



Foreign payment orders

The 'Foreign payment orders' bank standard deals with the electronic exchange of payment orders in euro or in foreign currencies transmitted by the customer to his bank.

For payments in euro between two resident accounts held with Belgian banks, the 'Payment orders' bank standard I.1 is recommended.

Version 3.1 of the standard (lay-out 128 only) replaces the previous versions (lay-out 128 and 1440) that will gradually disappear.

Edition September 2005 :

As of January 1, 2006, banks will no longer take part in the customers' balance of payments reporting to the National Bank of Belgium (see www.balancedespaiements.be). Consequently, as of January 1, 2006, it will no longer be obligatory to provide this information. The obligation to provide this information applies until December 31, 2005.

The significance of the country code has been explained in subdivision 06 (positions 113 - 114).

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Deze standaard bestaat ook in het Nederlands
Ce standard existe également en français.



1. General information

To be included under application code 51 are transactions or cheques with a foreign character, i.e. having at least one of the following characteristics :

- Transactions in foreign currencies
- Cross-border transactions
- Transactions implying a non-resident
- Transactions with debiting from an account in foreign currency.

As for payments which do not meet one of these criteria, it is recommended to use bank standard I.1 'Payment orders'.

Records will normally be exchanged by means of telecommunications.



2. Description of records for lay-out 128

Each file includes:

- The header record contains the identification data
- The data records 1 contain the data on the debit (ordering customer) and the credit (beneficiary customer), the detail of payments and the balance of payments information

Subdivisions 01, 06 and 10 are mandatory. Subdivision 11 is mandatory up to December 31, 2005. The other subdivisions are optional.

- The trailer record contains the control data.



2.1. Header record

Positions	Length	Type	Content
1	1	N	Record identification: 0 (attachment I.1.)
2 – 7	6	N	Creation date of the file (see attachment I.3.)
8 – 19	12	AN	Blanks
20 – 22	3	N	Protocol-Code number of the financial institution, addressee of the file
23 – 24	2	N	Application code: 51
25 – 34	10	AN	Registration number of the file assigned by the sender
35 – 45	11	N	Identification number of the sender of the file: – VAT number (9N) for VAT payers; or – national registration number (11N) or enterprise number (10N) (see attachment II.1)
46 – 56	11	N	Identification number of the ordering customer of the file: – VAT number (9N) for VAT payers; or – national registration number (11N) or enterprise number (10N) (see attachment II.1.)
57	1	A	If duplicate of the file = D; if not, blank
58	1	N	Version code: 3 (see attachment I.2.)
59 – 70	12	AN	Field for bilateral relationships or blanks (see attachment II.2.)
71	1	N	Totalisation code (see attachment I.7.)
72 – 75	4	AN	Blanks
76	1	N	Version subcode : 1 (see attachment I.2)
77 – 128	52	AN	Blanks



2.2. Data record 1: subdivision 01

Positions	Length	Type	Content
1	1	N	Record identification: 1 (see attachment I.1.)
2 – 5	4	N	Sequence number: starts at 0001 and increases by 1 for each payment order
6 – 7	2	N	Subdivision of record identification: 01 (= first subdivision)
8 – 13	6	AN	Order execution date or value date requested by the ordering customer, or blanks (format DDMMYY, (see attachment II.3.) Mandatory if values 1 or 2 occur in position 94
14 – 29	16	AN	Ordering customer's references or blanks (see attachment II.9.)
30 – 32	3	A	Alphabetical ISO-code of the currency of credit
33	1	AN	Blank
34	1	AN	Code concerning the amount to be paid (attachment I.4.)
35 – 49	15	N	Amount to be paid to the beneficiary customer (attachment II.4.)
50	1	AN	Blank
51 – 53	3	A	Alphabetical ISO currency code of the account to be debited of blanks. Mandatory if the code concerns the amount to be paid (pos.34) is 'D' (see I.4)
54 - 59	6	AN	Blanks
60 – 71	12	N	Account number to be debited (Belgian structure)
72 – 93	22	AN	Blanks
94	1	AN	Indication concerning the date requested in positions 8 – 13 (see attachment II.3) : - blank : order execution date - 1 : debit value date - 2 : credit value date of the beneficiary customers' bank.
95 – 128	34	AN	Blanks



2.3. Data record 1: subdivision 02

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number: identical to that of the preceding data record 1
6 – 7	2	N	Subdivision of record identification = 02
8 – 42	35	AN	Name of the ordering customer or blanks
43 – 112	70	AN	Ordering customer's address : possible continuation of the name and/or street n°. If there is a continuation of the name in positions 43 to 77, the street and n° must be in 78 to 112. Or blanks
113 – 128	16	AN	Blanks



2.4. Data record 1: subdivision 03

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 - 5	4	N	Sequence number (identical to the preceding data record 1)
6 - 7	2	N	Subdivision of record identification = 03
8 – 42	35	AN	Ordering customer's address or blanks (attachment II.5.) : place – state – country
43 – 52	10	AN	Blanks
53 – 63	11	AN	Identification of the financial institution charged with the execution (attachment II.10) : BIC (or SWIFT-address or blanks (attachment II.6)
64 - 128	65	AN	Blanks



2.5. Data record 1: subdivision 04

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the sequence number of the preceding data record 1)
6 - 7	2	N	Subdivision of record identification = 04
8 – 87	80	AN	Blanks
88 – 122	35	AN	Identification of the beneficiary customer's financial institution (attachment II.11) This can be : <ul style="list-style-type: none">- a BIC (recommended identification) and/or the national clearing identification code followed by the clearing number : of <ul style="list-style-type: none">- a name- blanks in case of cheques Pos 88-98 : 11AN : BIC (SWIFT-address, see attachment II.6) Pos 99 : 1AN : blank Pos 100-101 : 2AN : national clearing identification code (attachment I.9) Pos 102-122 : 21AN : clearing number If not Pos 88-122 : name of the beneficiary's financial institution
123	1	AN	Indication concerning the identification of the beneficiary customer's financial institution : <ul style="list-style-type: none">- 1 : if BIC in positions 88 – 122- 2 : if name in positions 88 – 122,- blank
124 – 128	5	AN	Blanks



2.6. Data record 1: subdivision 05

Positions	Length	Type	Content
1	1	N	Record identification: 1
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 05
8 – 42	35	AN	Branch name of the beneficiary customer's financial institution or blanks (see attachment II.16)
43 – 77	35	AN	Full address of the beneficiary customer's financial institution : street, n° or blanks
78 – 112	35	AN	Full address of the beneficiary customer's financial institution : place, state, country (attachment II.5.)
113 - 128	16	AN	Blanks



2.7. Data record 1: subdivision 06

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 06
8 – 41	34	AN	Beneficiary customer's account number: - IBAN : recommended for cross-border payments (see attachment II.15) - of for domestic payments . 1 blank . alphabetical ISO currency code of the account to be credited only if different from currency of credit if not, blanks . 6 blanks . structured account number (pos 18-29) . 12 blanks – or, free use of 34 AN characters
42 – 76	35	AN	Beneficiary customer's full name
77 – 111	35	AN	Beneficiary customer's full address : possible continuation of the name or street, n°. If continuation of the name, the street and number must be in positions 8-42.
112	1	AN	Indication concerning the beneficiary's account number : : - 1 : IBAN - 2 : n°. Belgian account structured (3-7-2) in positions 18-29 - blank : if different account number of no account.
113 – 114	2	A	Alphabetical ISO-code of the country in which the receiving financial institution is domiciled
115 - 128	14	AN	Blanks



2.8. Data record 1: subdivision 07

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 07
8 – 42	35	AN	Beneficiary customers' address – continuation : street , n°
43 – 77	35	AN	Beneficiary customers' address : place – state – country (see attachment II.5)
78 – 87	10	AN	Blanks
88 – 122	35	AN	Ordering customer's message to the beneficiary customer or blanks (attachments II.12.) I(line 1)
123 - 128	6	AN	Blanks



2.9. Data record 1: subdivision 08

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 08
8 – 42	35	AN	Continuation of the ordering customer's message to the beneficiary customer or blanks (line 2)
43 – 77	35	AN	Continuation of the ordering customer's message to the beneficiary customer or blanks (line 3)
78 – 112	35	AN	Continuation of the ordering customer's message to the beneficiary customer or blanks (line 4)
113 – 128	16	AN	Blanks



2.10. Data record 1: subdivision 09

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 09
8 – 42	35	AN	Instructions/information the ordering customer wants his bank to forward to the beneficiary's bank of blanks (see attachment II.13) (line 1)
43 – 77	35	AN	Instructions/information the ordering customer wants his bank to forward to the beneficiary's bank of blanks (see attachment. II.13) (line 2)
78 – 112	35	AN	Ordering customer's message to the ordering customer's financial institution or blanks (attachment II.8.)
113 - 128	16	AN	Blanks



2.11. Data record 1: subdivision 10

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 10
8 – 42	35	AN	Continuation of the ordering customer's message to the ordering customer's financial institution or blanks
43 – 45	3	AN	Method of payment code (attachment I.5.)
46 – 48	3	AN	Charges code (attachment I.3) - mandatory
49	1	AN	Blank
50 – 52	3	A	Alphabetical ISO currency code of the ordering customer's account to which the costs are to be debited or blanks
53 – 58	6	AN	Blanks
59 – 70	12	N	For debiting the costs to the ordering customer's account number (at the same bank as the account debited with the order amount), or zeros (attachment II.14)
71	1	AN	Blank
72 – 73	2	AN	Alphabetical ISO country code of the beneficiary customer – mandatory
74 – 128	55	AN	Blanks



2.12. Data record 1: subdivision 11

As of January 1, 2006, banks will no longer take part in the customers' balance of payments reporting to the National Bank of Belgium (see www.balancedespaiements.be). Consequently, as of January 1, 2006, it will no longer be obligatory to provide this information. The obligation to provide this information applies until December 31, 2005.

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 11
8 – 10	3	N	Balance of payments category or zeros – to be cancelled as of January 1, 2006 (see attachment I.6.)
11 – 25	15	N	Amount – to be cancelled as of January 1, 2006 (see attachment II.4.)
26 – 31	6	AN	Blanks
32 – 80	49	AN	Justification – to be cancelled as of January 1, 2006 Mandatory if positions 8-10 take the value '00', but if a justification is applicable (see attachment II.9.)
81 – 90	10	AN	Bilateral customer-bank agreements (see attachment I.8.)
91 – 128	38	AN	Blanks



2.13. Data record 1: subdivision 12 – 13

As of January 1, 2006, banks will no longer take part in the customers' balance of payments reporting to the National Bank of Belgium (see www.balancedespaiements.be). Consequently, as of January 1, 2006, it will no longer be obligatory to provide this information. The obligation to provide this information applies until December 31, 2005.

Only if the balance of payments category is different from the category indicated in the previous subdivisions.

If necessary, one extra data record 1 with amount and information concerning the balance of payments may follow, but with subdivision 13 (positions 6-7).

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment I.1.)
2 – 5	4	N	Sequence number (identical to the preceding data record 1)
6 – 7	2	N	Subdivision of record identification = 12
8 – 10	3	N	Balance of payments category or zeros (see attachment I.6.) Only if the balance of payments category is different from the category indicated in the previous subdivisions.
11 – 25	15	N	Amount (see attachment II.4.)
26 – 31	6	AN	Blanks
32 – 80	49	AN	Justification (see attachment II.8.)
81 – 128	48	AN	Blanks



2.14. Trailer record

Positions	Length	Type	Content
1	1	N	Record identification: 9 (attachment I.1.)
2 – 7	6	N	Number of data records 1 in this file
8 – 13	6	N	Number of payment orders (= number of data records 1, subdivision 01) in this file
14 – 28	15	N	Total of amounts (positions 35 to 49 of data records 1 - 01), omitting the digits which exceed the length on the left
29 – 128	100	AN	Blanks



Attachment I: list of codes used in lay-out 128

1. Record code

- 0: header record: contains the identification data;
- 1 - 8: data record: contains the data concerning each transaction;
- 9: trailer record: contains the control data.

2. Version Code

Deze code geeft de versie van de gebruikte standaard voor het verwerken van de bestanden.

3. Charges code

- SHA : shared charges, i.e. : - charges in Belgium to be borne by the ordering customer
- charges abroad to be borne by the beneficiary customer
- BEN : all charges to be borne by the beneficiary customer
- OUR : all charges to be borne by the ordering customer

The 'costs' code is mandatory. In this field no blanks may be indicated.

4. Code concerning the amount to be paid

- C : if the amount is denominated in the currency of credit (normal case)
- D : if the amount is exceptionally denominated in the currency of debit {the latter must be the currency of the debited amount}
In that case, the indication of the alphabetical ISO currency code of the account to be debited is mandatory.



5. Method of payment code for international exchange

- CHC : payment by writing out ordinary bank cheque sent to the beneficiary customer
CDC : payment by writing out crossed cheque sent to the beneficiary customer
CHD : payment by writing out ordinary bank cheque sent to the ordering customer
CDD : payment by writing out crossed cheque sent to the ordering customer
CHA : payment by writing out open bank cheque sent to the beneficiary customer's bank branch
CDA : payment by writing out crossed bank cheque sent to the ordering customer's bank branch
URG : urgent payment (equivalent to TLX)
NOR : normal processing, not urgent
Z + 2 : alphabetical characters : other methods of payment, to be agreed on a bilateral basis with the financial institution
EUR : European payment that meets the criteria defined by the bank. If these criteria are not met, the payment will be executed through the usual channels
bbb : (3 blanks) method of payment left to the choice of the ordering customer's financial institution.

6. Balance of payments category code

As of January 1, 2006, banks will no longer take part in the customers' balance of payments reporting to the National Bank of Belgium (see www.balancedespaiements.be). Consequently, as of January 1, 2006, it will no longer be obligatory to provide this information. The obligation to provide this information applies until December 31, 2005.

Cf. regulations concerning the balance of payments on the website :
www.betalingsbalans.be or www.balancedespaiements.be

If these regulations do not apply or if the category is unknown, the value '000' (three zeros) needs to be indicated in this field.

7. Totalisation code

Value 0 : no globalisation

Value 1 : globalisation of all payment amounts in the file if your bank files this option. The debits are globalised by date, currency and account to be debited.

For globalisation of specific payments, contact your bank and see attachment I.8.

8. Bilateral agreements client – financial institution

This field may contain indications on the processing to be applied, e.g. an indication concerning the globalisation of these payments.

The content of this field must be laid down on a bilateral basis between the bank and its client.



9. Identification code clearing

Examples of SWIFT-codes (field 57A) :

AT	Austrian Bankleitzahl
BL	German Bankleitzahl
ES	Spanish Domestic Interbanking Code
FW	Pay by Fedwire
GR	HEBIC (Hellenic Bank Identification Code)
IE	Irish National Clearing Code (NSC)
IT	Italian Domestic Identification Code
RT	Pay by Real Time Gross Settlement
RU	Russian Central Bank Identification Code (only option 57D and not option 57A)
SC	UK Domestic Sort Code



Attachment II: comments on certain fields in lay-out 128

1. Sender's identification number Ordering customer's identification number

The sender of the file may be different from the ordering customer whose payment orders are on the file.

In that case, it is possible to include on a single file payment orders from several ordering customers and to have several files on this file. However, there is only one file for every ordering customer.

This applies, among other things, to 'services offices' operating for several ordering customers.

2. Field for bilateral relationships

The content of this field must be laid down on a bilateral basis between the financial institution and the ordering customer. It includes, among other things, indications on the processing to be applied.

3. Requested date

The bank will comply with clients' demands as far as possible. Orders which are part of one file, may be processed on the different dates which follow the date of receipt of the file. If there is no indication, the financial institution will execute the order as soon as possible.

Indication concerning the date (position 94 of subdivision 01) :

- blank : order execution date
- 1 : debit value date
- 2 : credit value date for the beneficiary customer's bank

As for values 1 and 2, an agreement with the bank is necessary.

4. Amount

Fixed positioning: 3 positions = units
2 positions = decimals.

The comma or decimal point used for separating units from decimals is not in the file format specification, but can be printed during the decoding.



If there are no decimals, the final 2 positions are zeros.
In case of 3 decimals, the third decimal is omitted.
This amount must be other than zero.

5. Structure of the address for international exchange

Address : City/town – state - country

Recognition sign of postal code: 1 AN character

° If this character is "*", it is followed by 34 characters subdivided as follows:

postal/country code: 3 AN characters max.

separator: 1 blank

postal code: 6 AN characters

city/town, state, country: 24 AN characters.

° If it is not "*", this character and the next 34 are for the indications of city/town, state, country.

6. Structure of the BIC (also called S.W.I.F.T. address)

The BIC (Bank Identifier Code), also called the S.W.I.F.T address, consists of 8 up to 11 alphanumeric characters and contains:

- a bank code (4 characters)
- a country code (2 letters)
- a place code (2 characters)
- and may be completed by a bank office code for some banks (3 characters).

Alignment is made on the left.

7. Cancelled

8. Amount and information balance of payments

As of January 1, 2006, banks will no longer take part in the customers' balance of payments reporting to the National Bank of Belgium (see www.balancedespaiements.be). Consequently, as of January 1, 2006, it will no longer be obligatory to provide this information. The obligation to provide this information applies until December 31, 2005.

It is recommended to use the encoding with regard to the balance of payments.

Each field is made up of the following categories :

- category balance of payments



Category concerning the nature of the transaction.

Takes the value '000' if the category is either unknown or does not have to be registered.

- amount

Numeric value defined in 15 positions under the format specified in attachment II.4.

- justification

Field made up of 49 alphanumeric characters which clearly indicated the nature of the transaction.

9. Ordering customer's references

In these references, the ordering customer will mention the data which make it possible to identify the transaction (microfilm number, etc.)

These references are normally copied in the CODA-standard.

10. Financial institution in charge of the execution

The financial institution in charge of the execution is a financial institution which the ordering customer's financial institution corresponds with and which has been ordered by the latter to execute the payments.

The data about the financial institution in charge of the execution may be communicated to the ordering customer by his financial institution.

The latter, depending on its correspondence relationship, will designate the institution which can be given the task of executing the payments.

The ordering customer will fill this field only by order of his financial institution.

11. Beneficiary customer's financial institution

The beneficiary customer's financial institution is the financial institution which holds the beneficiary customer's account, while not necessarily corresponding with the ordering customer's financial institution.

In this field, the ordering customer will indicate the beneficiary customer's financial institution, if he knows it.

This field is not for data about the correspondence relationship between the ordering customer's financial institution and the beneficiary customer's financial institution.



12. Ordering customer's message to the beneficiary customer

This field contains the information for the beneficiary customer concerning the reason of payment.

This field may contain reference numbers, invoice numbers or any other particulars for the benefit of the beneficiary customer.

13. Ordering customer's message to the beneficiary customer's financial institution

This field contains the ordering customer's instructions/information to the beneficiary customer's financial institution: It is recommended to use the SWIFT codes, such as :

- TELB : telex to the beneficiary;
- PHOB : telephone to the beneficiary
- INTC : 'intra-company' payment
- HOLD : beneficiary customer/claimant will call; payment upon identification
- other : to be agreed with your bank.

Please consult your bank.

14. Account number to be debited with charges

This field will be filled only if the ordering customer's account to be debited with charges is different from the account to be debited with the amount of the payments.:

If not, this field will contain either blanks or zeros.

15. IBAN

The IBAN (International Bank Account Number) is the beneficiary customer's bank account number in case of cross-border payments.

The IBAN consists of 34 alphanumeric characters at the most. It is made up of a country code (2 letters), control digits (2 digits) and a national account number (extended for some specific countries).

In case of electronic registration, the 'IBAN' acronym and the spaces are omitted and the control digit must be validated.

For further information, especially with respect to the validation algorithm, see standard EBS 204 (chapter 6.1) of the ESCB, which can be found on www.ecbs.org > IBAN > ECBS IBAN Standard (EBS 204) > chapter 6.1.

16. Branch name

This field should be blank unless the beneficiary explicitly requires it.