# XML Message for European Direct Debit Initiation

Core and Business to Business
Implementation Guidelines

Version 2023 1.1

# Contents

# 1   Introduction

This document sets out the Belgian Implementation Guidelines for the Customer Direct Debit Initiation message ISO 20022.

These Implementation Guidelines have been developed by the Belgian Financial Sector Federation (Febelfin) and provide guidance on the use of the SEPA Direct Debit Initiation Message sent to Banks, residing in Belgium. These comply with the SEPA Business-to-Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines 2023 version 1.1 for core and B2B (valid as of 17/03/2024) of the European Payments Council (EPC). We advise you to check with your bank if they support the implementation of this new version yet, earlier then the official date.

The utmost care has been taken to make sure that the information in this publication is correct. However, Febelfin can by no means be held liable for any loss or damage incurred to any incorrect or incomplete information as described in this publication.

This manual is only available in English.

Please contact your bank for any further information.

## 1.1   European Direct Debit definition

A European Direct Debit (or SEPA Direct Debit) is a payment instrument for collections in Euro throughout SEPA from bank accounts designated to accept collections. The current definition of SEPA encompasses the EU member states together with Iceland, Liechtenstein, Monaco, Norway, and Switzerland.

Transactions for the collection of funds from a Debtor's account with a Debtor Bank are initiated by a Creditor via its bank as agreed between Debtor and Creditor. This is based on an authorization given to the Creditor by the Debtor for the debit of its bank account: this authorization is referred to as the 'Mandate'. The Debtor and Creditor must each hold an account with a bank participating to the SEPA Direct Debit scheme.

Both Core and Business-to-Business European Direct Debits are described in this document.

The SEPA Core Direct Debit Scheme is intended for payments where Debtors are consumer entities. The SEPA Business-to-Business Direct Debit Scheme is intended for business payments where Debtors are business rather than consumer entities.

Both recurrent and one-off collections can be processed. Recurrent Direct Debits are those where the authorization by the Debtor is used for regular Direct Debits initiated by the Creditor. One-off Direct Debits are those where the authorization is given to initiate only one single Direct Debit, authorization which cannot be used for any subsequent transaction. All transactions must be in Euro.

## 1.2 Message Coverage

The Customer Direct Debit Initiation message is sent by the initiating party (PSU or Payment Service User) to the creditor agent (PSP or Payment Service Provider = your bank). It is used to request bulk collections of funds from one or various debtor's accounts for a creditor. The Customer Direct Debit Initiation message can contain one or more Direct Debit instructions. The message can be used in a direct scenario, which means that the message is sent directly to the creditor agent. The creditor agent is the account servicer or PSP of the creditor.

The message can also be used by an initiating party that has authority to send the message on behalf of the creditor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large company.

The Customer Direct Debit Initiation contains MandateRelatedInformation, i.e. extracts from a mandate, such as MandateIdentification and DateOfSignature. The customer Direct Debit Initiation message must not be considered as a mandate.

Version 5  contains the following modifications:

•       Format version change:  from  pain.008.001.02    to pain.008.001.08

•       Introduction of structured address element

•       LEI (Legal Entity Identification)  as new Identification option.

•       BIC  name change : from <BIC>  to  <BICFI>      and from <BICorBEI>  to  <AnyBIC>

•       CDGM (alternative to the Name of the Debtor when a card is used)

•       Commercial Trade Name Transparency (in the remittance when applicable)

The following options available in pain.008.001.08 are not applicable:

•       UETR (Universally unique identifier) is an alternative to the end-to-end identification of a transaction

•       Proxy alias is an alternative to the identification of an account

•       Only 1 instance of Service Level is allowed

## 1.3 Usage of these Guidelines

Each item of the Direct Debit Initiation message refers to the corresponding index of the item in the ISO 20022 Message Definition Report for Payment Standards – Initiation. This Report can be found on www.iso20022.org, under "Catalogue of ISO 20022 messages", with "pain.008.001.08" as reference.

Any gaps in the index numbering are due to the fact that some message elements of the ISO 20022 message are not supported. The occurrences of a message element can also be less extensive in these guidelines than in ISO 20022 Message Definition and EPC Implementation Guidelines.

Message elements not described in these guidelines must not be used and the usage rules must be followed in order to avoid the possibility of the message or payment being rejected or of data being ignored.

For more information, please contact your bank.

## 1.4 Character Set

The UTF8 character encoding standard must be used in the ISO 20022 messages.

The Latin character set, commonly used in international communication, must be used.

It contains the following characters:

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

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

0 1 2 3 4 5 6 7 8 9

/ - ?: ( ) . , ' +

Space

In addition references , identifications and identifiers must respect the following rules:

- Content is restricted to the Latin character set as defined above
- Content must not start or end with a single forward slash '/'
- Content must not contain a double forward slash '//'.

Please contact your bank to determine if they accept / and // in the references.

Note to programmers:

- The usage of CDATA in XML is not admitted. Files with CDATA will be refused by the bank.
- Before using "name space" in a XML file contact beforehand your bank to check if this option is supported by your bank

## 1.5 Message Structure

The description of the ISO 20022 document models can be found in a number of schemes. A specific description language (XSD) is used in those schemes. The schemes make it possible to give a description of the tags in the document, the structure and sequence of those beacons (hierarchy of tags) as well as the codes which are allowed for some specific data, the number of possible cases, the obligatory or optional character of some of the data, etc.

The general XSD for pain.008.001.08 can be downloaded from www.iso20022.org

A file containing an XML- pain.008.001.08 message has the following structure:

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

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.08"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

            <CstmrDrctDbtInitn>

                    message content…

            </CstmrDrctDbtInitn>

</Document>
```

A file must contain one single <Document> tag (envelope), which contains one single <CstmrDrctDbtInitn> XML message in it.

The message is composed of 3 building blocks:

A.  GroupHeader: This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date And Time.

B.  PaymentInformation: This building block is mandatory and repetitive (1 or more). It contains, among other things, elements related to the Credit side of the transaction, such as Creditor and Payment Type Information.

C.  DirectDebitTransactionInformation: This building block is mandatory and repetitive (1 or more). It contains, among other things, elements related to the debit side of the transaction, such as Debtor and RemittanceInformation Rules.

A detailed view on the structure of a Direct Debit Initiation Message is presented in the figure below and in the following table.
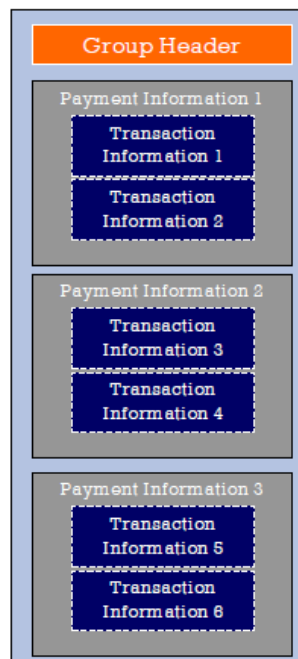
Legend for the table on next page

| Lvl | Indicates the nesting of the element in the tree hierarchy |
|---|---|
| Name | Name of the element or the tag |
| XML Tag | Short name that identifies an element within an XML message, that is put between brackets. e.g. <InstdAmt> for Instructed Amount |
| Mult | Original multiplicity in the iso20022 xsd definition. When the value is changed, it is reflected in the column 'Restr' |
| | It indicates whether an element is optional or mandatory in the and how many times the element can be repeated. The number of occurrences is shown in square brackets<br>For example:<br>[0..1]   shows that the element can be present 0 times or 1 time.<br>       The element is optional<br>[1..1]   shows that the element must only be present 1 time.<br>       The element is mandatory<br>[1..n]   shows that the element is mandatory and must be present<br>       1 to n times<br>An element, that is part of a block of elements, is mandatory as far as the block it is part of, is present in the message. |
| Type / code | Formatting of the element, or mandatory value. |
| | The element refers here to the data in between an opening and a closing tag. E.g. BE for <Ctry>BE</Ctry> |
| | The Element may not contain only nor begin with "space". At the end there may not be TAB character(s). At least one character has to be filled in |
| | Choice means that only one tag or element at the next level may be used. |
| | E.g. either for CategoryPurpose Code or Proprietary |
| | [A-Z]{2,2} is a regular expression e.g. for country like BE |
| Restr | I       Ignored : can be provided but the Bank does not act upon<br>X     Removed: must be left out, the Bank may reject<br>FV   Fixed value<br>T/C  Type changed. E.g. length of text |
| Additional details | Any specific rules that could impact the presence or the values of an element.<br>     td: Maximum total number of digits (including decimals)<br>     fd: Maximum number of fraction (decimal) digits |

## 2 Structure

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 0 | Customer Direct Debit Initiation V08 (pain.008.001.08) | <CstmrDrctDbtInitn> | | | | |
| 1 | Group Header | <GrpHdr> | [1..1] | | | |
| 2 | Message Identification | <MsgId> | [1..1] | text{1,35} | | |
| 2 | Creation Date Time | <CreDtTm> | [1..1] | dateTime | | |
| 2 | Authorisation | <Authstn> | [0..2] | Choice | I | |
| 2 | Number Of Transactions | <NbOfTxs> | [1..1] | text [0-9]{1,15} | | Number of individual transactions contained in the message Usage : The validation of this data element depends on pre-agreed customer-to-bank conditions |
| 2 | Control Sum | <CtrlSum> | [0..1] | decimal td = 18 fd = 17 | [1..1] T/C | Total of all individual amounts included in the message, irrespective of currencies. Please contact your bank, it is possible that this element remains optional --------------- Type Changed: decimal td = 18 fd = 2 |
| 2 | Initiating Party | <InitgPty> | [1..1] | | | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|-----|------|---------|------|-------------|-------|--------------------|
| 3 | Name | <Nm> | [0..1] | text{1,140} | T/C | Name is limited to 70 characters When Name is absent, Identification is mandatory<br>---------------<br>Type Changed:<br>text{1,70} |
| 3 | Postal Address | <PstlAdr> | [0..1] | | I | |
| 3 | Identification | <Id> | [0..1] | Choice | | |
| 4 | Organisation Identification | <OrgId> | [1..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 5 | Any BIC | <AnyBIC> | [0..1] | text<br><br>[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} | | |
| 5 | LEI | <LEI> | [0..1] | text<br><br>[A-Z0-9]{18,18}[0-9]{2,2} | | |
| 5 | Other | <Othr> | [0..*] | | [0..1] | |
| 6 | Identification | <Id> | [1..1] | text{1,35} | | |
| 6 | Scheme Name | <SchmeNm> | [0..1] | Choice | I | |
| 6 | Issuer | <Issr> | [0..1] | text{1,35} | | |
| 4 | Private Identification | <PrvtId> | [1..1] | | X | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 3 | Country Of Residence | <CtryOfRes> | [0..1] | text [A-Z]{2,2} | I | |
| 3 | Contact Details | <CtctDtls> | [0..1] | | I | |
| 2 | Forwarding Agent | <FwdgAgt> | [0..1] | | I | |
| 1 | Payment Information | <PmtInf> | [1..*] | | | |
| 2 | Payment Information Identification | <PmtInfId> | [1..1] | text{1,35} | | |
| 2 | Payment Method | <PmtMtd> | [1..1] | text | FV | FixedValue: DD |
| 3 | Direct Debit | | | DD | | |
| 2 | Batch Booking | <BtchBookg> | [0..1] | boolean | | For Belgian PSP, when Batch Booking is absent, the default value is considered to be 'true'. |
| 2 | Number Of Transactions | <NbOfTxs> | [0..1] | text [0-9]{1,15} | [1..1] | Number of individual transactions contained in the payment information group. Please contact your bank, it is possible that this element remains optional |
| 2 | Control Sum | <CtrlSum> | [0..1] | decimal td = 18 fd = 17 | [1..1] T/C | Total of all individual amounts included in the payment information group. Please contact your bank, it is possible that this element remains optional --------------- Type Changed: decimal td = 18 fd = 2 |
| 2 | Payment Type Information | <PmtTpInf> | [0..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 3 | Instruction Priority | <InstrPrty> | [0..1] | text | I | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|-----|------|---------|------|-------------|-------|--------------------|
| 3 | Service Level | <SvcLvl> | [0..*] | Choice | [0..1] | |
| 4 | Code | <Cd> | [1..1] | text{1,4} | FV | Only "SEPA" is allowed<br>---------------<br>FixedValue: SEPA |
| 4 | Proprietary | <Prtry> | [1..1] | text{1,35} | X | |
| 3 | Local Instrument | <LclInstrm> | [0..1] | Choice | [1..1] | |
| 4 | Code | <Cd> | [1..1] | text{1,35} | | CORE or B2B |
| 4 | Proprietary | <Prtry> | [1..1] | text{1,35} | X | |
| 3 | Sequence Type | <SeqTp> | [0..1] | text | [1..1] | |
| 4 | First | | | FRST | | |
| 4 | Recurring | | | RCUR | | |
| 4 | Final | | | FNAL | | |
| 4 | One Off | | | OOFF | | |
| 4 | Represented | | | RPRE | X | |
| 3 | Category Purpose | <CtgyPurp> | [0..1] | Choice | | |
| 4 | Code | <Cd> | [1..1] | text{1,4} | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 4 | Proprietary | <Prtry> | [1..1] | text{1,35} | I | |
| 2 | Requested Collection Date | <ReqdColltnDt> | [1..1] | date | | |
| 2 | Creditor | <Cdtr> | [1..1] | | | |
| 3 | Name | <Nm> | [0..1] | text{1,140} | T/C | Type Changed:<br>text{1,70} |
| 3 | Postal Address | <PstlAdr> | [0..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 4 | Address Type | <AdrTp> | [0..1] | Choice | I | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 4 | Department | <Dept> | [0..1] | text{1,70} | | |
| 4 | Sub Department | <SubDept> | [0..1] | text{1,70} | | |
| 4 | Street Name | <StrtNm> | [0..1] | text{1,70} | | |
| 4 | Building Number | <BldgNb> | [0..1] | text{1,16} | | |
| 4 | Building Name | <BldgNm> | [0..1] | text{1,35} | | |
| 4 | Floor | <Flr> | [0..1] | text{1,70} | | |
| 4 | Post Box | <PstBx> | [0..1] | text{1,16} | | |
| 4 | Room | <Room> | [0..1] | text{1,70} | | |
| 4 | Post Code | <PstCd> | [0..1] | text{1,16} | | |
| 4 | Town Name | <TwnNm> | [0..1] | text{1,35} | | |
| 4 | Town Location Name | <TwnLctnNm> | [0..1] | text{1,35} | | |
| 4 | District Name | <DstrctNm> | [0..1] | text{1,35} | | |
| 4 | Country Sub Division | <CtrySubDvsn> | [0..1] | text{1,35} | | |
| 4 | Country | <Ctry> | [0..1] | text [A-Z]{2,2} | | |
| 4 | Address Line | <AdrLine> | [0..7] | text{1,70} | | |
| 3 | Identification | <Id> | [0..1] | Choice | I | |
| 3 | Country Of Residence | <CtryOfRes> | [0..1] | text [A-Z]{2,2} | I | |
| 3 | Contact Details | <CtctDtls> | [0..1] | | I | |
| 2 | Creditor Account | <CdtrAcct> | [1..1] | | | |
| 3 | Identification | <Id> | [1..1] | Choice | | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 4 | IBAN | <IBAN> | [1..1] | text<br><br>[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | |
| 4 | Other | <Othr> | [1..1] | | X | |
| 3 | Type | <Tp> | [0..1] | Choice | I | |
| 3 | Currency | <Ccy> | [0..1] | text<br><br>[A-Z]{3,3} | | |
| 3 | Name | <Nm> | [0..1] | text{1,70} | I | |
| 3 | Proxy | <Prxy> | [0..1] | | I | |
| 2 | Creditor Agent | <CdtrAgt> | [1..1] | | | |
| 3 | Financial Institution Identification | <FinInstnId> | [1..1] | | | |
| 4 | BICFI | <BICFI> | [0..1] | text<br><br>[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} | | |
| 4 | Clearing System Member Identification | <ClrSysMmbId> | [0..1] | | I | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 4 | LEI | <LEI> | [0..1] | text<br><br>[A-Z0-9]{18,18}[0-9]{2,2} | I | |
| 4 | Name | <Nm> | [0..1] | text{1,140} | I | |
| 4 | Postal Address | <PstlAdr> | [0..1] | | I | |
| 4 | Other | <Othr> | [0..1] | | | |
| 5 | Identification | <Id> | [1..1] | text{1,35} | FV | FixedValue: NOTPROVIDED |
| 5 | Scheme Name | <SchmeNm> | [0..1] | Choice | I | |
| 5 | Issuer | <Issr> | [0..1] | text{1,35} | I | |
| 3 | Branch Identification | <BrnchId> | [0..1] | | I | |
| 2 | Creditor Agent Account | <CdtrAgtAcct> | [0..1] | | I | |
| 2 | Ultimate Creditor | <UltmtCdtr> | [0..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 3 | Name | <Nm> | [0..1] | text{1,140} | T/C | Type Changed:<br>text{1,70} |
| 3 | Postal Address | <PstlAdr> | [0..1] | | I | |
| 3 | Identification | <Id> | [0..1] | Choice | | |
| 4 | Organisation Identification | <OrgId> | [1..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 5 | Any BIC | <AnyBIC> | [0..1] | text<br><br>[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} | | |
| 5 | LEI | <LEI> | [0..1] | text<br><br>[A-Z0-9]{18,18}[0-9]{2,2} | | |
| 5 | Other | <Othr> | [0..*] | | | |
| 6 | Identification | <Id> | [1..1] | text{1,35} | | |
| 6 | Scheme Name | <SchmeNm> | [0..1] | Choice | I | |
| 6 | Issuer | <Issr> | [0..1] | text{1,35} | | |
| 4 | Private Identification | <PrvtId> | [1..1] | | X | |
| 3 | Country Of Residence | <CtryOfRes> | [0..1] | text<br><br>[A-Z]{2,2} | I | |
| 3 | Contact Details | <CtctDtls> | [0..1] | | I | |
| 2 | Charge Bearer | <ChrgBr> | [0..1] | text | | |
| 3 | Borne By Debtor | | | DEBT | X | |
| 3 | Borne By Creditor | | | CRED | X | |
| 3 | Shared | | | SHAR | X | |
| 3 | Following Service Level | | | SLEV | | |
| 2 | Charges Account | <ChrgsAcct> | [0..1] | | I | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|-----|------|---------|------|-------------|-------|--------------------|
| 2 | Charges Account Agent | <ChrgsAcctAgt> | [0..1] | | I | |
| 2 | Creditor Scheme Identification | <CdtrSchmeId> | [0..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 3 | Name | <Nm> | [0..1] | text{1,140} | X | |
| 3 | Postal Address | <PstlAdr> | [0..1] | | X | |
| 3 | Identification | <Id> | [0..1] | Choice | [1..1] | |
| 4 | Organisation Identification | <OrgId> | [1..1] | | X | |
| 4 | Private Identification | <PrvtId> | [1..1] | | | |
| 5 | Date And Place Of Birth | <DtAndPlcOfBirth> | [0..1] | | X | |
| 5 | Other | <Othr> | [0..*] | | [1..1] | |
| 6 | Identification | <Id> | [1..1] | text{1,35} | | The Identifier of the Creditor or CI  See  Appendix 2 – Identification of the Creditor |
| 6 | Scheme Name | <SchmeNm> | [0..1] | Choice | [1..1] | |
| 7 | Code | <Cd> | [1..1] | text{1,4} | X | |
| 7 | Proprietary | <Prtry> | [1..1] | text{1,35} | FV | FixedValue: SEPA |
| 6 | Issuer | <Issr> | [0..1] | text{1,35} | X | |
| 3 | Country Of Residence | <CtryOfRes> | [0..1] | text [A-Z]{2,2} | I | |
| 3 | Contact Details | <CtctDtls> | [0..1] | | I | |
| 2 | Direct Debit Transaction Information | <DrctDbtTxInf> | [1..*] | | | |
| 3 | Payment Identification | <PmtId> | [1..1] | | | |
| 4 | Instruction Identification | <InstrId> | [0..1] | text{1,35} | | |
| 4 | End To End Identification | <EndToEndId> | [1..1] | text{1,35} | | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 4 | UETR | <UETR> | [0..1] | text<br><br>[a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12} | I | |
| 3 | Payment Type Information | <PmtTpInf> | [0..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 4 | Instruction Priority | <InstrPrty> | [0..1] | text | I | |
| 4 | Service Level | <SvcLvl> | [0..*] | Choice | [0..1] | |
| 5 | Code | <Cd> | [1..1] | text{1,4} | FV | FixedValue: SEPA |
| 5 | Proprietary | <Prtry> | [1..1] | text{1,35} | X | |
| 4 | Local Instrument | <LclInstrm> | [0..1] | Choice | [1..1] | |
| 5 | Code | <Cd> | [1..1] | text{1,35} | | |
| 5 | Proprietary | <Prtry> | [1..1] | text{1,35} | X | |
| 4 | Sequence Type | <SeqTp> | [0..1] | text | | |
| 5 | First | | | FRST | | |
| 5 | Recurring | | | RCUR | | |
| 5 | Final | | | FNAL | | |
| 5 | One Off | | | OOFF | | |
| 5 | Represented | | | RPRE | X | |
| 4 | Category Purpose | <CtgyPurp> | [0..1] | Choice | | |
| 5 | Code | <Cd> | [1..1] | text{1,4} | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 5 | Proprietary | <Prtry> | [1..1] | text{1,35} | I | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 3 | Instructed Amount | <InstdAmt> | [1..1] | 0 <= decimal<br><br>td = 18<br><br>fd = 5 | | Amount must be 0.01 or more and 999999999.99 or less (than 1 Billion EUR) Max. 9 digits for the non-decimal part, followed by up to 2 for the decimal part. Decimal separator is "." (dot, not comma) |
| 4 | Xml Attribute Currency | <Ccy> | | text<br><br>[A-Z]{3,3} | FV | FixedValue: EUR |
| 3 | Charge Bearer | <ChrgBr> | [0..1] | text | | |
| 4 | Borne By Debtor | | | DEBT | X | |
| 4 | Borne By Creditor | | | CRED | X | |
| 4 | Shared | | | SHAR | X | |
| 4 | Following Service Level | | | SLEV | | |
| 3 | Direct Debit Transaction | <DrctDbtTx> | [0..1] | | [1..1] | |
| 4 | Mandate Related Information | <MndtRltdInf> | [0..1] | | [1..1] | |
| 5 | Mandate Identification | <MndtId> | [0..1] | text{1,35} | [1..1] | |
| 5 | Date Of Signature | <DtOfSgntr> | [0..1] | date | [1..1] | |
| 5 | Amendment Indicator | <AmdmntInd> | [0..1] | boolean | | |
| 5 | Amendment Information Details | <AmdmntInfDtls> | [0..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 6 | Original Mandate Identification | <OrgnlMndtId> | [0..1] | text{1,35} | | |
| 6 | Original Creditor Scheme Identification | <OrgnlCdtrSchmeId> | [0..1] | | | |
| 7 | Name | <Nm> | [0..1] | text{1,140} | X | |
| 7 | Postal Address | <PstlAdr> | [0..1] | | X | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 7 | Identification | <Id> | [0..1] | Choice | [1..1] | |
| 8 | Organisation Identification | <OrgId> | [1..1] | | X | |
| 8 | Private Identification | <PrvtId> | [1..1] | | | |
| 9 | Date And Place Of Birth | <DtAndPlcOfBirth> | [0..1] | | X | |
| 9 | Other | <Othr> | [0..*] | | [1..1] | |
| 10 | Identification | <Id> | [1..1] | text{1,35} | | The amended Identifier of the Creditor or CI  See  Appendix 2 – Identification of the Creditor |
| 10 | Scheme Name | <SchmeNm> | [0..1] | Choice | [1..1] | |
| 11 | Code | <Cd> | [1..1] | text{1,4} | X | |
| 11 | Proprietary | <Prtry> | [1..1] | text{1,35} | FV | FixedValue: SEPA |
| 10 | Issuer | <Issr> | [0..1] | text{1,35} | X | |
| 7 | Country Of Residence | <CtryOfRes> | [0..1] | text<br><br>[A-Z]{2,2} | I | |
| 7 | Contact Details | <CtctDtls> | [0..1] | | I | |
| 6 | Original Creditor Agent | <OrgnlCdtrAgt> | [0..1] | | I | |
| 6 | Original Creditor Agent Account | <OrgnlCdtrAgtAcct> | [0..1] | | I | |
| 6 | Original Debtor | <OrgnlDbtr> | [0..1] | | I | |
| 6 | Original Debtor Account | <OrgnlDbtrAcct> | [0..1] | | | |
| 7 | Identification | <Id> | [1..1] | Choice | | |
| 8 | IBAN | <IBAN> | [1..1] | text<br><br>[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | Only use if in the same bank |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 8 | Other | <Othr> | [1..1] | | | |
| 9 | Identification | <Id> | [1..1] | text{1,34} | FV | FixedValue: SMNDA |
| 9 | Scheme Name | <SchmeNm> | [0..1] | Choice | X | |
| 9 | Issuer | <Issr> | [0..1] | text{1,35} | X | |
| 7 | Type | <Tp> | [0..1] | Choice | X | |
| 7 | Currency | <Ccy> | [0..1] | text<br><br>[A-Z]{3,3} | X | |
| 7 | Name | <Nm> | [0..1] | text{1,70} | X | |
| 7 | Proxy | <Prxy> | [0..1] | | X | |
| 6 | Original Debtor Agent | <OrgnlDbtrAgt> | [0..1] | | | |
| 7 | Financial Institution Identification | <FinInstnId> | [1..1] | | | |
| 8 | BICFI | <BICFI> | [0..1] | text<br><br>[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} | X | |
| 8 | Clearing System Member Identification | <ClrSysMmbId> | [0..1] | | X | |
| 8 | LEI | <LEI> | [0..1] | text<br><br>[A-Z0-9]{18,18}[0-9]{2,2} | X | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 8 | Name | <Nm> | [0..1] | text{1,140} | X | |
| 8 | Postal Address | <PstlAdr> | [0..1] | | X | |
| 8 | Other | <Othr> | [0..1] | | [1..1] | |
| 9 | Identification | <Id> | [1..1] | text{1,35} | FV | FixedValue: SMNDA |
| 9 | Scheme Name | <SchmeNm> | [0..1] | Choice | X | |
| 9 | Issuer | <Issr> | [0..1] | text{1,35} | X | |
| 7 | Branch Identification | <BrnchId> | [0..1] | | I | |
| 6 | Original Debtor Agent Account | <OrgnlDbtrAgtAcct> | [0..1] | | I | |
| 6 | Original Final Collection Date | <OrgnlFnlColltnDt> | [0..1] | date | I | |
| 6 | Original Frequency | <OrgnlFrqcy> | [0..1] | Choice | I | |
| 6 | Original Reason | <OrgnlRsn> | [0..1] | Choice | I | |
| 6 | Original Tracking Days | <OrgnlTrckgDays> | [0..1] | text<br><br>[0-9]{2} | I | |
| 5 | Electronic Signature | <ElctrncSgntr> | [0..1] | text{1,1025} | | If the direct debit is based on an EPC electronic mandate, this data element must contain AT- M013 which is the reference to the Mandate Acceptance Report made by the bank of the Debtor. This data element is not to be used if the mandate is a paper mandate |
| 5 | First Collection Date | <FrstColltnDt> | [0..1] | date | I | |
| 5 | Final Collection Date | <FnlColltnDt> | [0..1] | date | I | |
| 5 | Frequency | <Frqcy> | [0..1] | Choice | I | |
| 5 | Reason | <Rsn> | [0..1] | Choice | I | |
| 5 | Tracking Days | <TrckgDays> | [0..1] | text<br><br>[0-9]{2} | I | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 4 | Creditor Scheme Identification | <CdtrSchmeId> | [0..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 5 | Name | <Nm> | [0..1] | text{1,140} | X | |
| 5 | Postal Address | <PstlAdr> | [0..1] | | X | |
| 5 | Identification | <Id> | [0..1] | Choice | [1..1] | |
| 6 | Organisation Identification | <OrgId> | [1..1] | | X | |
| 6 | Private Identification | <PrvtId> | [1..1] | | | |
| 7 | Date And Place Of Birth | <DtAndPlcOfBirth> | [0..1] | | X | |
| 7 | Other | <Othr> | [0..*] | | [1..1] | |
| 8 | Identification | <Id> | [1..1] | text{1,35} | | See Appendix 2 – Identification of the Creditor |
| 8 | Scheme Name | <SchmeNm> | [0..1] | Choice | | |
| 9 | Code | <Cd> | [1..1] | text{1,4} | X | |
| 9 | Proprietary | <Prtry> | [1..1] | text{1,35} | FV | FixedValue: SEPA |
| 8 | Issuer | <Issr> | [0..1] | text{1,35} | X | |
| 5 | Country Of Residence | <CtryOfRes> | [0..1] | text [A-Z]{2,2} | I | |
| 5 | Contact Details | <CtctDtls> | [0..1] | | I | |
| 4 | Pre Notification Identification | <PreNtfctnId> | [0..1] | text{1,35} | I | |
| 4 | Pre Notification Date | <PreNtfctnDt> | [0..1] | date | I | |
| 3 | Ultimate Creditor | <UltmtCdtr> | [0..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 4 | Name | <Nm> | [0..1] | text{1,140} | T/C | Type Changed: text{1,70} |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 4 | Postal Address | <PstlAdr> | [0..1] | | I | |
| 4 | Identification | <Id> | [0..1] | Choice | | |
| 5 | Organisation Identification | <OrgId> | [1..1] | | | |
| 6 | Any BIC | <AnyBIC> | [0..1] | text<br><br>[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} | | |
| 6 | LEI | <LEI> | [0..1] | text<br><br>[A-Z0-9]{18,18}[0-9]{2,2} | | |
| 6 | Other | <Othr> | [0..*] | | [0..1] | |
| 7 | Identification | <Id> | [1..1] | text{1,35} | | |
| 7 | Scheme Name | <SchmeNm> | [0..1] | Choice | I | |
| 7 | Issuer | <Issr> | [0..1] | text{1,35} | FV | FixedValue: KBO-BCE |
| 5 | Private Identification | <PrvtId> | [1..1] | | X | |
| 4 | Country Of Residence | <CtryOfRes> | [0..1] | text<br><br>[A-Z]{2,2} | I | |
| 4 | Contact Details | <CtctDtls> | [0..1] | | I | |
| 3 | Debtor Agent | <DbtrAgt> | [1..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 4 | Financial Institution Identification | <FinInstnId> | [1..1] | | | |
| 5 | BICFI | <BICFI> | [0..1] | text<br><br>[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} | | |
| 5 | Clearing System Member Identification | <ClrSysMmbId> | [0..1] | | I | |
| 5 | LEI | <LEI> | [0..1] | text<br><br>[A-Z0-9]{18,18}[0-9]{2,2} | I | |
| 5 | Name | <Nm> | [0..1] | text{1,140} | I | |
| 5 | Postal Address | <PstlAdr> | [0..1] | | I | |
| 5 | Other | <Othr> | [0..1] | | | |
| 6 | Identification | <Id> | [1..1] | text{1,35} | FV | FixedValue: NOTPROVIDED |
| 6 | Scheme Name | <SchmeNm> | [0..1] | Choice | X | |
| 6 | Issuer | <Issr> | [0..1] | text{1,35} | X | |
| 4 | Branch Identification | <BrnchId> | [0..1] | | I | |
| 3 | Debtor Agent Account | <DbtrAgtAcct> | [0..1] | | I | |
| 3 | Debtor | <Dbtr> | [1..1] | | | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 4 | Name | &lt;Nm&gt; | [0..1] | text{1,140} | [1..1] T/C | 'Name' is limited to 70 characters in length.  In case of a mandate generated using data from a payment card at the point of sale which results in a direct debit to and from a payment account, and where the name of the Debtor is not available, the attribute "Name of the Debtor" must be filled in with "/CDGM" (note: Card Data Generated Mandate), followed by "/card number", "/sequence number" and "/expiry date of the card" (note: this means that the information parts are delimited by "/") or, if these data elements are not available, by any other data element(s) that would uniquely identify the Debtor to the Debtor PSP<br>---------------<br>Type Changed:<br>text{1,70} |
| 4 | Postal Address | &lt;PstlAdr&gt; | [0..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 5 | Address Type | &lt;AdrTp&gt; | [0..1] | Choice | I | |
| 5 | Department | &lt;Dept&gt; | [0..1] | text{1,70} | | |
| 5 | Sub Department | &lt;SubDept&gt; | [0..1] | text{1,70} | | |
| 5 | Street Name | &lt;StrtNm&gt; | [0..1] | text{1,70} | | |
| 5 | Building Number | &lt;BldgNb&gt; | [0..1] | text{1,16} | | |
| 5 | Building Name | &lt;BldgNm&gt; | [0..1] | text{1,35} | | |
| 5 | Floor | &lt;Flr&gt; | [0..1] | text{1,70} | | |
| 5 | Post Box | &lt;PstBx&gt; | [0..1] | text{1,16} | | |
| 5 | Room | &lt;Room&gt; | [0..1] | text{1,70} | | |
| 5 | Post Code | &lt;PstCd&gt; | [0..1] | text{1,16} | | |
| 5 | Town Name | &lt;TwnNm&gt; | [0..1] | text{1,35} | | |
| 5 | Town Location Name | &lt;TwnLctnNm&gt; | [0..1] | text{1,35} | | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 5 | District Name | <DstrctNm> | [0..1] | text{1,35} | | |
| 5 | Country Sub Division | <CtrySubDvsn> | [0..1] | text{1,35} | | |
| 5 | Country | <Ctry> | [0..1] | text<br><br>[A-Z]{2,2} | | |
| 5 | Address Line | <AdrLine> | [0..7] | text{1,70} | | |
| 4 | Identification | <Id> | [0..1] | Choice | | |
| 5 | Organisation Identification | <OrgId> | [1..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 6 | Any BIC | <AnyBIC> | [0..1] | text<br><br>[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} | | |
| 6 | LEI | <LEI> | [0..1] | text<br><br>[A-Z0-9]{18,18}[0-9]{2,2} | | |
| 6 | Other | <Othr> | [0..*] | | [0..1] | |
| 7 | Identification | <Id> | [1..1] | text{1,35} | | |
| 7 | Scheme Name | <SchmeNm> | [0..1] | Choice | I | |
| 7 | Issuer | <Issr> | [0..1] | text{1,35} | | |
| 5 | Private Identification | <PrvtId> | [1..1] | | X | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 4 | Country Of Residence | <CtryOfRes> | [0..1] | text<br><br>[A-Z]{2,2} | I | |
| 4 | Contact Details | <CtctDtls> | [0..1] | | I | |
| 3 | Debtor Account | <DbtrAcct> | [1..1] | | | |
| 4 | Identification | <Id> | [1..1] | Choice | | |
| 5 | IBAN | <IBAN> | [1..1] | text<br><br>[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} | | |
| 5 | Other | <Othr> | [1..1] | | X | |
| 4 | Type | <Tp> | [0..1] | Choice | I | |
| 4 | Currency | <Ccy> | [0..1] | text<br><br>[A-Z]{3,3} | I | |
| 4 | Name | <Nm> | [0..1] | text{1,70} | I | |
| 4 | Proxy | <Prxy> | [0..1] | | I | |
| 3 | Ultimate Debtor | <UltmtDbtr> | [0..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 4 | Name | <Nm> | [0..1] | text{1,140} | T/C | Type Changed:<br>text{1,70} |
| 4 | Postal Address | <PstlAdr> | [0..1] | | I | |
| 4 | Identification | <Id> | [0..1] | Choice | | |
| 5 | Organisation Identification | <OrgId> | [1..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|-----|------|---------|------|-------------|-------|--------------------|
| 6 | Any BIC | <AnyBIC> | [0..1] | text<br><br>[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} | | |
| 6 | LEI | <LEI> | [0..1] | text<br><br>[A-Z0-9]{18,18}[0-9]{2,2} | | |
| 6 | Other | <Othr> | [0..*] | | [0..1] | |
| 7 | Identification | <Id> | [1..1] | text{1,35} | | |
| 7 | Scheme Name | <SchmeNm> | [0..1] | Choice | I | |
| 7 | Issuer | <Issr> | [0..1] | text{1,35} | | |
| 5 | Private Identification | <PrvtId> | [1..1] | | X | |
| 4 | Country Of Residence | <CtryOfRes> | [0..1] | text<br><br>[A-Z]{2,2} | I | |
| 4 | Contact Details | <CtctDtls> | [0..1] | | I | |
| 3 | Instruction For Creditor Agent | <InstrForCdtrAgt> | [0..1] | text{1,140} | I | |
| 3 | Purpose | <Purp> | [0..1] | Choice | | |
| 4 | Code | <Cd> | [1..1] | text{1,4} | | For list of possible codes for Purpose, see External Purpose Code at http://www.iso20022.org/external code sets |
| 4 | Proprietary | <Prtry> | [1..1] | text{1,35} | I | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|---|---|---|---|---|---|---|
| 3 | Regulatory Reporting | <RgltryRptg> | [0..10] | | I | |
| 3 | Tax | <Tax> | [0..1] | | I | |
| 3 | Related Remittance Information | <RltdRmtInf> | [0..10] | | I | |
| 3 | Remittance Information | <RmtInf> | [0..1] | | | Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element |
| 4 | Unstructured | <Ustrd> | [0..*] | text{1,140} | [0..1] | |
| 4 | Structured | <Strd> | [0..*] | | [0..1] | |
| 5 | Referred Document Information | <RfrdDocInf> | [0..*] | | I | |
| 5 | Referred Document Amount | <RfrdDocAmt> | [0..1] | | I | |
| 5 | Creditor Reference Information | <CdtrRefInf> | [0..1] | | [1..1] | |
| 6 | Type | <Tp> | [0..1] | | [1..1] | |
| 7 | Code Or Proprietary | <CdOrPrtry> | [1..1] | Choice | | |
| 8 | Code | <Cd> | [1..1] | text | FV | FixedValue: SCOR |
| 9 | Remittance Advice Message | | | RADM | X | |
| 9 | Related Payment Instruction | | | RPIN | X | |
| 9 | Foreign Exchange Deal Reference | | | FXDR | X | |
| 9 | Dispatch Advice | | | DISP | X | |
| 9 | Purchase Order | | | PUOR | X | |
| 9 | Structured Communication Reference | | | SCOR | | |

| Lvl | Name | XML Tag | Mult | Type / Code | Restr | Additional details |
|-----|------|---------|------|-------------|-------|--------------------|
| 8 | Proprietary | <Prtry> | [1..1] | text{1,35} | X | |
| 7 | Issuer | <Issr> | [0..1] | text{1,35} | [1..1] | |
| 6 | Reference | <Ref> | [0..1] | text{1,35} | [1..1] | |
| 5 | Invoicer | <Invcr> | [0..1] | | I | |
| 5 | Invoicee | <Invcee> | [0..1] | | I | |
| 5 | Tax Remittance | <TaxRmt> | [0..1] | | I | |
| 5 | Garnishment Remittance | <GrnshmtRmt> | [0..1] | | I | |
| 5 | Additional Remittance Information | <AddtlRmtInf> | [0..3] | text{1,140} | I | |
| 3 | Supplementary Data | <SplmtryData> | [0..*] | | I | |

# 3 Detailed explanations for complex elements

## 3.1 Ultimate Creditor

Is Optional.

Ultimate Creditor is only to be used if different from Creditor. This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level. Please contact your bank if you want to use it at the DirectDebitTransactionInformation level. It is possible that your bank does not support it at that level.

Either Name or Organisation Identification, or both, must be used.

For Organisation Identification, read hereafter.

## 3.2 Ultimate Debtor

Is Optional.

Ultimate Debtor is only to be used if different from Debtor.

Either Name or Organisation Identification, or both, must be used.

For Organisation Identification, read hereafter.

## 3.3 'Organisation Identification' of a party

This group can be used as unique and unambiguous identification of a party and is optional when Name is present. It can be present in

- Initiating party
- Ultimate Creditor
- Debtor
- Ultimate Debtor

Only one occurrence of either 'AnyBIC', or 'LEI' or 'Other\Id' is allowed.

**Based on BIC**

```
<Id>
        <OrgId>
                <AnyBIC>CLIEBEBB</AnyBIC>
        </OrgId>
</Id>
```

**Based on LEI code (Legal Entity Identifier) .**

LEI is a unique alphanumeric code that has 20 characters and is based on the ISO 17442 standard. The LEI code is an identification number for legal entities that wish to take part in financial transactions in international markets. The LEI code helps to make legal entities easily identifiable and provides key information for financial transactions.

```
<Id>
        <OrgId>
                <LEI>875500JW5JIUSWL7CW55</LEI>
        </OrgId>
</Id>
```

**Based on Belgian Enterprise Number (10 digits)**

For Belgian companies : Other Id can contain the company's Enterprise Number (10 digits)

KBO-BCE is recommended.

LEI is no longer allowed in this section.

```
<Id>
        <OrgId>
                <Othr>
                        <Id>0542393217</Id>
                        <Issr>KBO-BCE</Issr>
                </Othr>
        </OrgId>
</Id>
```

## 3.4  Payment Type Information

PaymentTypeInformation is mandatory and must be present either at the 'PaymentInformation' or at the DirectDebitTransactionInformation level.

Mixing of different local instruments (CORE B2B) in the same payment is not allowed.

Please contact your bank if you want to use it at the DirectDebitTransactionInformation level. It is possible that your bank does not support it at that level.

Local Instrument must contain either CORE or B2B.

Every SequenceType (FRST, RCUR, OOFF, FNAL ) for CORE or B2B may be submitted up to D-1. For information related to the cut-off time and how many days you can send your collection in advance, consult your bank.

Example with minimum information:

```
<PmtTpInf>
        <SvcLvl>
                <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
                <Cd>CORE</Cd>
        </LclInstrm>
        <SeqTp>RCUR</SeqTp>
</PmtTpInf>
```

## 3.5 CategoryPurpose

This element is optional. Main values to be used are:

| Code | Name | Definition |
|------|------|------------|
| DIVI | Dividend | Payment of dividends. |
| INTC | IntraCompanyPayment | Intra-company payment (a payment between two companies belonging to the same group) |
| INTE | Interest | Payment of interest. |
| PENS | PensionPayment | Payment of pension. |
| SALA | SalaryPayment | Payment of salaries. |
| SSBE | SocialSecurityBenefit | Payment of child benefit, family allowance. |
| SUPP | SupplierPayment | Payment to a supplier. |
| TAXS | TaxPayment | Payment of taxes. |
| TREA | TreasuryPayment | Treasury transaction |

## 3.6  Creditor Agent

The BIC is no longer mandatory, but the tag <CdtrAgt> is still mandatory, thus use Other if you do not indicate the real BIC.

```
<CdtrAgt>
        <FinInstnId>
                <Othr>
                        <Id>NOTPROVIDED</Id>
                </Othr>
        </FinInstnId>
</CdtrAgt>
```

## 3.7  Debtor Agent

The BIC is no longer mandatory, but the tag <DbtrAgt> is still mandatory, thus use Other if you do not indicate the real BIC.

```
<DbtrAgt>
        <FinInstnId>
                <Othr>
                        <Id>NOTPROVIDED</Id>
                </Othr>
        </FinInstnId>
</DbtrAgt>
```

## 3.8  Creditor Scheme Identification

This data element is mandatory and must be present at either 'Payment Information' or 'DirectDebitTransaction' level. It is recommended to use it at 'Payment information' level.

Check with your bank if they support it at the 'DirectDebitTransaction' level.

It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'.

Check with your bank if different CreditorSchemeIdentifications are accepted within the same Payment Information Block (order).

More information related to the Identification of the Creditor (CI) can be found in Annex 2

```
<CdtrSchmeId>
        <Id>
                <PrvtId>
                        <Othr>
                                <Id> BE11ZZZ0403170701</Id>
                                <SchmeNm>
                                        <Prtry>SEPA</Prtry>
                                </SchmeNm>
                        </Othr>
                </PrvtId>
        </Id>
</CdtrSchmeId>
```

## 3.9 Mandate Related Information

Is mandatory.

Mandate Identification: Reference of the Direct Debit mandate that has been signed between the Debtor and the Creditor

Is not case sensitive :  Man001 = MAN001 = man001

Date Of Signature : Date on which the Direct Debit mandate has been signed by the Debtor.

In case of a migration from a DOM80 scheme to SEPA Direct Debit scheme, DateOfSignature must be the migration date

Amendment Indicator : . Indicator notifying whether the underlying mandate is amended or not.

If not present, considered as "false".

If 'true' :  AmendmentInformationDetails is mandatory. Read hereafter.

## 3.10 Amendment Information Details

### 3.10.1 To amend the Identifier of the Creditor:

```
<AmdmntInd>true</AmdmntInd>
<AmdmntInfDtls>
      <OrgnlCdtrSchmeId>
            <Id>
                  <PrvtId>
                        <Othr>
                              <Id>BE11ZZZ0123456789</Id>
                              <SchmeNm>
                                    <Prtry>SEPA</Prtry>
                              </SchmeNm>
                        </Othr>
                  </PrvtId>
            </Id>
      </OrgnlCdtrSchmeId>
</AmdmntInfDtls>
```

### 3.10.2 To amend the account of the Debtor:

Advice: always use SMNDA when the account has changed.The meaning of SMNDA is 'Same Mandate New Debtor Account' ).

IBAN can still be used when the debtor remains in the same bank.

Use "SMNDA" (Same Mandate with a New Debtor Account) to indicate same mandate with new Debtor Account

Example:

Preferred choice:

```
<AmdmntInd>true</AmdmntInd>
<AmdmntInfDtls>
<OrgnlDbtrAcct>
                <Id>
                        <Othr>
                                <Id>SMNDA</Id>
                        </Othr>
                </Id>
</OrgnlDbtrAcct>
</AmdmntInfDtls>
```

If in the same bank:

```
<OrgnlDbtrAcct>
                <Id>
                        <IBAN>BE68539007547034</IBAN>
                </Id>
</OrgnlDbtrAcct>
```

### 3.10.3 To amend the the Debtor agent:

This is no longer needed, but the following string is still allowed

```
<OrgnlDbtrAgt>
    <FinInstnId>
        <Othr>
            <Id>SMNDA</Id>
        </Othr>
    </FinInstnId>
</OrgnlDbtrAgt>
```

## 3.11 Addresses

### 3.11.1 Migration to Structured Addresses

Starting from March 2024, the usage of structured addresses will be allowed for many payment instruments and related clearing channels.

Starting from November 2025, structured addresses will become the norm, and unstructured addresses will not be allowed anymore.

Pain.008.001.08 allows the following elements:

| Address Type | <AdrTp> | [0..1] | Choice | I |
|---|---|---|---|---|
| Department | <Dept> | [0..1] | text{1,70} | |
| Sub Department | <SubDept> | [0..1] | text{1,70} | |
| Street Name | <StrtNm> | [0..1] | text{1,70} | |
| Building Number | <BldgNb> | [0..1] | text{1,16} | |
| Building Name | <BldgNm> | [0..1] | text{1,35} | |
| Floor | <Flr> | [0..1] | text{1,70} | |
| Post Box | <PstBx> | [0..1] | text{1,16} | |
| Room | <Room> | [0..1] | text{1,70} | |
| Post Code | <PstCd> | [0..1] | text{1,16} | |
| Town Name | <TwnNm> | [0..1] | text{1,35} | |
| Town Location Name | <TwnLctnNm> | [0..1] | text{1,35} | |
| District Name | <DstrctNm> | [0..1] | text{1,35} | |
| Country Sub Division | <CtrySubDvsn> | [0..1] | text{1,35} | |
| Country | <Ctry> | [0..1] | text [A-Z]{2,2} | |
| Address Line | <AdrLine> | [0..7] | text{1,70} | |

An address is considered being an unstructured address, from the moment a free <AdrLine> fields is used.

Only up to 2 <AdrLine> fields can be used, together with the <Ctry> field.

<Nm>Febelfin vzw/asbl</Nm>

<PstlAdr>

    <Ctry>BE</Ctry>

    <AdrLine>Boulevard du Roi Albert II 19</AdrLine>

    <AdrLine>1210 Bruxelles</AdrLine>

</PstlAdr>

For an unstructured address in Belgium, the <AdrLine> tag can contain the following information:

- The Street and Building Number must be put at the first <AdrLine> element
- The Postal code and Town must be put in the second <AdrLine> element

Starting from March 2024 though, structured address fields will also be available, before fully replacing the unstructured <AdrLine> field as of November 2025. An example is as follows:

<Nm>Febelfin vzw/asbl</Nm>

<PstlAdr>

      <StrtNm>Boulevard du Roi Albert II</StrtNm>

      <BldgNb>16</BldgNb>

      <PstCd>1210</PstCd>

      <TwnNm>Bruxelles</TwnNm>

      <Ctry>BE</Ctry>

</PstlAdr>

When making use of a structured address, the elements <TwnNm> and <Ctry> should always be present.

Between March 2024 and November 2025, a transition period exists where both a structured as well as an unstructured address can be used.

However, they cannot be used in a mixed way. More concrete, when the <AdrLine> field is used, the only address field which still can be used is the <Ctry> field.

When migrating from pain.008.001.02 to pain.008.001.08., and in anticipation of the November 2025 deadline, it is advisable to migrate to structured addresses as soon as possible.

Please contact your bank for any further information or to know if your bank offers more flexibility than the rules described here.

### 3.11.2 Belgian structured addresses

For Belgian structured addresses, some specific rules apply. The following table lists the fields which can be used for Belgian structured addresses:

| Tag | Content |
| --- | --- |
| <StrtNm> | The street name |
| <BldgNb> | The building number |
| <Room> | The apartment number |
| <PstBx> | The post box |
| <PstCd> | The postal/ZIP code |
| <TwnNm> | The town name |
| <Ctry> | The country code |

If a structured Belgian address is used, the fields <TwnNm> and <Ctry> are mandatory.

Next, it is recommended to equally include the field <PstCd>.

The address can be further detailed by either:

- Making use of the <StrtNm>, <BldgNb> and <Room> fields. These fields in fact belong together.
- Making use of the field <PstBx>

## 3.12 Remittance information

Either 'Unstructured' or 'Structured' may be present, but not both.

**Unstructured remittance**

Only one occurrence of 'Unstructured' is allowed.

**New regulation :**

If the commercial trade name of the payee (Creditor) is different from its legal name, then the commercial trade name must be provided here.

The location of where the transaction took place (if different from the address of the Creditor) as well as the transaction date and time can also be provided here.

Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes).

Example:

```
<RmtInf>
        <Ustrd>The Shopping Paradise/Boulevard des Marchands 123/2020- 12-
                24T11:37/Purchase Nr 1234567890AZ - Merry Christmas</Ustrd>
</RmtInf>
```

For further information, please refer to "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users".

**Structured remittance**

Information provided by the creditor in a structured form, to enable automatic reconciliation of an entry with the items that the transfer is intended to settle, e.g. a commercial invoice in an accounts' receivable system.

This item is to be used for the Structured Communication, supported by the Belgian Banks

Either 'BBA' or 'ISO' is to be used

If BBA is used, the Creditor Reference contains the Belgian 12 digits structured communication, with the last 2 digits as check digits (modulo 97) of the first 10 digits, but if the result is 0 then the check digits are 97.

Example:

```
< CdtrRefInf>
        <Tp>
                <CdOrPrtry>
                        <Cd>SCOR</Cd>
                </CdOrPrtry>
                <Issr>BBA</Issr>
        </Tp>
        <Ref>310126668750</Ref>
</CdtrRefInf>
```

If ISO is used, the Creditor Reference contains the ISO 11649 structured communication, which has the following structure (maximum 25 characters in total):

RF nn cc..cccc,    where RF = identifier of the RF Creditor Reference

nn = two digit check digit

cc...cccc = creditor reference (max. 21 characters)

Example:

```
< CdtrRefInf>
        <Tp>
                <CdOrPrtry>
                        <Cd>SCOR</Cd>
                </CdOrPrtry>
                <Issr>ISO</Issr>
        </Tp>
        <Ref>RF9812345678901234 5678901</Ref>
</CdtrRefInf>
```

# 4    Examples

The full XML examples are available for download on the web site of Febelfin

# 5   Annex 1 – Calculation of IBAN and ISO 11649 check digit

## 5.1   Method of validating the check digits

<u>Preliminary step</u>

If the IBAN is in paper format, convert to basic format by deleting all non-alphanumeric characters and the preceding tag "IBAN".

IBAN BE62 5100 0754 7061 becomes BE62510007547061

<u>Step 1</u>

Move the first four characters of the IBAN to the right of the number.

result = 510007547061BE62

<u>Step 2</u>

Convert the letters into numerics (A=10, B=11…)

result = 510007547061111462

<u>Step 3</u>

Apply MOD 97-10 (see ISO 7604).  For the check digits to be correct, the remainder after calculating the modulus 97 must be 1.

The remainder of the division of 510007547061111462 by 97 = 1

## 5.2   Method of calculating the check digits

<u>Preliminary step</u>

Create an artificial IBAN composed of the country code (ISO 3166) followed by "00" and the BBAN (without non-alphanumeric characters)

A Belgian BBAN 510-0075470-61 becomes BE00510007547061

<u>Step 1</u>

Move the first four characters of the IBAN to the right of the number. Result = 510007547061BE00

<u>Step 2</u>

Convert the letters into numerics (A=10, B=11…) . Result = 510007547061111400

<u>Step 3</u>

Apply MOD 97-10 (see ISO 7604)

Calculate the modulo 97 and subtract the remainder from 98.  If the result is one digit, then insert a leading zero.

98 - 36 = 62 so IBAN = BE62510007547061

# 6 Annex 2 – Identification of the Creditor

The Creditor is identified in the scheme by an identifier as defined below. In the Guidelines, this identifier is described in the ISO 20022 data element 'Creditor Scheme Identification'. The creditor can be a legal entity, or an association that is not a legal entity, or a physical person.

This identifier must be stable over time, to enable the Debtor and the Debtor Bank to come back to the Creditor for Refunds and complaints, and to check the existence of a valid Mandate at the presentation of Collections by the Creditor.

The data element that identifies the Creditor is case and space insensitive.

•        Positions 1 and 2 contain the ISO country code

•        Positions 3 and 4 contain the check digits (1)

•        Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to 'ZZZ' .

The business code can be used to make a distinction between several business units in the same enterprise. This code is not mandatory to identify a mandate univocally but contains useful information for the creditor as well as for the debtor (Ex. Subsidiary number, language code …). The business code has no impact on the check digits.

•        Positions 8 up to 35 contain the country-specific identifier. For Belgium:

A.        Either the Enterprise Number of the Creditor (if it exists)

B.        If no Enterprise Number, the bank will provide to the Creditor a specific number with the following structure:

i.        Position 8 to 10: protocol code of creditor bank

ii.        Position 11: "D"

iii.        Position 12 to 20: increasing number attributed by the bank

Example:      A    With an Enterprise Number  (0456 810 810): BE12ZZZ0456810810

B    With a specific number: BE69ZZZ050D000000008

(1)      The calculation of the check digit is done as follows:

•       Disregard positions 5 to 7

•       Take the country-specific part, positions 8 to 35, and delete all non-alphanumeric characters

•       Add the ISO country code and '00' to the right-hand end

•       Convert letters to digits in accordance with the conversion table below

•       Apply the check character system MOD 97-10 (see ISO 7064)

| A = 10 | G = 16 | M = 22 | S = 28 | Y = 34 |
|--------|--------|--------|--------|--------|
| B = 11 | H = 17 | N = 23 | T = 29 | Z = 35 |
| C = 12 | I = 18 | O = 24 | U = 30 |        |
| D= 13  | J = 19 | P = 25 | V = 31 |        |
| E = 14 | K = 20 | Q = 26 | W = 32 |        |
| F = 15 | L = 21 | R = 27 | X = 33 |        |