

DIRDEB D.96A Direct debit message  
Recommendation of Swiss Financial Institutions  
for the use of the UN/EDIFACT-Message  
used only for CH-DDS (Direct Debit Service, LSV, BAD)

Version 1.2 from 12.04.2002

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## 1 INTRODUCTION

This document is to be used together with the „Generic Implementation Information, Recommendation of Swiss Financial Institutions for the use of the UN/EDIFACT-Messages“.

This document is based on

Titel	Version	Remarks	Source
Generic Implementation Information, Recommendation of Swiss Financial Institutions for the use of the UN/EDIFACT-Messages including Swiss Interbank Clearing- and Swiss Postfinance UN/EDIFACT Code lists.	Version 1.1		<a href="http://www.sic.ch">http://www.sic.ch</a>
DIRDEB D.96A Direct debit message, Recommendation of D6 Working Group Finance for the use of the UN/EDIFACT Message	Version 1.2 .4		<a href="http://www.unece.org/trade/untdid">http://www.unece.org/trade/untdid</a>
UNITED NATIONS TRADE DATA INTERCHANGE DIRECTORY (UNTDID)	D.96A	Definition DIRDEB	<a href="http://www.unece.org/trade/untdid">http://www.unece.org/trade/untdid</a>
UNITED NATIONS TRADE DATA INTERCHANGE DIRECTORY (UNTDID)	Latest available code list	UNCL (code list) only	<a href="http://www.unece.org/trade/untdid">http://www.unece.org/trade/untdid</a>
ISO 9735 Electronic data interchange for administration, commerce and transport (EDIFACT) – Application level syntax rules	Syntax version number: 3		<a href="http://www.iso.ch/cate/cat.html">http://www.iso.ch/cate/cat.html</a>
ISO 646 Information processing – ISO 7-bit coded character set for information interchange			<a href="http://www.iso.ch/cate/cat.html">http://www.iso.ch/cate/cat.html</a>
D6 Referencing Rules and Recommendations	Version 1.1	D6_RefRules_1v01.pdf	<a href="http://www.edifact-wg.org">http://www.edifact-wg.org</a>
Recommended Practice For Message Flow And Security For EDIFACT Payments (D6)	Version 2.03	D6_RecPract_2v03.pdf	<a href="http://www.edifact-wg.org">http://www.edifact-wg.org</a>
"LSV-Broschüre"	04.97	CH-DDS of the Swiss Financial Institutions	IBO 904 510 04.97
"Belastungsauftragsdienst BAD der Post"	01.97	CH-DDS of Swiss Post	

## **1.1 Introduction**

This specification provides the definition of the Direct debit message (DIRDEB) to be used in Electronic Data Interchange (EDI) between trading partners involved in administration, commerce and transport.

The scope of this document is reduced to extend of the Swiss Direct Debit Service (CH-DDS). It describes all data needed and allowed by both CH-DDS systems (LSV of the Swiss Banks and BAD of Swiss Postfinance) and enables processing of DIRDEB-messages via these systems.

## 1.2 Definition

Prior to the Direct Debit procedure, some agreement(s) would usually have been concluded :

- agreement between the Creditor and his Bank (mainly to specify the conditions of credit and the kind of direct debit).
- agreement between the Debtor and the Debtor's Bank (i.e. pre-authorization and condition of debit), or between the Creditor and the Debtor.

A Direct Debit is sent by the Creditor to the Creditor's Bank instructing it to claim specified amount(s) from the Debtor(s) and to credit the amount(s) to an account specified in the message, which the Creditor's Bank services for the Creditor in settlement of the referenced transaction(s).

Throughout this document the term 'Creditor' refers to either a Beneficiary or a Payee, likewise the term 'Debtor' refers to either an Ordering Customer or a Payor.

The term 'Bank' may be interpreted as any financial institution and Swiss Post.

The term 'pre-authorization' refers to an agreement between a Creditor and a Debtor for

- either automatic debiting, as required,
- or for debiting unless rejected by the debtor in a period of time.

The agreement can also be made between the debtor and his bank, independently of the amount of the DIRDEB.

This message type may be applied, for both national and international settlements, but it is based on the national existing rules of the debit side.

### 1.2.1 Swiss Direct Debit Services (CH-DDS)

Direct Debit Collections within Switzerland are processed through one of the following two independent national direct debit services.

- LSV (Lastschriftverfahren) of the Swiss Financial Institutions
- BAD (Belastungs Auftragsdienst) of Swiss Post.

Both systems are independent and not cross-connected.

Non pre-authorized Direct Debits cannot be processed through the Swiss Direct Debit Services. The procedure of authorization is described in the CH-DDS guidelines.

Depending on the Direct Debit Authorization, collection via the CH-DDS can either be revocable (with Debtor's possibility to reclaim funds within 30 days after credit) or irrevocable.

For swiss direct debit service the term 'Creditor' refers to either a Beneficiary or a Payee, the term 'Debtor' refers to a Payor.

### 1.3 Principles

- A Direct Debit may cover the financial settlement(s) of one or more commercial trade transactions, such as invoices, credit notes, debit notes, etc. It is not intended for use in securities trading.
- Several credit accounts, execution dates and currencies may be specified.
- Charges may be borne on account(s) different of the account(s) held by the Creditor.
- The Creditor's Bank may need a confirmation/authorization (AUTHOR) from the creditor to be able to process the Direct Debit Message.
- Pre-authorized and non pre-authorized direct debits shall not be mixed within the same message.
- The only way to modify a Direct Debit message is to cancel the whole message or a transaction thereof (e.g. by the use of the FINCAN message). In that respect, one to many order(s) could be cancelled within the message, avoiding to be obliged to cancel the whole message.

The cancellation of a message can only be effected by the originator of the message. The kind of cancellation is dependent upon the process of the message or a transaction of it.

### 1.4 Data Segment Clarification

The following semantic principles applying to the message are intended to facilitate the understanding of the message:

The Direct Debit message is structured in three levels: A, B and C.

- Level A contains general data related to the whole message and is contained in segment groups 1, 2, 3 and 24.
- Level B contains data from the credit side (one credit account, one currency, one execution day) and data which applies to all the dependent C levels and is contained in segment group 4 through segment group 10.
- Level C contains mainly data related to the debit side and, may contain remittance information. This data is considered as unique for each debit transaction and is contained in segment group 11 through segment group 23.

The structure of the message is designed to allow several B levels, each B level being followed by its related C levels.

Source: Western European EDIFACT Board - MD4

## 2 MESSAGE LAYOUT

### 2.1 Message Structure

UNH	M	1	MESSAGE HEADER
BGM	M	1	Beginning of message
DTM	M	1	Date/time/period
BUS	C	1	Business function
SG1	C	2	RFF-DTM
RFF	M	1	Reference
DTM	C	1	Date/time/period
SG2	C	5	FII-CTA-COM
FII	M	1	Financial institution information
CTA	C	1	Contact information
COM	C	5	Communication contact
SG3	C	3	NAD-CTA-COM
NAD	M	1	Name and address
CTA	C	1	Contact information
COM	C	5	Communication contact
SG4	M	9999	LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11
LIN	M	1	Line item
DTM	C	1	Date/time/period
RFF	C	2	Reference
BUS	C	1	Business function
FCA	C	1	Financial charges allocation
SG5	C	1	MOA-CUX-DTM-RFF
MOA	M	1	Monetary amount
CUX	C	1	Currencies
DTM	C	2	Date/time/period
RFF	C	1	Reference
SG6	M	1	FII-CTA-COM
FII	M	1	Financial institution information
CTA	C	1	Contact information
COM	C	5	Communication contact
SG7	C	3	NAD-CTA-COM



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NAD	M	1	Name and address
CTA	C	1	Contact information
COM	C	5	Communication contact
SG8	C	1	INP-FTX-DTM
INP	M	1	Parties to instruction
FTX	C	1	Free text
DTM	C	2	Date/time/period
SG9	C	10	GIS-MOA-LOC-NAD-RCS-FTX
GIS	M	1	General indicator
MOA	C	1	Monetary amount
LOC	C	2	Place/location identification
NAD	C	1	Name and address
RCS	C	1	Requirements and conditions
FTX	C	10	Free text
SG10	C	1	PRC-FTX
PRC	M	1	Process identification
FTX	M	1	Free text
SG11	M	9999	SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16
SEQ	M	1	Sequence details
MOA	M	1	Monetary amount
DTM	C	1	Date/time/period
RFF	C	3	Reference
PAI	C	1	Payment instructions
FCA	C	1	Financial charges allocation
SG12	C	3	FII-CTA-COM
FII	M	1	Financial institution information
CTA	C	1	Contact information
COM	C	5	Communication contact
SG13	C	3	NAD-CTA-COM
NAD	M	1	Name and address
CTA	C	1	Contact information
COM	C	5	Communication contact
SG14	C	3	INP-FTX-DTM
INP	M	1	Parties to instruction
FTX	C	1	Free text
DTM	C	2	Date/time/period

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SG15	C	10	GIS-MOA-LOC-NAD-RCS-FTX
GIS	M	1	General indicator
MOA	C	1	Monetary amount
LOC	C	2	Place/location identification
NAD	C	1	Name and address
RCS	C	1	Requirements and conditions
FTX	C	10	Free text
SG16	C	1	PRC-FTX-SG17-SG23
PRC	M	1	Process identification
FTX	C	5	Free text
SG17	C	9999	DOC-MOA-DTM-RFF-NAD-SG18-SG19-SG20
DOC	M	1	Document/message details
MOA	C	5	Monetary amount
DTM	C	5	Date/time/period
RFF	C	5	Reference
NAD	C	2	Name and address
SG18	C	5	CUX-DTM
CUX	M	1	Currencies
DTM	C	1	Date/time/period
SG19	C	100	AJT-MOA-RFF-FTX
AJT	M	1	Adjustment details
MOA	M	1	Monetary amount
RFF	C	1	Reference
FTX	C	5	Free text
SG20	C	1000	DLI-MOA-PIA-DTM-SG21-SG22
DLI	M	1	Document line identification
MOA	M	5	Monetary amount
PIA	C	5	Additional product id
DTM	C	5	Date/time/period
SG21	C	5	CUX-DTM
CUX	M	1	Currencies
DTM	C	1	Date/time/period
SG22	C	10	AJT-MOA-RFF-FTX
AJT	M	1	Adjustment details
MOA	M	1	Monetary amount
RFF	C	1	Reference

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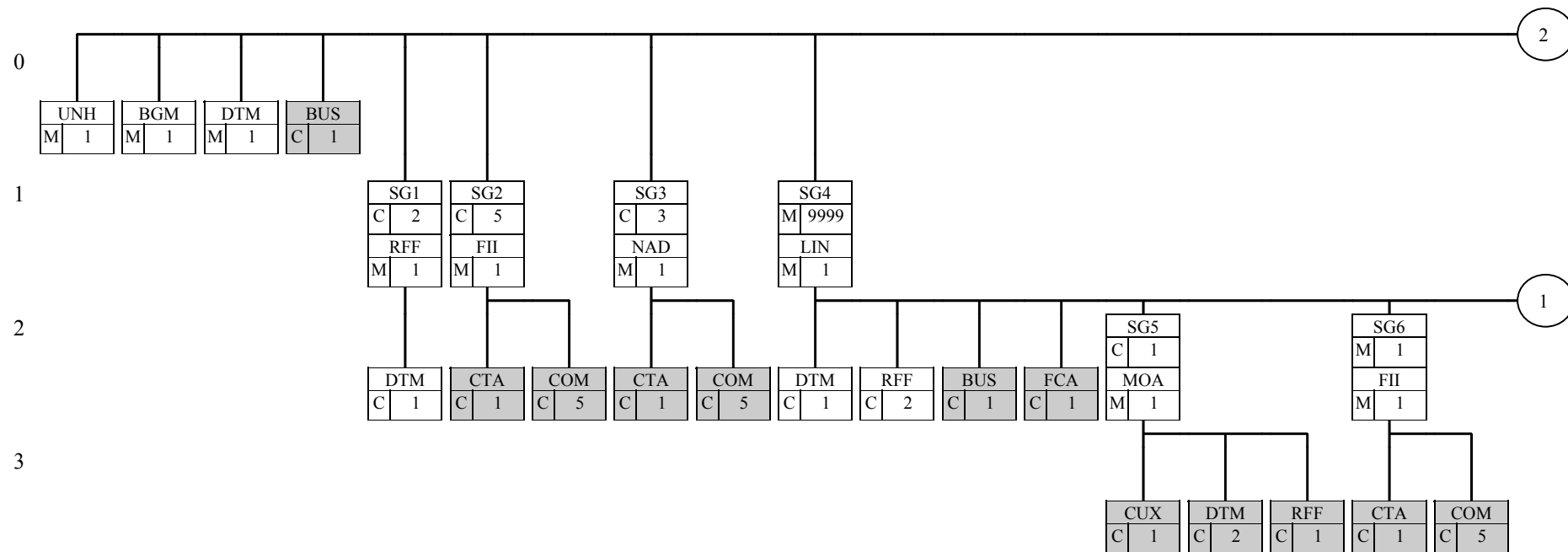
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FTX	C	5	Free text
SG23	C	1	GIS-MOA
GIS	M	1	General indicator
MOA	C	5	Monetary amount
CNT	C	5	Control total
SG24	C	5	AUT-DTM
AUT	M	1	Authentication result
DTM	C	1	Date/time/period
UNT	M	1	MESSAGE TRAILER

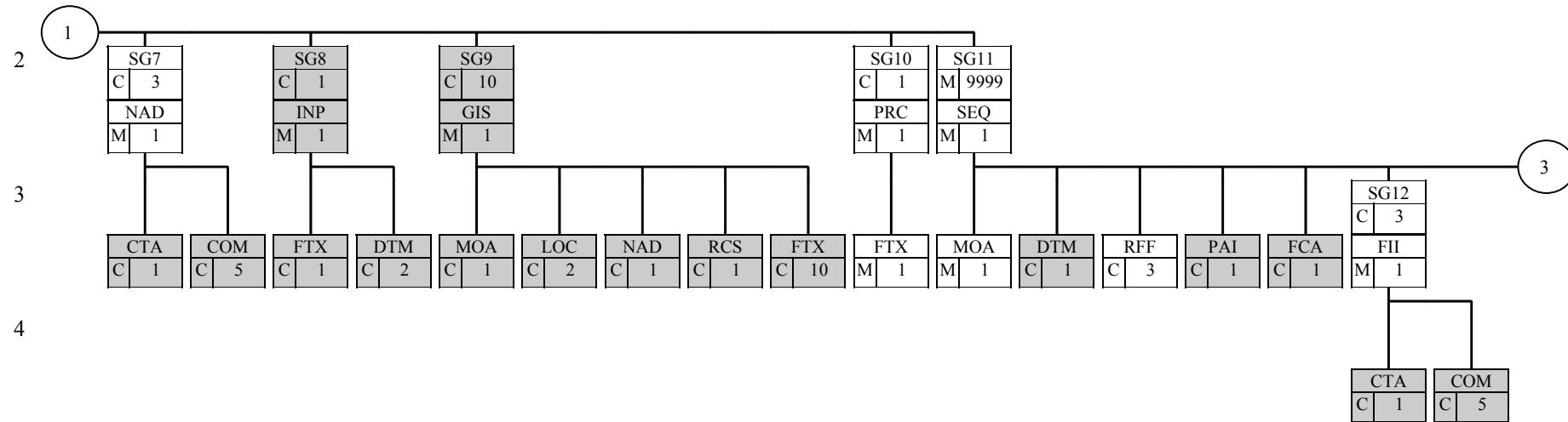
**DIRDEB D.96A Direct debit message**  
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**2.2 Branching Diagram**

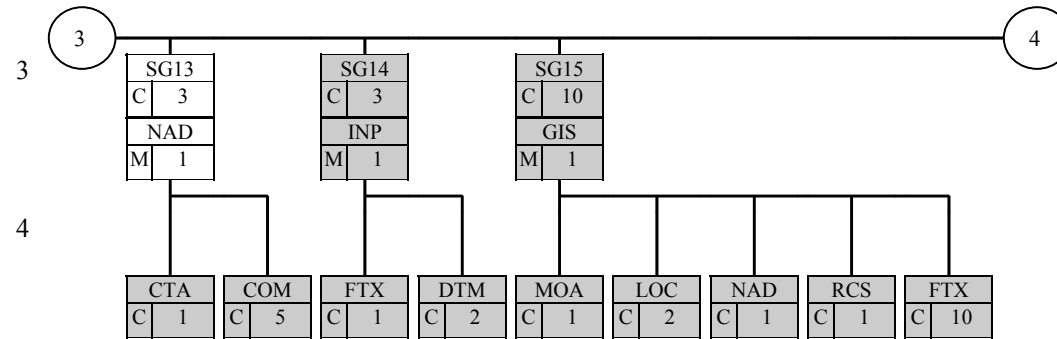
The use of the marked segments is not recommended, these segments are **not** described in the chapter „Segment Layout“.



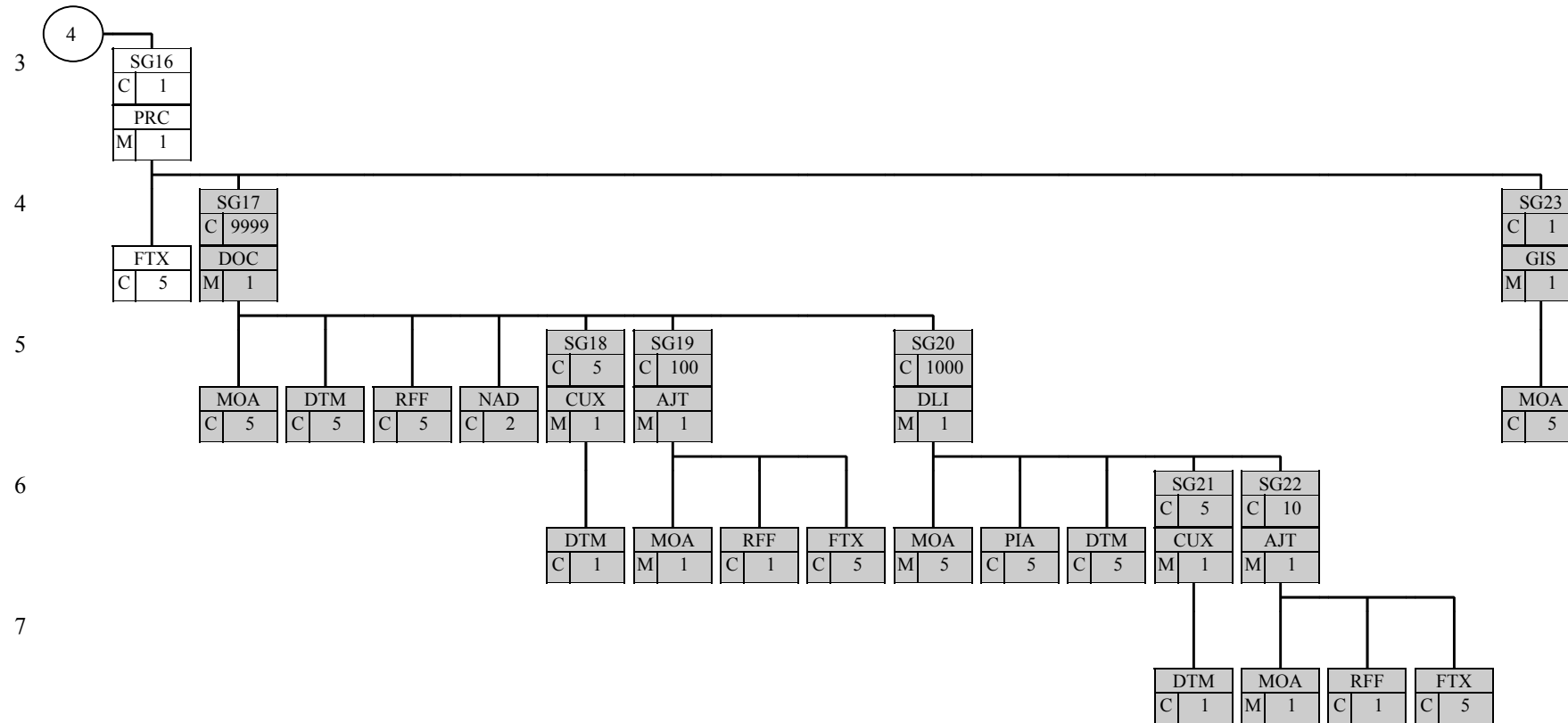
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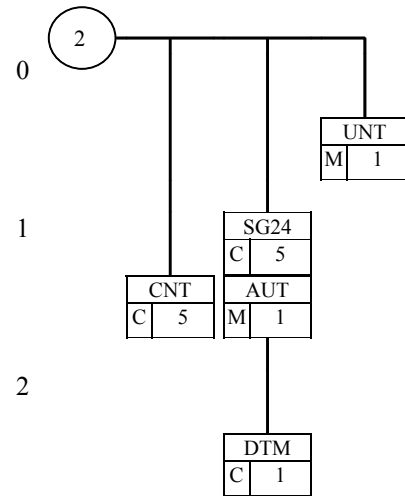
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## 3 SEGMENT LAYOUT

### 3.1 Introduction

This section describes each segment of the UN/EDIFACT message DIRDEB. The segments are presented in the sequence in which they appear in the message.

- The segment or segment group tag is followed by the (M)andatory / (C)onditional indicator, the maximum number of occurrences and the segment description.
- The left side of the following table contains information from the original UN/EDIFACT Directory (data element number, description, M/C and format).
- In the center are the recommendations of Swiss Financial Institutions and (type, "\*" and remarks).
- It is planned, to add further comments from the different Swiss Financial institutions in the column „Comment“ of the table.

For all simple and composite data elements with a (C)onditional state in the column “M/C”, one of the following sub states is compulsory in the column “Type”:

R	REQUIRED	Indicates that the entity is required and must be sent
D	DEPENDENT	Indicates, that the entity must be sent in certain conditions, as defined by the relevant explanatory note
O	OPTIONAL	Indicates that the entity is optional and may be sent at the discretion of the user
N	NOT USED	Indicates that the entity is not used and should be omitted. Any data placed in an element marked with “N” will be ignored.

If a composite is flagged as „N“, all data elements within that composite will have blank status indicators in the column “Type”.

The column „\*“ indicates:

- Whether the code values are restricted to the values given in the list („\*“).
- Whether one specific code out of either an open or restricted code list is required („R“).
- Whether the code values must occur in certain conditions, as defined by the relevant explanatory note.

(blank)	Open code list	The use of code values which are not preceded by an asterisk (*) are not restricted ( <i>open</i> ). The available codes are listed in the code list of the corresponding UN/EDIFACT directory.
*	Restricted code list	Code values preceded by an asterisk (*) are the only codes available for use in the given context ( <i>restricted choice</i> ).
R	Required code out of open list	Codes preceded by an „R“ are required and must occur in one repetition of the corresponding segment if it is used.
*R	Required code out of restricted list	Codes preceded by an „R“ are required and must occur in one repetition of the corresponding segment if it is used.

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**3.2 Segments Level A (first part)**

UNH		MESSAGE HEADER				Segment No. 2	Segment Level A	
M	1	A service segment starting and uniquely identifying a message. The message type code for the Direct debit message is DIRDEB.						
CH-MIG		Note: Direct debit messages conforming to this document must contain the following data in segment UNH, composite S009:						
M	1	Data element 0065 DIRDEB						
		0052 D						
		0054 96A						
		0051 UN						
UN/EDIFACT Directory				CH - MIG		Comment		
Number	Description	M/C	Format	Type	Remarks			
<b>0062</b>	Message reference number	M	an..14	M	Identification of a message by a unique reference. The message reference must be allocated in ascending sequence within an interchange (e.g. the first message sent is 1, the second 2, etc.) but need not be consecutive.			
<b>S009</b>	MESSAGE IDENTIFIER	M		M				
0065	Message type identifier	M	an..6	M	* "DIRDEB" (Direct Debit Message)			
0052	Message type version number	M	an..3	M	* "D" (Directory)			
0054	Message type release number	M	an..3	M	* "96A" (Version 96A)			
0051	Controlling agency	M	an..2	M	* "UN" (UN/ECE/TRADE/WP.4, United Nations Standard Messages (UNSM))			
0057	Association assigned code	C	an..6	O				
<b>0068</b>	Common access reference	C	an..35	N				
<b>S010</b>	STATUS OF THE TRANSFER	C		N				
0070	Sequence message transfer number	M	n..2					
0073	First/last sequence message transfer indication	C	a1					
<b>Segment Notes:</b>								

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UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<p><b>BGM</b>      <b>BEGINNING OF MESSAGE</b>      Segment No. 3      Segment Level A</p> <p>M 1      A segment by means of which the sender must uniquely identify the DIRDEB message using its type (e.g., kind of pre-authorized instructions or not pre-authorized) and number and its function. The requirement for a response, e.g., related credit advices, may be indicated.</p> <p>CH-MIG</p> <p>M 1      Note: The identification of the DIRDEB will be passed back to the creditor for reconciliation purposes.</p>						
<b>C002</b>	Document/message name	C		R		
1001	Document/message name, coded	C	an..3	R	* "214" (Pre-authorized direct debit)	
1131	Code list qualifier	C	an..3	N		
3055	Code list responsible agency, coded	C	an..3	N		
1000	Document/message name	C	an..35	N		
<b>1004</b>	Document/message number	C	an..35	R	Identification of the message by a unique transaction reference assigned by the sender.	
					This reference is used for duplicate check.	
<b>1225</b>	Message function, coded	C	an..3	O	* "7" (Duplicate) * "9" (Original) If code "7" is used, segment group 1 is mandatory.	

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UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>4343</b>	Response type, coded	C	an..3	O	* "YW7" (Credit advice requested) * "AS" (Credit advice and message acknowledgement with BANSTA) * "AB" (Message acknowledgement with BANSTA) * "NA" (No acknowledgement needed).	

**Segment Notes:**

Element 1225:

The absence of the element 1225 means that the message is an original message (i.e. "9").

Element 4343:

The response type defined in this element is the response type for the whole message. The absence of the element 4343 means that the response will happen as bilaterally agreed or as defined in SG4-LIN-1229. If the message response defined in BGM-4343 is defined with "AB", additionally to the transaction response defined in LIN-1229, a BANSTA message will be returned.

The use of the response types "NA", "YW7" and "AS " in this elements is mutually exclusive with the use of the response types in SG4-LIN-1229.

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DTM		DATE/TIME/PERIOD				Segment No.	Segment Level
M	1	A segment specifying the date and/or time the message is created.				4	A
CH-MIG							
M	1						
UN/EDIFACT Directory				CH - MIG		Comment	
Number	Description	M/C	Format	Type	Remarks		
<b>C507</b>	Date/time/period	M		M			
2005	Date/time/period qualifier	M	an..3	M	* "137" (Document/message date/time)		
2380	Date/time/period	C	an..35	R		LSV: (Header) Creation Date.	
2379	Date/time/period format qualifier	C	an..3	R	* "102" (CCYYMMDD) * "203" (CCYYMMDDHHMM) * "204" (CCYYMMDDHHMMSS)		
<b>Segment Notes:</b>							

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<b>SG1</b>		<b>RFF-DTM</b>				SegGr.Level A
C	2	A group of segments identifying a previously sent message.				
CH-MIG		<i>This segment group is used when the duplicate code in the BGM segment (1225=7) is set. In this case this segment group is mandatory.</i>				
D	2					
<b>RFF</b>		<b>REFERENCE</b>				Segment No. 6 Segment Level A
M	1	A segment identifying a previously sent message.				
CH-MIG						
M	1					
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>C506</b>	Reference	M		M		
1153	Reference qualifier	M	an..3	M	* "ACW" (Reference number to previous message)	
1154	Reference number	C	an..35	R	Reference Number of the original DIRDEB message (BGM-1004).	
1156	Line number	C	an..6	N		
4000	Reference version number	C	an..35	N		
<b>Segment Notes:</b>						

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<b>SG1</b>	<b>RFF-DTM</b>					SegGr.Level A
C 2	A group of segments identifying a previously sent message.					
CH-MIG	<i>This segment group is used when the duplicate code in the BGM segment (1225=7) is set. In this case this segment group is mandatory.</i>					
D 2						
<b>DTM</b>	<b>DATE/TIME/PERIOD</b>				Segment No. 7	Segment Level A
C 1	A segment identifying the date/time of the previously sent message.					
CH-MIG						
O 1						
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>C507</b>	Date/time/period	M		M		
2005	Date/time/period qualifier	M	an..3	M	* "171" (Reference date/time)	
2380	Date/time/period	C	an..35	R		
2379	Date/time/period format qualifier	C	an..3	R	* "102" (CCYYMMDD) * "203" (CCYYMMDDHHMM) * "204" (CCYYMMDDHHMMSS)	
<b>Segment Notes:</b>						

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<b>SG2</b>	<b>FII-CTA-COM</b>					SegGr.Level A
C 5	A group of segments identifying the financial institutions involved in the direct debit, their functions and their contacts.					
CH-MIG	<i>This segment group is only used for routing purpose.</i>					
O 5						
<b>FII</b>	<b>FINANCIAL INSTITUTION INFORMATION</b>				Segment No. 8	Segment Level A
M 1	A segment identifying the financial institution associated with the transaction and their functions.					
CH-MIG						
M 1						
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>3035</b>	Party qualifier	M	an..3	M	* "MR" (Message recipient)	
<b>C078</b>	Account identification	C		N		
3194	Account holder number	C	an..35			
3192	Account holder name	C	an..35			
3192	Account holder name	C	an..35			
6345	Currency, coded	C	an..3			
<b>C088</b>	Institution identification	C		R		
3433	Institution name identification	C	an..11	D	International identification of the financial institution in coded form: ISO-BIC (preferred). For national transactions the BC-No. (including "001996" [Swiss Post as financial institution]) may be used in this element.	
1131	Code list qualifier	C	an..3	D	If ISO-BIC: * "25" (Bank identification) If BC-No: * "157" (Clearing code)	
3055	Code list responsible agency, coded	C	an..3	D	If ISO-BIC: * "5" (ISO (International Organization for Standardization)) If BC-No: * "121" (CH, Telekurs AG)	



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UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
3434	Institution branch number	C	an..17	D	National identification of the financial institution / Swiss Post in coded form: BC-No. including "01996" (Swiss Post as financial institution). Accepted are all identification codes listed in the code list of element 1131.	
1131	Code list qualifier	C	an..3	D	* "157" (Clearing code)	
3055	Code list responsible agency, coded	C	an..3	D	* "121" (CH, Telekurs AG)	
3432	Institution name	C	an..70	N		
3436	Institution branch place	C	an..70	N		
<b>3207</b>	Country, coded	C	an..3	N		

**Segment Notes:**

Composite C088 (Institution identification):

The financial institution / Swiss Post can be identified in one of the two following ways:

1. With the international identification using ISO-BIC in the element 3433 (qualified in the following elements 1131 and 3055) (Preferred).
2. With the national identification using BC-No. in the element 3433 (qualified in the following elements 1131 and 3055). For national financial transactions the BC-No. may be used in the element 3433 (qualified in the following elements 1131 and 3055), too.

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<b>SG3</b>	<b>NAD-CTA-COM</b>				SegGr.Level A	
<b>C 3</b>	A group of segments identifying the name(s) and address(es) of each non-financial party involved in the transaction, their functions and their contacts.					
<b>CH-MIG</b>	<i>This segment group is only used for routing purpose.</i>					
<b>O 3</b>						
<b>NAD</b>	<b>NAME AND ADDRESS</b>				Segment No. 11 Segment Level A	
<b>M 1</b>	A segment identifying names and addresses of the parties associated with the direct debit, in coded or uncoded form, and their functions.					
<b>CH-MIG</b>						
<b>M 1</b>						
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>3035</b>	Party qualifier	M	an..3	M	* "MS" (Message sender)	
<b>C082</b>	Party identification details	C		D		
3039	Party id. identification	M	an..35	M		
1131	Code list qualifier	C	an..3	R	If using ISO or EAN identification: * "160" (Party identification) If using Telekurs identification: * "100" (Enhanced party identification) If bilaterally agreed: * "ZZZ" (Mutually defined)	
3055	Code list responsible agency, coded	C	an..3	R	* "5" (ISO [International Organization for Standardization]) * "9" (EAN (International Article Numbering association)) * "121" (CH, Telekurs AG) * "ZZZ" (Mutually defined)	
<b>C058</b>	Name and address	C		D		
3124	Name and address line	M	an..35	M		
3124	Name and address line	C	an..35	O		
3124	Name and address line	C	an..35	O		
3124	Name and address line	C	an..35	O		

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UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
3124	Name and address line	C	an..35	O		
<b>C080</b>	Party name	C		D		
3036	Party name	M	an..35	M		
3036	Party name	C	an..35	O		
3036	Party name	C	an..35	O		
3036	Party name	C	an..35	O		
3036	Party name	C	an..35	O		
3045	Party name format, coded	C	an..3	O		
<b>C059</b>	Street	C		D		
3042	Street and number/p.o. box	M	an..35	M		
3042	Street and number/p.o. box	C	an..35	O		
3042	Street and number/p.o. box	C	an..35	O		
3042	Street and number/p.o. box	C	an..35	O		
<b>3164</b>	City name	C	an..35	D		
<b>3229</b>	Country sub-entity identification	C	an..9	D		
<b>3251</b>	Postcode identification	C	an..9	D		
<b>3207</b>	Country, coded	C	an..3	D		

**Segment Notes:**

This segment can be used in following ways (see also General Information Guidelines):

1. NAD/C080/C059/3164/3229/3251/3207 (Structured name and address), preferred (at least C080-3036 first line, 3164 and 3251)
2. NAD/C058 (Unstructured name and address)
3. NAD/C082 only (Party identification)

It is not supported to identify a party which is significant for the financial transaction only in variant 3 (C082, party identification) without an address in structured (NAD variant 1) or unstructured (NAD variant 2) or FII-C078 form.

The use of party identification (variant 3) with a structured name/address (NAD variant 1) or with an unstructured name/address (NAD variant 2) or with FII/C078 will be accepted.

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**3.3 Segment Level B**

<b>SG4</b> M 9999 CH-MIG M 9999	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b>				SegGr.Level B	
A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.						
<b>LIN</b> M 1 CH-MIG M 1	<b>LINE ITEM</b>				Segment No. 14 Segment Level B	
A segment identifying the beginning of the credit side of the transaction (B level) by a sequential line number, which may also be used for reconciliation purposes.						
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>1082</b>	Line item number	C	n..6	R	Application generated number for each B-level. Numbers must be allocated in ascending sequence order within the message without gaps (i.e. the first line is 1, the second line 2, etc.).	
<b>1229</b>	Action request/notification, coded	C	an..3	D	The response type may only occur, if the response type in BGM-4343 is not used or equal to "AB". * "32" (Credit advice requested for direct debit)	
<b>C212</b>	Item number identification	C		N		
7140	Item number	C	an..35			
7143	Item number type, coded	C	an..3			
1131	Code list qualifier	C	an..3			
3055	Code list responsible agency, coded	C	an..3			

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UN/EDIFACT Directory				C H - M I G		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>C829</b>	Sub-line information	C		N		
5495	Sub-line indicator, coded	C	an..3			
1082	Line item number	C	n..6			
<b>1222</b>	Configuration level	C	n..2	N		
<b>7083</b>	Configuration, coded	C	an..3	N		
<b>Segment Notes:</b>						
Element 1229 (Action request/notification, coded):						
The absence of the element 1229 means that the response is depending on the definition in BGM-4343 or is bilaterally agreed.						

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<b>SG4</b>	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b>					SegGr.Level B
<b>M 9999</b>	A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.					
<b>CH-MIG</b>						
<b>M 9999</b>						
<b>DTM</b>	<b>DATE/TIME/PERIOD</b>				Segment No. 15	Segment Level B
<b>C 1</b>	A segment identifying the date, at which an order has been requested to be executed or acted upon.					
<b>CH-MIG</b>						
<b>R 1</b>						
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>C507</b>	Date/time/period	M		M		
2005	Date/time/period qualifier	M	an..3	M	* "203" (Execution date) For CH-DDS: until proper codes are defined, "203" is mandatory.	
2380	Date/time/period	C	an..35	R		LSV: (Header) Requested execution date
2379	Date/time/period format qualifier	C	an..3	R	* "102" (CCYYMMDD)	
<b>Segment Notes:</b>						

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<b>SG4</b>	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b>				SegGr.Level B	
<b>M 9999</b>	A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.					
<b>CH-MIG</b>						
<b>M 9999</b>						
<b>RFF</b>	<b>REFERENCE</b>				Segment No. 16	Segment Level B
<b>C 2</b>	A segment specifying reference of the single credit amount on the credit side of the transaction (B level).					
<b>CH-MIG</b>	Note: The identification will be passed back to the creditor for reconciliation purposes.					
<b>R 2</b>						
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>C506</b>	Reference	M		M		LSV (Header) Sender ID (Pos. 1 - 5) (optional).
1153	Reference qualifier	M	an..3	M	* "AEK" (Payment order number)	
1154	Reference number	C	an..35	R	Limited to an..16 For CH-DDS, Pos. 1 - 5 optionally contain Sender ID.	
1156	Line number	C	an..6	N		
4000	Reference version number	C	an..35	N		
<b>Segment Notes:</b>						

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<b>SG4</b>	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b>			SegGr.Level B		
<b>M 9999</b>	A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.					
<b>CH-MIG</b>						
<b>M 9999</b>						
<b>SG5</b>	<b>MOA-CUX-DTM-RFF</b>			SegGr.Level B		
<b>C 1</b>	A group of segments containing the currency of the single amounts on the debit side of the transaction (C level), currency to be collected, plus the total of all single amounts of the debit side of the transaction (C level).					
<b>CH-MIG</b>	<i>This segment group contains the total of all individual amounts to be credited, together with details of any related foreign exchange conversion or contract made seperately. The amount containing in this message group is the amount to be credited to the account quoted in group 6 according to the agreed details. This Segment must always be present.</i>					
<b>R 1</b>						
<b>MOA</b>	<b>MONETARY AMOUNT</b>			Segment No. 19 Segment Level B		
<b>M 1</b>	A segment specifying the total amount and the currency to be collected.					
<b>CH-MIG</b>						
<b>M 1</b>						
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>C516</b>	Monetary amount	M		R		
5025	Monetary amount type qualifier	M	an..3	M	* "9" (Amount due/amount payable) * "57" (Equivalent amount) For CH-DDS, Only "9" accepted.	
5004	Monetary amount	C	n..18	R		LSV: (TA890) total amount.
6345	Currency, coded	C	an..3	D	ISO Currency code (ISO 4217) must be used. For CH-DDS only "CHF" (Swiss Franc) accepted. If C516/5025 = "9", the currency must be identified in this element. (If C516/5025 = 57, the CUX Segment must be used)  For CH-DDS, collection can only be done in CHF. Transaction currency must be identified in SG5/MOA-segment (CUX not to be used).	LSV: (TA870) amount/transaction currency.



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UN/EDIFACT Directory				C H - M I G		Comment
Number	Description	M/C	Format	Type	Remarks	
6343	Currency qualifier	C	an..3	N		
4405	Status, coded	C	an..3	N		

**Segment Notes:**

The amount of the B-Level MOA (SG5) must be equal to the sum of all C-Level MOA (SG11) contained in the respective B-Level.

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<b>SG4</b>	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b>				SegGr.Level B	
<b>M 9999</b>	A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.					
<b>CH-MIG</b>						
<b>M 9999</b>						
<b>SG6</b>	<b>FII-CTA-COM</b>				SegGr.Level B	
<b>M 1</b>	A group of segments containing the account servicing bank including the account to be credited. If the creditor is not quoted separately in the NAD segment on the credit side of the transaction (B level), then this group also contains the information of the creditor.					
<b>CH-MIG</b>						
<b>M 1</b>						
<b>FII</b>	<b>FINANCIAL INSTITUTION INFORMATION</b>			Segment No. 23	Segment Level B	
<b>M 1</b>	A segment identifying the financial institution and relevant account number associated with the transaction, and their functions.					
<b>CH-MIG</b>						
<b>M 1</b>						
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>3035</b>	Party qualifier	M	an..3	M	* "BF" (Beneficiary's bank) For CH-DDS: until party code for creditor's bank is defined, the use of "BF" is mandatory.	
<b>C078</b>	Account identification	C		R		LSV: (TA870) Creditor's/Beneficiary's account number. LSV: (TA870) Creditor. LSV: (TA870) Creditor.
3194	Account holder number	C	an..35	R		
3192	Account holder name	C	an..35	D	Name of account holder (if account holder name is not specified in this element, an corresponding NAD segment is required)	
3192	Account holder name	C	an..35	D	Postcode, place of account holder (if account holder name is not specified in this element, an corresponding NAD segment is required)	
6345	Currency, coded	C	an..3	O		
<b>C088</b>	Institution identification	C		R	For CH-DDS: Must contain a valid Swiss BC or BIC in 3433 or 3434.	

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UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
3433	Institution name identification	C	an..11	D	International identification of the financial institution in coded form: ISO-BIC (preferred). For national transactions the BC-No. (including "001996" [Swiss Post as financial institution]) may be used in this element.	LSV: (Header) BC-No. of beneficiary's bank (only TA870, for 890 blank).
1131	Code list qualifier	C	an..3	D	If ISO-BIC: * "25" (Bank identification) If BC-No: * "157" (Clearing code)	
3055	Code list responsible agency, coded	C	an..3	D	If ISO-BIC: * "5" (ISO (International Organization for Standardization)) If BC-No: * "121" (CH, Telekurs AG)	LSV: (Header) BC-No. of beneficiary's bank (only TA870, for 890 blank).
3434	Institution branch number	C	an..17	D	National identification of the financial institution / Swiss Post in coded form: recommended are BC-No. including "01996" (Swiss Post as financial institution).	
1131	Code list qualifier	C	an..3	D	If BC-No: * "157" (Clearing code)	
3055	Code list responsible agency, coded	C	an..3	D	If BC-No: * "121" (CH, Telekurs AG)	
3432	Institution name	C	an..70	N		
3436	Institution branch place	C	an..70	N		
<b>3207</b>	Country, coded	C	an..3	N		

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**Segment Notes:**

Composite C088 (Institution identification):

The financial institution / Swiss Post can be identified in one of the two following ways:

1. With the international identification using ISO-BIC in the element 3433 (qualified in the following elements 1131 and 3055) (Preferred).
2. With the national identification using BC-No. (recommended) in the element 3433 (qualified in the following elements 1131 and 3055). For national financial transactions the BC-No. may be used in the element 3433 (qualified in the following elements 1131 and 3055), too.

Element C088/1131 qualifier "157" (BC-No.):

This qualifier includes technical BC-Number (for example specific technical BC-No. for TKS applications).

Element C078-3194 (Account holder number):

For Swiss banks as defined in the account number description for clearingbanks, Telekurs AG, IBO 900 248, for a Postfinance account number as defined in Postfinance guidelines.

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<b>SG4</b> M 9999 CH-MIG M 9999	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b> A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.	SegGr.Level B				
<b>SG7</b> C 3 CH-MIG D 3	<b>NAD-CTA-COM</b> A group of segments identifying the creditor. Furthermore, one contact party can also be quoted in this group.	SegGr.Level B				
<b>NAD</b> M 1 CH-MIG M 1	<b>NAME AND ADDRESS</b> A segment identifying name and address of the non-financial institutions associated with the credit side of the transaction (B level).	Segment No. 26 Segment Level B				
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>3035</b>	Party qualifier	M	an..3	M	* "BE" (Beneficiary)	
<b>C082</b>	Party identification details	C		D		LSV: (TA870) Creditor.
3039	Party id. identification	M	an..35	M		
1131	Code list qualifier	C	an..3	R	If using ISO or EAN identification: * "160" (Party identification) If using Telekurs identification: * "100" (Enhanced party identification) If bilaterally agreed: * "ZZZ" (Mutually defined)	
3055	Code list responsible agency, coded	C	an..3	R	* "5" (ISO [International Organization for Standardization]) * "9" (EAN (International Article Numbering association)) * "121" (CH, Telekurs AG) * "ZZZ" (Mutually defined)	
<b>C058</b>	Name and address	C		D		LSV: (TA870) Creditor.

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UN/EDIFACT Directory				C H - M I G		Comment
Number	Description	M/C	Format	Type	Remarks	
3124	Name and address line	M	an..35	M		
3124	Name and address line	C	an..35	O		
3124	Name and address line	C	an..35	O		
3124	Name and address line	C	an..35	O		
3124	Name and address line	C	an..35	O		
<b>C080</b>	Party name	C		D		LSV: (TA870) Creditor.
3036	Party name	M	an..35	M		
3036	Party name	C	an..35	O		
3036	Party name	C	an..35	O		
3036	Party name	C	an..35	O		
3036	Party name	C	an..35	O		
3045	Party name format, coded	C	an..3	O		
<b>C059</b>	Street	C		D		LSV: (TA870) Creditor.
3042	Street and number/p.o. box	M	an..35	M		
3042	Street and number/p.o. box	C	an..35	O		
3042	Street and number/p.o. box	C	an..35	O		
3042	Street and number/p.o. box	C	an..35	O		
<b>3164</b>	City name	C	an..35	D		LSV: (TA870) Creditor.
<b>3229</b>	Country sub-entity identification	C	an..9	D		LSV: (TA870) Creditor.
<b>3251</b>	Postcode identification	C	an..9	D		LSV: (TA870) Creditor.
<b>3207</b>	Country, coded	C	an..3	D		LSV: (TA870) Creditor.

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**Segment Notes:**

This segment can be used in following ways

1. NAD/C080/C059/3164/3229/3251/3207 (Structured name and address), preferred (at least C080-3036 first line, 3164 and 3251)
2. NAD/C058 (Unstructured name and address)
3. NAD/C082 only (Party identification)

It is not supported to identify a party which is significant for the financial transaction (beneficiary) only in variant 3 (C082, party identification) without an address in structured (NAD variant 1) or unstructured (NAD variant 2) or FII-C078 form.

The use of party identification (variant 3) with a structured name/address (NAD variant 1) or with an unstructured name/address (NAD variant 2) or with FII/C078 will be accepted.

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<b>SG4</b>	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b>				SegGr.Level B	
<b>M 9999</b>	A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.					
<b>CH-MIG</b>						
<b>M 9999</b>						
<b>SG10</b>	<b>PRC-FTX</b>				SegGr.Level B	
<b>C 1</b>	A group of segments giving information in free form about the purpose of the direct debit from the creditor to the debtors.					
<b>CH-MIG</b>	<i>This segment group is mutually exclusive with SG16.</i>					
<b>D 1</b>						
<b>PRC</b>	<b>PROCESS IDENTIFICATION</b>			Segment No. 38	Segment Level B	
<b>M 1</b>	A segment identifying the kind of process at the debtor's side.					
<b>CH-MIG</b>						
<b>M 1</b>						
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>C242</b>	Process type and description	M		M		
7187	Process type identification	M	an..17	M	* "11" (Processing of unstructured information)	
1131	Code list qualifier	C	an..3	N		
3055	Code list responsible agency, coded	C	an..3	N		
7186	Process type	C	an..35	N		
7186	Process type	C	an..35	N		
<b>Segment Notes:</b>						



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<b>SG4</b>	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b>					SegGr.Level B
<b>M 9999</b>	A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.					
CH-MIG						
<b>M 9999</b>						
<b>SG10</b>	<b>PRC-FTX</b>					SegGr.Level B
<b>C 1</b>	A group of segments giving information in free form about the purpose of the direct debit from the creditor to the debtors.					
CH-MIG	<i>This segment group is mutually exclusive with SG16.</i>					
<b>D 1</b>						
<b>FTX</b>	<b>FREE TEXT</b>					Segment No. 39 Segment Level B
<b>M 1</b>	A segment providing clear form information from the creditor to the debtor.					
CH-MIG						
<b>M 1</b>						
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>4451</b>	Text subject qualifier	M	an..3	M	* "PMD" (Payment detail/remittance information)	
<b>4453</b>	Text function, coded	C	an..3	N		
<b>C107</b>	Text reference	C		N		
4441	Free text, coded	M	an..3			
1131	Code list qualifier	C	an..3			
3055	Code list responsible agency, coded	C	an..3			
<b>C108</b>	Text literal	C		R	This free text will be added to each debit transaction. For CH-DDS maximally 4 * an..35 characters to be used.	LSV (TA870) Payment details.
4440	Free text	M	an..70	M		
4440	Free text	C	an..70	O		
4440	Free text	C	an..70	O		
4440	Free text	C	an..70	O		

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UN/EDIFACT Directory				C H - M I G		Comment
Number	Description	M/C	Format	Type	Remarks	
4440	Free text	C	an..70	O		
<b>3453</b>	Language, coded	C	an..3	N		
<b>Segment Notes:</b>						

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**3.4 Segments Level C**

<b>SG4</b>	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b>				SegGr.Level B	
<b>M 9999</b>	A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.					
CH-MIG						
M 9999						
<b>SG11</b>	<b>SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16</b>				SegGr.Level C	
<b>M 9999</b>	This Segment Group contains information regarding the debtor(s) of the direct debit. Certain payment details may be provided either in Segment Group 11 or in Segment Group 4, but not in both.					
CH-MIG						
M 9999						
<b>SEQ</b>	<b>SEQUENCE DETAILS</b>				Segment No. 40 Segment Level C	
<b>M 1</b>	A segment identifying the beginning of the debit side of the transaction (C level) by a sequential number, which may also be used for reconciliation purposes.					
CH-MIG						
M 1						
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>1245</b>	Status indicator, coded	C	an..3	N		
<b>C286</b>	Sequence information	C		R		
1050	Sequence number	M	an..6	M	Number for each C-Level. Numbers must be allocated in ascending sequence order within the B-Level without gaps (i.e. the first line is 1, the second line 2, etc.)	
1159	Sequence number source, coded	C	an..3	N		
1131	Code list qualifier	C	an..3	N		
3055	Code list responsible agency, coded	C	an..3	N		
<b>Segment Notes:</b>						

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<b>SG4</b>	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b>				SegGr.Level B	
<b>M 9999</b>	A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.					
<b>CH-MIG</b>						
<b>M 9999</b>						
<b>SG11</b>	<b>SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16</b>				SegGr.Level C	
<b>M 9999</b>	This Segment Group contains information regarding the debtor(s) of the direct debit. Certain payment details may be provided either in Segment Group 11 or in Segment Group 4, but not in both.					
<b>CH-MIG</b>						
<b>M 9999</b>						
<b>MOA</b>	<b>MONETARY AMOUNT</b>			Segment No. 41	Segment Level C	
<b>M 1</b>	A segment giving the amount of the direct debit. It is the amount to be collected. The currency is quoted on the credit side of the transaction (B level).					
<b>CH-MIG</b>						
<b>M 1</b>						
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>C516</b>	Monetary amount	M		M		LSV: (TA870) Amount.
5025	Monetary amount type qualifier	M	an..3	M	* "9" (Amount due/amount payable) * "57" (Equivalent amount) For CH-DDS only "9" accepted.	
5004	Monetary amount	C	n..18	R		
6345	Currency, coded	C	an..3	D	For CH-DDS only "CHF" (Swiss Franc) accepted. If C516/5025 = 9 the currency must be equal to SG5/MOA/C516/6345. (If C516/5025 = 57 [not used for CH-DDS], the currency is equal to SG5/CUX/C504/"2" [reference currency])	
6343	Currency qualifier	C	an..3	N		
4405	Status, coded	C	an..3	N		
<b>Segment Notes:</b>						
Same qualifier in 5025 is to be used in all debit transactions within the B-level.						

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<b>SG4</b>	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b>				SegGr.Level B	
<b>M 9999</b>	A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.					
CH-MIG						
M 9999						
<b>SG11</b>	<b>SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16</b>				SegGr.Level C	
<b>M 9999</b>	This Segment Group contains information regarding the debtor(s) of the direct debit. Certain payment details may be provided either in Segment Group 11 or in Segment Group 4, but not in both.					
CH-MIG						
M 9999						
<b>RFF</b>	<b>REFERENCE</b>				Segment No. 43 Segment Level C	
C 3	A segment identifying a transaction from the creditor to the debtor and/or from the creditor to the creditor's bank.					
CH-MIG						
R 3						
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>C506</b>	Reference	M		M		LSV: (TA870) Transaction Reference.
1153	Reference qualifier	M	an..3	M	* "CR" (Customer reference number) For CH-DDS, the use of a reference with the qualifier CR is mandatory.	
1154	Reference number	C	an..35	R	For CH-DDS limited to an..16 Creditor's identification, as assigned by the Creditor's bank on leftmost 5 characters. Remaining 11 characters to be used as unique transaction reference.	
1156	Line number	C	an..6	N		
4000	Reference version number	C	an..35	N		
<b>Segment Notes:</b>						

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<b>SG4</b> M 9999 CH-MIG M 9999	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b> A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.	SegGr.Level B				
<b>SG11</b> M 9999 CH-MIG M 9999	<b>SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16</b> This Segment Group contains information regarding the debtor(s) of the direct debit. Certain payment details may be provided either in Segment Group 11 or in Segment Group 4, but not in both.	SegGr.Level C				
<b>SG12</b> C 3 CH-MIG M 3	<b>FII-CTA-COM</b> A group of segments containing the debtor's bank and the account and if necessary up to two intermediary banks.	SegGr.Level C				
<b>FII</b> M 1 CH-MIG M 1	<b>FINANCIAL INSTITUTION INFORMATION</b> A segment identifying the financial institution / Swiss Post and relevant account number associated with the transaction, and their functions.	Segment No. 46 Segment Level C				
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>3035</b>	Party qualifier	M	an..3	M	* "PH" (Payer's financial institution) For CH-DDS, until party code for debtor's bank is defined, the use of "PH" is mandatory.	
<b>C078</b>	Account identification	C		R		
3194	Account holder number	C	an..35	R	For CH-DDS: exact debtor's account format as defined in "Belastungsermächtigung" by debtor/debtor's bank.	LSV: (TA870) Debtor's account number.
3192	Account holder name	C	an..35	D	Name of account holder (if account holder name is not specified in this element, an corresponding NAD segment is required)	LSV: (TA870) Payor.

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UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
3192	Account holder name	C	an..35	D	Postcode, place of account holder (if account holder name is not specified in this element, an corresponding NAD segment is required)	LSV: (TA870) Payor.
6345	Currency, coded	C	an..3	O		
<b>C088</b>	Institution identification	C		R	For CH-DDS-: Must contain a valid Swiss BC or BIC in 3433 or 3434.	
3433	Institution name identification	C	an..11	D	International identification of the financial institution in coded form: ISO-BIC (preferred). For national transactions the BC-No. (including "001996" [Swiss Post as financial institution]) may be used in this element.	LSV: (Header) BC-No of Payor's bank (only TA870, for 890 blank).
1131	Code list qualifier	C	an..3	D	If ISO-BIC: * "25" (Bank identification) If BC-No: * "157" (Clearing code)	
3055	Code list responsible agency, coded	C	an..3	D	If ISO-BIC: * "5" (ISO (International Organization for Standardization)) If BC-No: * "121" (CH, Telekurs AG)	
3434	Institution branch number	C	an..17	D	National identification of the financial institution / Swiss Post in coded form: recommended are BC-No. including "01996" (Swiss Post as financial institution). Accepted are all identification codes listed in the code list of element 1131.	LSV: (Header) BC-No of Payor's bank (only TA870, for 890 blank).
1131	Code list qualifier	C	an..3	D	If ISO-BIC: * "25" (Bank identification) If BC-No: * "157" (Clearing code)	
3055	Code list responsible agency, coded	C	an..3	D	If ISO-BIC: * "5" (ISO (International Organization for Standardization)) If BC-No: * "121" (CH, Telekurs AG)	
3432	Institution name	C	an..70	N		
3436	Institution branch place	C	an..70	N		
<b>3207</b>	Country, coded	C	an..3	O		

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**Segment Notes:**

Composite C088 (Institution identification):

The financial institution / Swiss Post can be identified in one of the three following ways:

1. With the international identification using ISO-BIC in the element 3433 (qualified in the following elements 1131 and 3055) (Preferred).
2. With the national identification using BC-No. (recommended) or any other identification code (listed in the code list of element 1131) in the element 3433 (qualified in the following elements 1131 and 3055). For national financial transactions the BC-No. may be used in the element 3433 (qualified in the following elements 1131 and 3055), too.
3. If no identification in coded form is known, the financial institution / Swiss Post can be identified by institution name and branch place in the elements 3432 and 3436.

Element C088/1131 qualifier "157" (BC-No.):

This qualifier includes technical BC-Number (for example specific technical BC-No. for TKS applications).



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<b>SG4</b> M 9999 CH-MIG M 9999	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b> A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.	SegGr.Level B				
<b>SG11</b> M 9999 CH-MIG M 9999	<b>SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16</b> This Segment Group contains information regarding the debtor(s) of the direct debit. Certain payment details may be provided either in Segment Group 11 or in Segment Group 4, but not in both.	SegGr.Level C				
<b>SG13</b> C 3 CH-MIG D 3	<b>NAD-CTA-COM</b> A group of segments identifying the name and address of the debtor and one contact party.	SegGr.Level C				
<b>NAD</b> M 1 CH-MIG M 1	<b>NAME AND ADDRESS</b> A segment identifying names and addresses of the non-financial institutions associated with the direct debit on the debtor's side .	Segment No. 49 Segment Level C				
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>3035</b>	Party qualifier	M	an..3	M	* "PL" (Payor)	
<b>C082</b>	Party identification details	C		D		LSV: (TA870) Payor.
3039	Party id. identification	M	an..35	M		
1131	Code list qualifier	C	an..3	R	If using ISO or EAN identification: * "160" (Party identification) If using Telekurs identification: * "100" (Enhanced party identification) If bilaterally agreed: * "ZZZ" (Mutually defined)	

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UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
3055	Code list responsible agency, coded	C	an..3	R	* "5" (ISO (International Organization for Standardization)) * "9" (EAN (International Article Numbering association)) * "121" (CH, Telekurs AG) * "ZZZ" (Mutually defined)	
<b>C058</b>	Name and address	C		D		LSV: (TA870) Payor.
3124	Name and address line	M	an..35	M		
3124	Name and address line	C	an..35	O		
3124	Name and address line	C	an..35	O		
3124	Name and address line	C	an..35	O		
3124	Name and address line	C	an..35	O		
<b>C080</b>	Party name	C		D		LSV: (TA870) Payor.
3036	Party name	M	an..35	M		
3036	Party name	C	an..35	O		
3036	Party name	C	an..35	O		
3036	Party name	C	an..35	O		
3036	Party name	C	an..35	O		
3045	Party name format, coded	C	an..3	N		
<b>C059</b>	Street	C		D		LSV: (TA870) Payor.
3042	Street and number/p.o. box	M	an..35	M		
3042	Street and number/p.o. box	C	an..35	O		
3042	Street and number/p.o. box	C	an..35	O		
3042	Street and number/p.o. box	C	an..35	O		
<b>3164</b>	City name	C	an..35	D		LSV: (TA870) Payor.
<b>3229</b>	Country sub-entity identification	C	an..9	D		LSV: (TA870) Payor.
<b>3251</b>	Postcode identification	C	an..9	D		LSV: (TA870) Payor.

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UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>3207</b>	Country, coded	C	an..3	D		LSV: (TA870) Payor.

**Segment Notes:**

This segment can be used in following ways (see also General Information Guidelines):

1. NAD/C080/C059/3164/3229/3251/3207 (Structured name and address), preferred (at least C080-3036 first line, 3164 and 3251)
2. NAD/C058 (Unstructured name and address)
3. NAD/C082 only (Party identification)

It is not supported to identify a party which is significant for the financial transaction (payor) only in variant 3 (C082, party identification) without an address in structured (NAD variant 1) or unstructured (NAD variant 2) or FII-C078 form.

The use of party identification (variant 3) with a structured name/address (NAD variant 1) or with an unstructured name/address (NAD variant 2) or with FII/C078 will be accepted.

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<b>SG4</b> M 9999 CH-MIG M 9999	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b> A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.	SegGr.Level B				
<b>SG11</b> M 9999 CH-MIG M 9999	<b>SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16</b> This Segment Group contains information regarding the debtor(s) of the direct debit. Certain payment details may be provided either in Segment Group 11 or in Segment Group 4, but not in both.	SegGr.Level C				
<b>SG16</b> C 1 CH-MIG D 1	<b>PRC-FTX-SG17-SG23</b> A group of segments containing the details of the direct debit. The content of these segments is passed through the banking chain from the creditor to the debtor. <i>This segment group is mutually exclusive with SG10.</i>	SegGr.Level C				
<b>PRC</b> M 1 CH-MIG M 1	<b>PROCESS IDENTIFICATION</b> A segment identifying the kind of processing at the debtor's side.	Segment No. 61 Segment Level C				
UN/EDIFACT Directory			CH - MIG		Comment	
Number	Description	M/C	Format	Type		Remarks
<b>C242</b> 7187	Process type and description Process type identification	M M	an..17	M M	* "8" (Processing of structured information) * "9" (Processing of identical information in structured and unstructured form) * "10" (Processing of different information in structured and unstructured form) * "11" (Processing of unstructured information)  For CH-DDS "11" is recommended.	
1131	Code list qualifier	C	an..3	N		

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UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
3055	Code list responsible agency, coded	C	an..3	N		
7186	Process type	C	an..35	N		
7186	Process type	C	an..35	N		

**Segment Notes:**  
"Structured information" means SG17-SG22, "unstructured information" means SG16-FTX. Maximum payment details possible to be forwarded in CH-DDS are 4 \* 35 characters.

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<b>SG4</b> M 9999 CH-MIG M 9999	<b>LIN-DTM-RFF-BUS-FCA-SG5-SG6-SG7-SG8-SG9-SG10-SG11</b> A group of segments containing information regarding the credit side of the transaction and details which are pertinent to all direct debits specified within the group. Certain payment details may be provided either in segment group 4 or in segment group 11, but not in both.	SegGr.Level B				
<b>SG11</b> M 9999 CH-MIG M 9999	<b>SEQ-MOA-DTM-RFF-PAI-FCA-SG12-SG13-SG14-SG15-SG16</b> This Segment Group contains information regarding the debtor(s) of the direct debit. Certain payment details may be provided either in Segment Group 11 or in Segment Group 4, but not in both.	SegGr.Level C				
<b>SG16</b> C 1 CH-MIG D 1	<b>PRC-FTX-SG17-SG23</b> A group of segments containing the details of the direct debit. The content of these segments is passed through the banking chain from the creditor to the debtor. <i>This segment group is mutually exclusive with SG10.</i>	SegGr.Level C				
<b>FTX</b> C 5 CH-MIG D 5	<b>FREE TEXT</b> A segment providing free text instruction(s) relating to the direct debit details.	Segment No. 62    Segment Level C				
UN/EDIFACT Directory			CH - MIG			Comment
Number	Description	M/C	Format	Type	Remarks	
4451	Text subject qualifier	M	an..3	M	* "PMD" (Payment detail/remittance information)	
4453	Text function, coded	C	an..3	N		
C107	Text reference	C		N		
4441	Free text, coded	M	an..3			
1131	Code list qualifier	C	an..3			
3055	Code list responsible agency, coded	C	an..3			
C108	Text literal	C		R	For CH-DDS maximally 4 * an..35 characters to be used.	
4440	Free text	M	an..70	M		

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UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
4440	Free text	C	an..70	O		
4440	Free text	C	an..70	O		
4440	Free text	C	an..70	O		
4440	Free text	C	an..70	O		
<b>3453</b>	Language, coded	C	an..3	O		
<b>Segment Notes:</b>						

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**3.5 Segments Level A (second part)**

<b>CNT</b>		<b>CONTROL TOTAL</b>				Segment No. 86	Segment Level A	
C	5	A segment providing information on control totals.						
CH-MIG								
O	5							
UN/EDIFACT Directory				CH - MIG		Comment		
Number	Description	M/C	Format	Type	Remarks			
<b>C270</b>	Control	M		M				
6069	Control qualifier	M	an..3	M	* "2" (Total number line items) (LIN-segments) preferred * "39" (Total number of individual transactions)			
6066	Control value	M	n..18	M				
6411	Measure unit qualifier	C	an..3	N				
<b>Segment Notes:</b>								



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SG24		AUT-DTM			SegGr.Level A	
AUT		AUTHENTICATION RESULT			Segment No. 87 Segment Level A	
M	1	A segment specifying the details of any authentication (validation) procedures applied to the DIRDEB message.				
CH-MIG						
M	1					
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
9280	Validation result	M	an..35	M		
9282	Validation key identification	C	an..35	R		
<b>Segment Notes:</b>						

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<b>SG24</b>		<b>AUT-DTM</b>				SegGr.Level A
C	5	A group of segments specifying details of any authentication (validation) procedures applied to the DIRDEB message.				
CH-MIG		<i>The segment group 24 (AUT and DTM) is not used when the digital signature is used. In case of digital signature the security header and trailer segments are used.</i>				
D	1					
<b>DTM</b>		<b>DATE/TIME/PERIOD</b>				Segment No. 88 Segment Level A
C	1	A segment identifying the validation date/time.				
CH-MIG						
R	1					
UN/EDIFACT Directory				CH - MIG		Comment
Number	Description	M/C	Format	Type	Remarks	
<b>C507</b>	Date/time/period	M		M		
2005	Date/time/period qualifier	M	an..3	M	* "218" (Authentication/validation date/time)	
2380	Date/time/period	C	an..35	R		
2379	Date/time/period format qualifier	C	an..3	R	* "101" (YYMMDD) * "102" (CCYYMMDD) = preferred version * "203" (CCYYMMDDHHMM)	
<b>Segment Notes:</b>						

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<b>UNT</b>	<b>MESSAGE TRAILER</b>					Segment No. 89	Segment Level A
M 1	A service segment ending a message, giving the total number of segments in the message and the control reference number of the message.						
CH-MIG							
M 1							
UN/EDIFACT Directory				CH - MIG		Comment	
Number	Description	M/C	Format	Type	Remarks		
<b>0074</b>	Number of segments in a message	M	n..6	M	The total number of segments in the message.		
<b>0062</b>	Message reference number	M	an..14	M	Same Reference as quoted in UNH/0062.		
<b>Segment Notes:</b>							

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**4 EXAMPLE**

Interchange Header

Message Header/A-Level, part1

B-Level 1, Total credit side

C-Level 1, Single debit side

C-Level 2, Single debit side

B-Level 2, Total credit side

C-Level 1, Single debit side

C-Level 2, Single debit side

Message Trailer/A-Level, part 2

Interchange Trailer

Seg. No.	UN/EDIFACT-String	Comment
1.	UNB+UNOA:2+SENDER:ZZ+RECEIVER:ZZ+971223:1159+1'	Interchange Header
2.	UNH+1+DIRDEB:D:96A:UN'	Message Header/A-Level, part1
3.	BGM+214+DD-19971223-01+9+AS'	
4.	DTM+137:19971223:102'	
5.	LIN+1+32'	B-Level 1, Total credit side
6.	DTM+203:19971229:102'	
7.	RFF+AEK:DD-971223-001-00'	
8.	MOA+9:500:CHF'	
9.	FII+BF+123456ABC+BANKCHZH:25:5'	
10.	NAD+BE+++COLLECTION AG+STREET+CITY+++5000'	
11.	SEQ++1'	B-Level 1, C-Level 1, Single debit side
12.	MOA+9:200'	
13.	RFF+CR:DD-971223-001-01'	
14.	FII+PH+987654XYZ+BANKCHZZ:25:5'	
15.	NAD+PL+++CUSTOMER 1+STREET+CITY++9999'	
16.	PRC+11'	
17.	FTX+PMD+++INTERESTS FOR LOAN, DEZEMBER 1997'	

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Seg. No.	UN/EDIFACT-String	Comment
18.	SEQ++2'	B-Level 1, C-Level 2, Single debit side
19.	MOA+9:300'	
20.	RFF+CR:DD-971223-001-02'	
21.	FII+PH+111222QAY+88888:157:121'	
22.	NAD+PL++CUSTOMER 2:STREET:9999 CITY'	
23.	PRC+11'	
24.	FTX+PMD+++YOUR ORDER DD 971201 REF ABC111'	
25.	LIN+2+32'	B-Level 2, Total credit side
26.	DTM+203:19971229:102'	
27.	RFF+AEK:DD-971223-002-00'	
28.	MOA+9:200:CHF'	
29.	FII+BF+123456DEF+00222:157:121'	
30.	NAD+BE+++COLLECTION AG+STREET+PLACE++5000'	
31.	PRC+11'	
32.	FTX+PMD+++PHONE BILL DEZEMBER 1997'	
33.	SEQ++1'	B-Level 2, C-Level 1, Single debit side
34.	MOA+9:100'	
35.	RFF+CR:DD-971223-002-01'	
36.	FII+PH+ABC-555444+BANKCHZZ:25:5'	
37.	NAD+PL+++CUSTOMER 3+STREET+CITY++9999'	
38.	SEQ++2'	B-Level 2, C-Level 2, Single debit side
39.	MOA+9:100'	
40.	RFF+CR:DD-971223-002-02'	
41.	FII+PH+111222QAY:CUSTOMER 4:9999 CITY+:::04444:157:121'	
42.	CNT+2'	
43.	UNT+42+1'	Message Trailer/A-Level, part 2
44.	UNZ+1+1'	Interchange Trailer

## **5 HISTORY OF CHANGES**

### **5.1 History of changes**

This DIRDEB MIG, version 1.2 from 12.04.2002 contains the following changes, as compared to the previous version:

- Chapter 5 History of changes New section.