with de parameter used.

Dutch stakeholders were consulted on the alignment with their business processes and on requirements from a user perspective. Stakeholders do support this change request.

Therefore the Dutch Payments Association, on behalf of the Dutch Banking community, proposes four new reasoncodes (to be added to the SDD Rulebooks).

These codes, to be used by all European Debtor Banks, will identify the following four reasons:

* Whitelist in use; creditor / mandate not (properly) listed
* Creditor blocked
* Maximum number of Direct Debit transactions within certain period

is exceeded by Creditor

* Transaction exceeds maximum amount

By adding new reasoncodes Debtor Banks can supply Creditor Banks with more useful information in case of whitelisting and/or specific debtor driven services provided by Debtor Banks (as described in the SEPA Regulation). Creditor Banks can pass this information towards their Creditors.

1. **Urgency of the request:**

The Dutch banks would like to introduce these 4 new ISO-Reasoncodes in the next SDD Rulebook-version. Publication of these reason codes will take place in 2016 so Debtor Banks can generate them as from November 2017.

**Business examples:**

Please see above.

1. **SEG recommendation:**

|  |  |  |
| --- | --- | --- |
| **Accept** | X | **Timing** |
|  | - **Next possible quarterly release** | X |
|  | - **Other timing:** |  |

Comments: Typo corrected.

|  |  |
| --- | --- |
| **Reject** |  |

Reason for rejection:

1. Number (8) according the ExternalCodeSets\_3Q2015\_27Nov2015\_v1 [↑](#footnote-ref-1)