XML Message for Credit Transfer Initiation

Implementation Guidelines
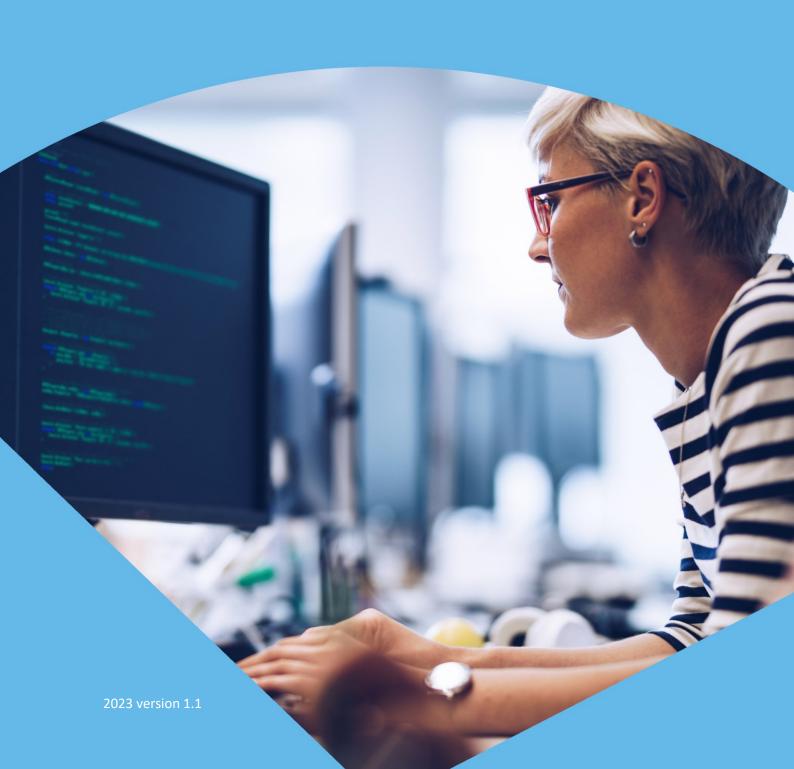
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1 Introduction

This document sets out the Belgian Implementation Guidelines for the XML Customer Credit Transfer Initiation message ISO 20022 XML - "pain.001.001.09".

The purpose of these Implementation Guidelines is to provide guidance on the usage of the Credit Transfer Initiation Message sent to banks, residing in Belgium.

This Guideline covers:

- European Credit Transfers (SEPA). These guidelines for European Credit Transfers are compliant with the Implementation Guidelines for Customer to Bank messages for SEPA Credit Transfers version 2023 Version 1.1 (effective as of March 17, 2024) published by the European Payments Council (EPC).
- Generic Credit Transfers. Here, guidelines are provided for the implementation of the ISO 20022 Credit Transfer Initiation V09 message, for all payments which are not considered to be standard European Credit Transfers.

These Implementation Guidelines have been developed by Febelfin (the Belgian Financial Sector Federation).

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

Please contact your bank for any further information.

1.1 Message Coverage

The ISO20022 message CustomerCreditTransferInitiation is sent by the initiating party to the debtor bank. It is used to request movement of funds from the debtor account to a creditor.

The CustomerCreditTransferInitiation message is used to exchange:

- One or more Credit Transfer instructions;
- Payment transactions which result in book transfers at the debtor bank or payments to another financial institution;
- Payment transactions which result in an electronic cash transfer to the creditor account or in the issue of a cheque;
- Payment transactions which can be domestic, cross-border, compliant to a scheme such as "SEPA" or international payments in any currency;
- Payment transactions which result in a single entry on the debtor account per individual transaction or a batch entry for all transactions in a payment.

The message can be used in a direct or a relay scenario:

- In a direct scenario, the message is sent directly to the debtor bank. The debtor bank is the account servicer of the debtor.
- In a relay scenario, the message is sent to a forwarding agent. The forwarding bank acts as a concentrating financial institution. It will forward the CustomerCreditTransferInitiation message to the debtor bank.

The message can also be used by an initiating party which has been mandated to send a payment instruction on behalf of the debtor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate, or an entity administering the salary payments of a company's employees.

In Europe, the version 09 of this message (pain.001.001.09) succeeds version 03, and became the preferred version.

Compared to the previous Febelfin Guideline Version (v3.3), the changes can be summarized as follows:

- As the ISO20022 version of the message is upgraded, from pain.001.001.03 to pain.001.001.09, a number of fields changed and new fields are introduced:
  - LEI (Legal Entity Identification) as new Organisation Identification option for parties
  - The tag <BIC> changed to <BICFI>
  - The tag <BICorBEI> changed to <AnyBIC>
- Structured address fields are introduced

- Other newly introduced fields are not applicable, as no related use cases exist in the Belgian market for these fields:
    - <UETR> (Universally unique identifier) is an alternative to the end-to-end identification of a transaction
    - <Prxy> Proxy alias is an alternative to the identification an account
    - Multiple instances of Service Level (<SvcLvl>) are now possible. However, only maximum one instance is still allowed

1.2 Usage of These Guidelines

Each item of the CreditTransferInitiation message is referring to the corresponding index of the item in the XML(ISO 20022) Message Definition Report for Payment Standards – Initiation. This Report can be found on www.iso20022.org, under "Catalogue of messages", with "pain.001.001.09" as reference.

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.

The description of each message item contains:

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, and how many times the element can be repeated. The number of occurrences is shown in square brackets
	For example:
	[0..1] shows that the element can be present 0 times or 1 time.
	        The element is optional
	[1..1] shows that the element must only be present 1 time.
	        The element is mandatory
	[1..n] shows that the element is mandatory and must be present
	        1 to n times
	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 X Removed: must be left out, the Bank may reject FV Fixed value 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.
	For decimal values, the following abbreviations are used:
	td: Maximum total number of digits (including decimals)
	fd: Maximum number of fraction (decimal) digits

1.3 Character Set

The UTF-8 character encoding standard must be used in the XML 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 confirm for which fields exactly these rules apply.

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

1.4 Message Structure

The description of the XML 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.001.001.09 can be downloaded from www.iso20022.org > Catalogue of Messages > Search for pain.001.001.09.

A file containing an XML- pain.001.001.09 message has the following structure:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
            <CstmrCdtTrfInitn>
                  message content…
            </CstmrCdtTrfInitn>
</Document>
```

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

The message consists of 3 building blocks:
- **Group Header (<GrpHdr>)**: This building block is mandatory and is present only once. It contains elements such as Message Identification, Creation Date and Time.
- **Payment Information (<PmtInf>)**: This building block is mandatory and repetitive. Not only does it contain elements related to the debit side of the transaction, such as Debtor and Payment Type Information, but also one or several Transaction Information Blocks.
- **Credit Transfer Transaction Information (<CdtTrfTxInf>)**: This building block is mandatory and repetitive. It contains, among other things, elements related to the credit side of the transaction, such as Creditor and Remittance Information.

Group Header

Payment Information 1

Credit Transfer Transaction Information 1

Credit Transfer Transaction Information 2

Payment Information 2

Credit Transfer Transaction Information 3

Credit Transfer Transaction Information 4

Credit Transfer Transaction Information 5

Payment Information 3

Credit Transfer Transaction Information 6

2 Message Items Description

2.1 European Credit Transfer (SCT)

2.1.1 Overview

A European Credit Transfer is a credit transfer in Euro between two accounts located in countries which are part of the Single Euro Payments Area (SEPA):

- The Debtor's account must be a Euro account, whereas the Creditor's account can be in any currency.
- The amount of a transaction is not limited (only a technical limit of 999.999.999,99 EUR).
- The Debtor's and Creditor's account and their corresponding banks are identified by means of their respective IBAN account numbers.
- Charges applied by the Debtor and Creditor Bank are paid respectively by the Debtor and Creditor.
- No special instructions may be given for Debtor or Creditor Bank.

These implementation Guidelines for European Credit Transfers are based on the Customer-to-PSP Implementation Guidelines for the SEPA Credit Transfer Scheme (2023 Version 1.1) as published by the European Payments Council (EPC).

2.1.2 Structure

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
0	Customer Credit Transfer Initiation V09 (pain.001.001.09)	<CstmrCdtTrfInitn>				
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. 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]			
3	Name	<Nm>	[0..1]	text{1,140}	T/C	Name is limited to 70 characters When Name is absent, Identification is mandatory. -------------- Type Changed: text{1,70}
3	Postal Address	<PstlAdr>	[0..1]		I	
3	Identification	<Id>	[0..1]	Choice		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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 [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 [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]		I	
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		Only the value TRF is allowed for European Credit Transfers
3	Cheque			CHK	X	

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Credit Transfer			TRF		
3	Transfer Advice			TRA	X	
2	Batch Booking	<BtchBookg>	[0..1]	boolean		For Belgian PSPs, when BatchBooking 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		
4	High			HIGH		
4	Normal			NORM		
3	Service Level	<SvcLvl>	[0..*]	Choice	[0..1]	
4	Code	<Cd>	[1..1]	text{1,4}	FV	FixedValue: SEPA
4	Proprietary	<Prtry>	[1..1]	text{1,35}	I	
3	Local Instrument	<LclInstrm>	[0..1]	Choice		
4	Code	<Cd>	[1..1]	text{1,35}		
4	Proprietary	<Prtry>	[1..1]	text{1,35}		
3	Category Purpose	<CtgyPurp>	[0..1]	Choice		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Code	<Cd>	[1..1]	text{1,4}		
4	Proprietary	<Prtry>	[1..1]	text{1,35}		
2	Requested Execution Date	<ReqdExctnDt>	[1..1]	Choice		
3	Date	<Dt>	[1..1]	date		The Requested Execution Date is limited to maximum one year in the future.
3	Date Time	<DtTm>	[1..1]	dateTime	X	
2	Pooling Adjustment Date	<PoolgAdjstmntDt>	[0..1]	date	I	
2	Debtor	<Dbtr>	[1..1]			
3	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Type Changed: text{1,70}
3	Postal Address	<PstlAdr>	[0..1]			Starting from March 2024, structured address elements become available, fully replacing unstructured addresses as of from November 2025. Please refer to "Detailed Explanation for Complex Elements" section for more details on structured and unstructured addresses.
4	Address Type	<AdrTp>	[0..1]	Choice	I	
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}		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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}	[0..2]	
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 [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 [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]		I	

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	Debtor Account	<DbtrAcct>	[1..1]			
3	Identification	<Id>	[1..1]	Choice		
4	IBAN	<IBAN>	[1..1]	text [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 [A-Z]{3,3}		Currency should not be used. If present nevertheless, only EUR is allowed.
3	Name	<Nm>	[0..1]	text{1,70}	I	
3	Proxy	<Prxy>	[0..1]		I	
2	Debtor Agent	<DbtrAgt>	[1..1]			
3	Financial Institution Identification	<FinInstnId>	[1..1]			Either 'BICFI' of 'Other/Identification' must be used.
4	BICFI	<BICFI>	[0..1]	text [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 [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}		If Other Id is used, only the value 'NOTPROVIDED' is allowed. -------------- 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	Debtor Agent Account	<DbtrAgtAcct>	[0..1]		X	
2	Instruction For Debtor Agent	<InstrForDbtrAgt>	[0..1]	text{1,140}	I	
2	Ultimate Debtor	<UltmtDbtr>	[0..1]			Ultimate Debtor may be present either at 'Payment Information' or at 'Credit Transfer Transaction Information' level.
3	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: text{1,70}
3	Postal Address	<PstlAdr>	[0..1]		I	
3	Identification	<Id>	[0..1]	Choice		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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 [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 [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]		I	
3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
3	Contact Details	<CtctDtls>	[0..1]		I	
2	Charge Bearer	<ChrgBr>	[0..1]	text		If Charge Bearer is absent, the value "SLEV" is used as the default value for European Credit Transfers.
3	Borne By Debtor			DEBT	X	
3	Borne By Creditor			CRED	X	
3	Shared			SHAR	X	
3	Following Service Level			SLEV		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2	Charges Account	<ChrgsAcct>	[0..1]		I	
2	Charges Account Agent	<ChrgsAcctAgt>	[0..1]		I	
2	Credit Transfer Transaction Information	<CdtTrfTxInf>	[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}		
4	UETR	<UETR>	[0..1]	text [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		
5	High			HIGH		
5	Normal			NORM		
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}	I	
4	Local Instrument	<LclInstrm>	[0..1]	Choice		The Local Instrument field is optional. If it is used, the child element <Cd> must be used, and must equal 'TRF' (Transfer).
5	Code	<Cd>	[1..1]	text{1,35}		
5	Proprietary	<Prtry>	[1..1]	text{1,35}		
4	Category Purpose	<CtgyPurp>	[0..1]	Choice		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5	Code	<Cd>	[1..1]	text{1,4}		
5	Proprietary	<Prtry>	[1..1]	text{1,35}		
3	Amount	<Amt>	[1..1]	Choice		
4	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5		
5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}	FV	FixedValue: EUR
4	Equivalent Amount	<EqvtAmt>	[1..1]		X	
3	Exchange Rate Information	<XchgRateInf>	[0..1]		X	
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	Cheque Instruction	<ChqInstr>	[0..1]		X	
3	Ultimate Debtor	<UltmtDbtr>	[0..1]			
4	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: 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.

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Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6	Any BIC	<AnyBIC>	[0..1]	text [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 [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]		I	
4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
4	Contact Details	<CtctDtls>	[0..1]		I	
3	Intermediary Agent 1	<IntrmyAgt1>	[0..1]		I	
3	Intermediary Agent 1 Account	<IntrmyAgt1Acct>	[0..1]		I	
3	Intermediary Agent 2	<IntrmyAgt2>	[0..1]		I	
3	Intermediary Agent 2 Account	<IntrmyAgt2Acct>	[0..1]		I	
3	Intermediary Agent 3	<IntrmyAgt3>	[0..1]		I	
3	Intermediary Agent 3 Account	<IntrmyAgt3Acct>	[0..1]		I	
3	Creditor Agent	<CdtrAgt>	[0..1]			
4	Financial Institution Identification	<FinInstnId>	[1..1]			

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5	BICFI	<BICFI>	[0..1]	text [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 [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]		I	
4	Branch Identification	<BrnchId>	[0..1]		I	
3	Creditor Agent Account	<CdtrAgtAcct>	[0..1]		X	
3	Creditor	<Cdtr>	[0..1]			
4	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Type Changed: text{1,70}
4	Postal Address	<PstlAdr>	[0..1]			Starting from March 2024, structured address elements become available, fully replacing unstructured addresses as of from November 2025. Please refer to "Detailed Explanation for Complex Elements" section for more details on structured and unstructured addresses.
5	Address Type	<AdrTp>	[0..1]	Choice	I	

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5	Department	<Dept>	[0..1]	text{1,70}		
5	Sub Department	<SubDept>	[0..1]	text{1,70}		
5	Street Name	<StrtNm>	[0..1]	text{1,70}		
5	Building Number	<BldgNb>	[0..1]	text{1,16}		
5	Building Name	<BldgNm>	[0..1]	text{1,35}		
5	Floor	<Flr>	[0..1]	text{1,70}		
5	Post Box	<PstBx>	[0..1]	text{1,16}		
5	Room	<Room>	[0..1]	text{1,70}		
5	Post Code	<PstCd>	[0..1]	text{1,16}		
5	Town Name	<TwnNm>	[0..1]	text{1,35}		
5	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}		
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 [A-Z]{2,2}		
5	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..2]	
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 [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6	LEI	<LEI>	[0..1]	text [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]		I	
4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
4	Contact Details	<CtctDtls>	[0..1]		I	
3	Creditor Account	<CdtrAcct>	[0..1]		[1..1]	
4	Identification	<Id>	[1..1]	Choice		
5	IBAN	<IBAN>	[1..1]	text [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 [A-Z]{3,3}	I	
4	Name	<Nm>	[0..1]	text{1,70}	I	
4	Proxy	<Prxy>	[0..1]		I	

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Ultimate Creditor	<UltmtCdtr>	[0..1]			
4	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: 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.
6	Any BIC	<AnyBIC>	[0..1]	text [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 [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]		I	
4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
4	Contact Details	<CtctDtls>	[0..1]		I	

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Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Instruction For Creditor Agent	<InstrForCdtrAgt>	[0..*]		I	
3	Instruction For Debtor Agent	<InstrForDbtrAgt>	[0..1]	text{1,140}	I	
3	Purpose	<Purp>	[0..1]	Choice		
4	Code	<Cd>	[1..1]	text{1,4}		
4	Proprietary	<Prtry>	[1..1]	text{1,35}		
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]			Either Structured or Unstructured may be present, but not both.
4	Unstructured	<Ustrd>	[0..*]	text{1,140}	[0..1]	
4	Structured	<Strd>	[0..*]		[0..1]	Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element.
5	Referred Document Information	<RfrdDocInf>	[0..*]		I	
5	Referred Document Amount	<RfrdDocAmt>	[0..1]		I	
5	Creditor Reference Information	<CdtrRefInf>	[0..1]			
6	Type	<Tp>	[0..1]			
7	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		
8	Code	<Cd>	[1..1]	text	FV	FixedValue: SCOR
9	Remittance Advice Message			RADM		
9	Related Payment Instruction			RPIN		
9	Foreign Exchange Deal Reference			FXDR		
9	Dispatch Advice			DISP		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9	Purchase Order			PUOR		
9	Structured Communication Reference			SCOR		
8	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
7	Issuer	<Issr>	[0..1]	text{1,35}		
6	Reference	<Ref>	[0..1]	text{1,35}		
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	
1	Supplementary Data	<SplmtryData>	[0..*]		X	

2.2 Generic Credit Transfer

2.2.1 Overview

The XML subset "Generic Credit Transfer Initiation" provides for the implementation of the ISO 20022 Credit Transfer Initiation message for all payments which are not considered to be standard European Credit Transfers.

These payments cover among other things payments:

- in currencies other than EUR
- to countries outside SEPA
- containing special instructions
- to be made by cheque

2.2.2 Structure

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
0	Customer Credit Transfer Initiation V09 (pain.001.001.09)	<CstmrCdtTrfInitn>				
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. 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]			Either Name or Identification must be present.

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: 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 [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 [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]		I	
3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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		The value 'TRF' is to be used for credit transfers. When requesting the bank to issue a cheque, the value 'CHK' should be used.
3	Cheque			CHK		Please refer to the section 'Detailed explanations for complex elements' for more details with regards to additional rules applicable for cheque instructions.
3	Credit Transfer			TRF		
3	Transfer Advice			TRA	X	
2	Batch Booking	<BtchBookg>	[0..1]	boolean		For Belgian PSPs, when BatchBooking 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, irrespective of currencies. Please contact your bank, it is possible that this element remains optional.

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
						-------------- 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		
4	High			HIGH		
4	Normal			NORM		
3	Service Level	<SvcLvl>	[0..*]	Choice	[0..1]	
4	Code	<Cd>	[1..1]	text{1,4}		
4	Proprietary	<Prtry>	[1..1]	text{1,35}		
3	Local Instrument	<LclInstrm>	[0..1]	Choice		The Local Instrument field is optional. If it is used, the child element <Cd> must be used, and must equal 'TRF' (Transfer).
4	Code	<Cd>	[1..1]	text{1,35}		
4	Proprietary	<Prtry>	[1..1]	text{1,35}		
3	Category Purpose	<CtgyPurp>	[0..1]	Choice		
4	Code	<Cd>	[1..1]	text{1,4}		
4	Proprietary	<Prtry>	[1..1]	text{1,35}		
2	Requested Execution Date	<ReqdExctnDt>	[1..1]	Choice		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Date	<Dt>	[1..1]	date		The Requested Execution Date is limited to maximum one year in the future.
3	Date Time	<DtTm>	[1..1]	dateTime	X	
2	Pooling Adjustment Date	<PoolgAdjstmntDt>	[0..1]	date	I	
2	Debtor	<Dbtr>	[1..1]			
3	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Type Changed: text{1,70}
3	Postal Address	<PstlAdr>	[0..1]			Starting from March 2024, structured address elements become available, fully replacing unstructured addresses as of from November 2025. Please refer to "Detailed Explanation for Complex Elements" section for more details on structured and unstructured addresses.
4	Address Type	<AdrTp>	[0..1]	Choice	I	
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}		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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}	[0..2]	
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 [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 [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}		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Private Identification	<PrvtId>	[1..1]		I	
3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
3	Contact Details	<CtctDtls>	[0..1]		I	
2	Debtor Account	<DbtrAcct>	[1..1]			
3	Identification	<Id>	[1..1]	Choice		
4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
4	Other	<Othr>	[1..1]			BBAN is only to be used if the payment order must be forwarded to a bank outside the SEPA zone. If BBAN is used, then its value must be put in the Othr tag.
3	Type	<Tp>	[0..1]	Choice	I	
3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		Currency only to be used if one account number covers several currencies and the account to be debited is labelled in a currency other than the transfer currency.
3	Name	<Nm>	[0..1]	text{1,70}	I	
3	Proxy	<Prxy>	[0..1]		I	
2	Debtor Agent	<DbtrAgt>	[1..1]			
3	Financial Institution Identification	<FinInstnId>	[1..1]			Either 'BICFI' of 'Other/Identification' must be used.

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	BICFI	<BICFI>	[0..1]	text [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	
4	LEI	<LEI>	[0..1]	text [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}		If Other Id is used, only the value 'NOTPROVIDED' is allowed. --------------- 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	Debtor Agent Account	<DbtrAgtAcct>	[0..1]		X	
2	Instruction For Debtor Agent	<InstrForDbtrAgt>	[0..1]	text{1,140}		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2	Ultimate Debtor	<UltmtDbtr>	[0..1]			Ultimate Debtor may be present either at 'Payment Information' or at 'Credit Transfer Transaction Information' level.
3	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: 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 [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 [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}		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Private Identification	<PrvtId>	[1..1]		I	
3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
3	Contact Details	<CtctDtls>	[0..1]		I	
2	Charge Bearer	<ChrgBr>	[0..1]	text		For European Credit Transfers, only the value "SLEV" can be used. For non-European Credit Transfers, any of the 3 other values must be used. If Charge Bearer is absent, the following default values are considered: - "SLEV" for European Credit Transfers - "SHAR" for non-European Credit Transfers
3	Borne By Debtor			DEBT		
3	Borne By Creditor			CRED		
3	Shared			SHAR		
3	Following Service Level			SLEV		
2	Charges Account	<ChrgsAcct>	[0..1]			A Charges Account cannot be used for European Credit Transfers.
3	Identification	<Id>	[1..1]	Choice		If a BBAN is used, it must be put in the Other Id field. A BBAN number is to be used only when the payment order must be forwarded to a bank outside the SEPA zone.
4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Other	<Othr>	[1..1]			
5	Identification	<Id>	[1..1]	text{1,35}		If a BBAN is used, it must be put in the Other Id field. A BBAN number is to be used only when the payment order must be forwarded to a bank outside the SEPA zone.
5	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
5	Issuer	<Issr>	[0..1]	text{1,35}	I	
3	Type	<Tp>	[0..1]	Choice	I	
3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		The currency field can be used if one account number covers several currencies. The currency must be the local currency, or equal the currency of the transfer.
3	Name	<Nm>	[0..1]	text{1,70}	I	
3	Proxy	<Prxy>	[0..1]		I	
2	Charges Account Agent	<ChrgsAcctAgt>	[0..1]		I	
2	Credit Transfer Transaction Information	<CdtTrfTxInf>	[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}		
4	UETR	<UETR>	[0..1]	text [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}	I	

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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		
5	High			HIGH		
5	Normal			NORM		
4	Service Level	<SvcLvl>	[0..*]	Choice	[0..1]	
5	Code	<Cd>	[1..1]	text{1,4}		
5	Proprietary	<Prtry>	[1..1]	text{1,35}		
4	Local Instrument	<LclInstrm>	[0..1]	Choice		The Local Instrument field is optional. If it is used, the child element <Cd> must be used, and must equal 'TRF' (Transfer).
5	Code	<Cd>	[1..1]	text{1,35}		
5	Proprietary	<Prtry>	[1..1]	text{1,35}		
4	Category Purpose	<CtgyPurp>	[0..1]	Choice		
5	Code	<Cd>	[1..1]	text{1,4}		
5	Proprietary	<Prtry>	[1..1]	text{1,35}		
3	Amount	<Amt>	[1..1]	Choice		
4	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5		
5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Equivalent Amount	<EqvtAmt>	[1..1]			An Equivalent Amount should not be used for European Credit Transfers. The Amount field is labeled in the currency of the Debtor's Account. The bank is than requested to convert this amount into the currency specified in the Currency Of Transfer field.
5	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		
6	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
5	Currency Of Transfer	<CcyOfTrf>	[1..1]	text [A-Z]{3,3}		
3	Exchange Rate Information	<XchgRateInf>	[0..1]			
4	Unit Currency	<UnitCcy>	[0..1]	text [A-Z]{3,3}	I	
4	Exchange Rate	<XchgRate>	[0..1]	decimal td = 11 fd = 10	I	
4	Rate Type	<RateTp>	[0..1]	text	I	
4	Contract Identification	<CtrctId>	[0..1]	text{1,35}		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Charge Bearer	<ChrgBr>	[0..1]	text		For European Credit Transfers, only the value "SLEV" can be used. For non-European Credit Transfers, any of the 3 other values must be used. If Charge Bearer is absent, the following default values are considered: - "SLEV" for European Credit Transfers - "SHAR" for non-European Credit Transfers
4	Borne By Debtor			DEBT		
4	Borne By Creditor			CRED		
4	Shared			SHAR		
4	Following Service Level			SLEV		
3	Cheque Instruction	<ChqInstr>	[0..1]			The Cheque Instruction element can only be used, when the Payment Method field equals "CHK".
4	Cheque Type	<ChqTp>	[0..1]	text		Comment: The Cheque Type must equal "BCHQ".
5	Customer Cheque			CCHQ	X	
5	Certified Customer Cheque			CCCH	X	
5	Bank Cheque			BCHQ		
5	Draft			DRFT	X	
5	Electronic Draft			ELDR	X	
4	Cheque Number	<ChqNb>	[0..1]	text{1,35}	I	
4	Cheque From	<ChqFr>	[0..1]		I	

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Delivery Method	<DlvryMtd>	[0..1]	Choice		If the Delivery Method field is absent, the field will be defaulted to "MLCD".
5	Code	<Cd>	[1..1]	text		
6	Mail To Debtor			MLDB		
6	Mail To Creditor			MLCD		
6	Mail To Final Agent			MLFA	X	
6	Courier To Debtor			CRDB	X	
6	Courier To Creditor			CRCD	X	
6	Courier To Final Agent			CRFA	X	
6	Pick Up By Debtor			PUDB		
6	Pick Up By Creditor			PUCD	X	
6	Pick Up By Final Agent			PUFA	X	
6	Registered Mail To Debtor			RGDB	X	
6	Registered Mail To Creditor			RGCD	X	
6	Registered Mail To Final Agent			RGFA	X	
5	Proprietary	<Prtry>	[1..1]	text{1,35}	I	
4	Deliver To	<DlvrTo>	[0..1]		I	
4	Instruction Priority	<InstrPrty>	[0..1]	text	I	
4	Cheque Maturity Date	<ChqMtrtyDt>	[0..1]	date	I	
4	Forms Code	<FrmsCd>	[0..1]	text{1,35}	I	
4	Memo Field	<MemoFld>	[0..2]	text{1,35}	I	
4	Regional Clearing Zone	<RgnlClrZone>	[0..1]	text{1,35}	I	
4	Print Location	<PrtLctn>	[0..1]	text{1,35}	I	

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Signature	<Sgntr>	[0..5]	text{1,70}	I	
3	Ultimate Debtor	<UltmtDbtr>	[0..1]			
4	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: 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.
6	Any BIC	<AnyBIC>	[0..1]	text [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 [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]		I	

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
4	Contact Details	<CtctDtls>	[0..1]		I	
3	Intermediary Agent 1	<IntrmyAgt1>	[0..1]			This element can be used to specify that a specific agent must be used, possibly being different compared to the agent used by your bank. This element cannot be used for European Credit Transfers, nor for Cheque Instructions.
4	Financial Institution Identification	<FinInstnId>	[1..1]			
5	BICFI	<BICFI>	[0..1]	text [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 [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]		I	

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Branch Identification	<BrnchId>	[0..1]		I	
3	Intermediary Agent 1 Account	<IntrmyAgt1Acct>	[0..1]		I	
3	Intermediary Agent 2	<IntrmyAgt2>	[0..1]		I	
3	Intermediary Agent 2 Account	<IntrmyAgt2Acct>	[0..1]		I	
3	Intermediary Agent 3	<IntrmyAgt3>	[0..1]		I	
3	Intermediary Agent 3 Account	<IntrmyAgt3Acct>	[0..1]		I	
3	Creditor Agent	<CdtrAgt>	[0..1]			For Cheque Instructions, the Creditor Agent should not be present.
4	Financial Institution Identification	<FinInstnId>	[1..1]			For non-European Credit Transfers, the Creditor Agent can be identified by means of its BIC, its Clearing System Member Identification, its Name and PostalAddress, or a combination of these items. The Clearing System Member Identification is the identification code of a bank within a National Clearing System.
5	BICFI	<BICFI>	[0..1]	text [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]			
6	Clearing System Identification	<ClrSysId>	[0..1]	Choice		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
7	Code	<Cd>	[1..1]	text{1,5}		
7	Proprietary	<Prtry>	[1..1]	text{1,35}	I	
6	Member Identification	<MmbId>	[1..1]	text{1,35}		
5	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
5	Name	<Nm>	[0..1]	text{1,140}		
5	Postal Address	<PstlAdr>	[0..1]			Starting from March 2024, structured address elements become available, fully replacing unstructured addresses as of from November 2025. Please refer to "Detailed Explanation for Complex Elements" section for more details on structured and unstructured addresses.
6	Address Type	<AdrTp>	[0..1]	Choice	I	
6	Department	<Dept>	[0..1]	text{1,70}		
6	Sub Department	<SubDept>	[0..1]	text{1,70}		
6	Street Name	<StrtNm>	[0..1]	text{1,70}		
6	Building Number	<BldgNb>	[0..1]	text{1,16}		
6	Building Name	<BldgNm>	[0..1]	text{1,35}		
6	Floor	<Flr>	[0..1]	text{1,70}		
6	Post Box	<PstBx>	[0..1]	text{1,16}		
6	Room	<Room>	[0..1]	text{1,70}		
6	Post Code	<PstCd>	[0..1]	text{1,16}		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6	Town Name	<TwnNm>	[0..1]	text{1,35}		
6	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}		
6	District Name	<DstrctNm>	[0..1]	text{1,35}		
6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
6	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
6	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..2]	
5	Other	<Othr>	[0..1]		I	
4	Branch Identification	<BrnchId>	[0..1]		I	
3	Creditor Agent Account	<CdtrAgtAcct>	[0..1]		X	
3	Creditor	<Cdtr>	[0..1]			
4	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Type Changed: text{1,70}
4	Postal Address	<PstlAdr>	[0..1]			Starting from March 2024, structured address elements become available, fully replacing unstructured addresses as of from November 2025. Please refer to "Detailed Explanation for Complex Elements" section for more details on structured and unstructured addresses.
5	Address Type	<AdrTp>	[0..1]	Choice	I	
5	Department	<Dept>	[0..1]	text{1,70}		
5	Sub Department	<SubDept>	[0..1]	text{1,70}		
5	Street Name	<StrtNm>	[0..1]	text{1,70}		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5	Building Number	<BldgNb>	[0..1]	text{1,16}		
5	Building Name	<BldgNm>	[0..1]	text{1,35}		
5	Floor	<Flr>	[0..1]	text{1,70}		
5	Post Box	<PstBx>	[0..1]	text{1,16}		
5	Room	<Room>	[0..1]	text{1,70}		
5	Post Code	<PstCd>	[0..1]	text{1,16}		
5	Town Name	<TwnNm>	[0..1]	text{1,35}		
5	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}		
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 [A-Z]{2,2}		
5	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..2]	
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 [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 [A-Z0-		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
				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]		I	
4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
4	Contact Details	<CtctDtls>	[0..1]		I	
3	Creditor Account	<CdtrAcct>	[0..1]			The Creditor Account is mandatory for Credit Transfers. For Cheque Instructions, this element should not be present.
4	Identification	<Id>	[1..1]	Choice		For European Credit Transfers, the IBAN field should always be used and should contain a valid IBAN account. For non-European Credit Transfers, the IBAN field must still be used if the creditor account is held in a SEPA country. When the creditor account is not held in a SEPA country, the usage of an IBAN is recommended when that country has adopted a national IBAN format. If no IBAN format can be used, the (BBAN) Creditor Account should be put into the Other Id field.

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
5	Other	<Othr>	[1..1]			
6	Identification	<Id>	[1..1]	text{1,34}		
6	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
6	Issuer	<Issr>	[0..1]	text{1,35}	I	
4	Type	<Tp>	[0..1]	Choice	I	
4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
4	Name	<Nm>	[0..1]	text{1,70}	I	
4	Proxy	<Prxy>	[0..1]		I	
3	Ultimate Creditor	<UltmtCdtr>	[0..1]			
4	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: 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.
6	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
				Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
6	LEI	<LEI>	[0..1]	text [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]		I	
4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
4	Contact Details	<CtctDtls>	[0..1]		I	
3	Instruction For Creditor Agent	<InstrForCdtrAgt>	[0..*]			If an Instruction for Creditor Agent is used, the payment will not be considered as a European Credit Transfer.
4	Code	<Cd>	[0..1]	text		
5	Pay Creditor By Cheque			CHQB	X	
5	Hold Cash For Creditor			HOLD		
5	Phone Beneficiary			PHOB		
5	Telecom			TELB		
4	Instruction Information	<InstrInf>	[0..1]	text{1,140}		
3	Instruction For Debtor Agent	<InstrForDbtrAgt>	[0..1]	text{1,140}		If an Instruction for Debtor Agent is used, the payment will not be

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
						considered as a European Credit Transfer.
3	Purpose	<Purp>	[0..1]	Choice		
4	Code	<Cd>	[1..1]	text{1,4}		
4	Proprietary	<Prtry>	[1..1]	text{1,35}		
3	Regulatory Reporting	<RgltryRptg>	[0..10]			Regulatory reporting is only to be used for non-European Credit Transfers. Please check beforehand with your bank if regulatory reporting is required for your specific flows, and which information is to be provided.
4	Debit Credit Reporting Indicator	<DbtCdtRptgInd>	[0..1]	text		
5	Credit			CRED		
5	Debit			DEBT		
5	Both			BOTH		
4	Authority	<Authrty>	[0..1]			
5	Name	<Nm>	[0..1]	text{1,140}		
5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
4	Details	<Dtls>	[0..*]			
5	Type	<Tp>	[0..1]	text{1,35}		
5	Date	<Dt>	[0..1]	date		
5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
5	Code	<Cd>	[0..1]	text{1,10}		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5	Amount	<Amt>	[0..1]	0 <= decimal td = 18 fd = 5		
6	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
5	Information	<Inf>	[0..*]	text{1,35}		
3	Tax	<Tax>	[0..1]		I	
3	Related Remittance Information	<RltdRmtInf>	[0..10]		I	
3	Remittance Information	<RmtInf>	[0..1]			Either Structured or Unstructured may be present, but not both.
4	Unstructured	<Ustrd>	[0..*]	text{1,140}	[0..1]	
4	Structured	<Strd>	[0..*]		[0..1]	Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element.
5	Referred Document Information	<RfrdDocInf>	[0..*]		I	
5	Referred Document Amount	<RfrdDocAmt>	[0..1]		I	
5	Creditor Reference Information	<CdtrRefInf>	[0..1]			
6	Type	<Tp>	[0..1]			
7	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		
8	Code	<Cd>	[1..1]	text	FV	FixedValue: SCOR
9	Remittance Advice Message			RADM		

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
9	Related Payment Instruction			RPIN		
9	Foreign Exchange Deal Reference			FXDR		
9	Dispatch Advice			DISP		
9	Purchase Order			PUOR		
9	Structured Communication Reference			SCOR		
8	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
7	Issuer	<Issr>	[0..1]	text{1,35}		
6	Reference	<Ref>	[0..1]	text{1,35}		
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	
1	Supplementary Data	<SplmtryData>	[0..*]		X	

3 Detailed Explanations for Complex Elements

3.1 Organization Identification of a party

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

The Organisation Identifiation <OrgId> element can be used for the following parties:

- Initiating Party
- Ultimate Debtor
- Debtor
- Creditor
- Ultimate Creditor

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

Based on BIC

```
<Cdtr>
 <Nm>ELECTRABEL SA/NV</Nm>
 <Id>
  <OrgId>
   <AnyBIC>ELERBEB1</AnyBIC>
  </OrgId>
 </Id>
</Cdtr>
```

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.

```
<Cdtr>
 <Nm>ELECTRABEL SA/NV</Nm>
 <Id>
  <OrgId>
   <LEI>T0YOOBZO4L6YAD6SAV65</LEI>
  </OrgId>
 </Id>
</Cdtr>
```

Based on Belgian Enterprise Number (10 digits)

When making use of Other Id, the company's Enterprise Number (10 digits) can be provided. Next to setting the <Id> element, the <Issr> element should be set equal to "KBO-BCE".

```
<Cdtr>
 <Nm>ELECTRABEL SA/NV</Nm>
 <Id>
  <OrgId>
   <Othr>
    <Id>0403170701</Id>
    <Issr>KBO-BCE</Issr>
   </Othr>
  </OrgId>
 </Id>
</Cdtr>
```

As a distinct tag now exists for the LEI, it is not allowed anymore to put a LEI in the Other Id element.

3.2 Payment Type information

The Payment Type Information element (<PmtTpInf>) contains a number of sub elements further specifying the type and nature of the requested credit transfer more in detail. Depending on the values used, the bank might apply specific processing steps, or facilitate additional services. These services are referred to as Additional Optional Services (AOS).

The Payment Type Information element can be added on Payment Information (<PmtInf>) level of on Credit Transfer Transaction Information (<CdtTrfTxInf>). It is recommended to always add this element on Payment Information level.

The Payment Type Information element can only be used for Credit Transfers. It cannot be used when issuing a cheque instruction.

3.2.1 Instruction Priority <InstrPrty>

This field indicates the urgency or order of importance that the instructing party would like the bank to apply to the processing of the payment instruction.
This tag can contain one of the following values:

- 'NORM' (Normal): The payment will be executed as a regular CT. This value is the default value.
- 'HIGH' (High): High priority means a request for urgent interbank clearing.

Please check with your bank upfront to confirm which values to make use of, in order to have a desired service level such as clearing on the day of debit booking, making use of RTGS, etc...
The bank can then confirm which facilities are available and which conditions possibly apply (cut off time to respect, constraints when a currency conversion must be applied, etc...).

3.2.2 Service Level <SvcLvl>

In the newer pain.001.001.09 format, multiple Service Level values can be provided. In Belgium, only one value should be used.
For a Service Level element, the <Cd> or the <Prtry> tags can be used. The <Cd> field is a string field, for which values should be used which are part of the ISO20022 External Code Sets list. This list can be downloaded here:

https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets

For European Credit Transfers, the <Cd> can be used and should be set equal to 'SEPA':

Code	Name	Definition
SEPA	SingleEuroPaymentsArea	Default value for a European Credit Transfer. The value is still to be used for European Credit Transfers, even if the instruction priority equals 'HIGH'.

For generic credit transfers, other values can be used, such as:

Code	Name	Definition
SDVA	SameDayValue	Used when the settlement date must equal the debit booking value date.
PRPT	EBAPriorityService	Used to request your bank to make use of the clearing channel EBA EURO1.

Please check with your bank upfront to confirm which values to make use of in order to have a desired service level.

3.2.3 Category Purpose <CtgyPurp>

Also for this element, a split is made between a Code (<Cd>) and a Proprietary value (<Prtry>). The possible Code values are also available in ISO20022's External Code Sets list. Out of this list, the following values are the main ones:

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

3.3 Remittance Information <RmtInf>

When initiating a payment, remittance information can be provided to clarify the requirement for which a payment is to be made. Remittance information will be passed on to the beneficiary, enabling the beneficiary to match/reconcile the payment with an item awaiting settlement, such as commercial invoices in an accounts' receivable system.

To facilitate such matching and reconciliation process in an electronic way, schemes exist which define how exactly remittance information is to be used.

The domestic standard in Belgium is the OGM/VCS standard, where the payer is asked to add a 12-digits number. The number can be validated, as the last 2 digits are a mod97 check digit.
010806817183
When communicated to the payer, the number is always structured by including plusses and dashes, splitting the number in a combination of 3 groups containing 3, 4 and 5 digits:
+++010/8068/17183+++

Next to domestic standards, the international ISO 11649 "Structured Creditor Reference to Remittance Information" is commonly used. Here, the creditor reference is an alphanumeric string, up to 25 characters long. The string always starts with the prefix 'RF', followed by a two digits check digit:

- RF = identifier of the RF Creditor Reference
- nn = two digit check digit (see annex 2)
- cc..cccc = creditor reference (max. 21 characters)

An example is:

RF9812345678901234567890 1

In a pain.001 message, the elements Unstructured and Structured can be used. It is possible to add both Unstructured as well as Structured elements. Next, the number of occurrences is unlimited:

Or	MessageElement<XML Tag>	Mult.	Type
	Unstructured <Ustrd>	[0..*]	Text
	Structured <Strd>	[0..*]	±

However, for European Credit Transfers, only a single occurrence is allowed, which is then either Unstructured or Structured.

For Generic Credit Transfers, it is still advisable to only make use of a single occurrence as well, in order to prevent data loss in the E2E payments chain.

Making use of the Unstructured element allows the addition of a string field, with a length of max 140 characters:

```
<RmtInf>
 <Ustrd> X-Atlantic telephone traffic August</Ustrd>
</RmtInf>
```

When an OGM/VCS or ISO 11649 creditor reference is to be used, the Structured element should be populated. The structure of this <CdtrRefInf> element looks as follows:

Or	MessageElement<XML Tag>	Mult.	Type
	Creditor Reference Information < CdtrRefInf >	[0..1]	CreditorReferenceInformation2
	Type <Tp>	[0..1]	CreditorReferenceType2
	CodeOrProprietary <CdOrPrtry>	[1..1]	CreditorReferenceType1Choice
	Code <Cd>	[1..1]	CodeSet
	Issuer <Issr>	[0..1]	Text
	Reference <Ref>	[0..1]	Text

The <Cd> tag must equal 'SCOR':

Code	Name	Definition
SCOR	StructuredCommunication Reference	Document is a structured communication reference provided by the creditor for the purpose of identifying the transaction referred to.

The <Issr> tag identifies which scheme is being used:

Code	Name	Definition
BBA	The Belgian Bankers' and Stockbroking Firms' Association	Belgian OGM/VCS Reference
ISO	RF Creditor Reference	ISO 11649 creditor reference

The <Ref> tag contains the actual creditor reference.

Note, for Belgian OBM/VCS references, only the 12 digits are retained. The number is to be written, without making use of slashes and plusses. For example:

```
<CdtrRefInf>
 <Tp>
  <CdOrPrtry>
   <Cd>SCOR</Cd>
  </CdOrPrtry>
  <Issr>BBA</Issr>
 </Tp>
 <Ref>010806817183</Ref>
</CdtrRefInf>
```

An RF creditor reference is written as follows:

```
<CdtrRefInf>
 <Tp>
  <CdOrPrtry>
   <Cd>SCOR</Cd>
  </CdOrPrtry>
  <Issr>ISO</Issr>
 </Tp>
 <Ref>RF9812345678901234567890 1</Ref>
</CdtrRefInf>
```

3.4 Address

3.4.1 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.

In a pain.001.001.09 message, the following address fields exist:

XML Field	Tag	Mult.	Format
Postal Address	<PstlAdr>	[0..1]	
Address Type	<AdrTp>	[0..1]	Choice
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> field is used.

Up to March 2024, for a European Credit Transfer, only up to 2 <AdrLine> fields could be used, next to the <Ctry> field. For example:

```
<Cdtr>
 <Nm>Febelfin vzw/asbl</Nm>
 <PstlAdr>
  <Ctry>BE</Ctry>
  <AdrLine>Boulevard du Roi Albert II 19</AdrLine>
  <AdrLine>1210 Bruxelles</AdrLine>
</PstlAdr>
</Cdtr>
```

For an unstructured address in Belgium, the <AdrLine> tag should contain the following information:
- The Street and Building Number must be put in 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 equally be available, before fully replacing the unstructured <AdrLine> field as of November 2025. An example is as follows:

```
<Cdtr>
 <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>
</Cdtr>
```

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 additional address field which still can be used is the <Ctry> field.

When migrating from pain.001.001.03 to pain.001.001.09, 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 compared to the rules described here.

3.4.2 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>

3.5 Cheque Instructions

A Generic Credit Transfer pain.001 file can be used to initiate a cheque by setting the Payment Method field equal to "CHK".

Message Element	Path to Element	Comment
Customer Credit Transfer Initiation V09 +Payment Information ++Payment Method	<CstmrCdtTrfInitn> + <PmtInf> ++<PmtMtd>	Value equals "CHK"

For cheque instructions, additional rules apply which are summarized in the following sections.

3.5.1 Debtor

The following rules apply for the Debtor Element and its sub Elements.

Message Element	Path to Element	Comment
Customer Credit Transfer Initiation V09 +Payment Information ++Debtor	<CstmrCdtTrfInitn> + <PmtInf> ++<Dbtr>	

Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Name	<CstmrCdtTrfInitn> + <PmtInf> ++<Dbtr> +++<Nm>	Length must be limited to maximum 26 characters.
Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address	<CstmrCdtTrfInitn> + <PmtInf> ++<Dbtr> +++<PstlAdr>	
Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Country	<CstmrCdtTrfInitn> + <PmtInf> ++<Dbtr> +++<PstlAdr> ++++<Ctry>	Value must equal "BE".
Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Postal Address ++++Address Line	<CstmrCdtTrfInitn> + <PmtInf> ++<Dbtr> +++<PstlAdr> ++++<AdrLine>	Maximum 2 Address Line Elements can be used. The length of each individual line should be limited to maximum 26 characters.

3.5.2 Charge Bearer

The Charge Bearer field should be set on Payment Information level, and can contain one of the following values:

- "CRED": Transaction charges are to be borne by the beneficiary of the cheque.
- "DEBT": Transaction charges are to be borne by the cheque emitter.

Message Element	Path to Element	Comment
Customer Credit Transfer Initiation V09 +Payment Information ++Charge Bearer	<CstmrCdtTrfInitn> + <PmtInf> ++<ChrgBr>	Value must equal "CRED" or "DEBT".

3.5.3 Instructed Amount

The amount of an individual cheque should not be higher then 2.500 EUR.

Message Element	Path to Element	Comment
Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Amount ++++Instructed Amount	<CstmrCdtTrfInitn> + <PmtInf> ++<CdtTrfTxInf> +++<Amt> ++++<InstdAmt>	The Instructed Amount is smaller then or equal to 2.500 EUR.

3.5.4 Cheque Instruction

The Cheque Instruction Element defines additional characteristics of the cheque.

Message Element	Path to Element	Comment
Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction	<CstmrCdtTrfInitn> + <PmtInf> ++<CdtTrfTxInf> +++<ChqInstr>	
Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction ++++Cheque Type	<CstmrCdtTrfInitn> + <PmtInf> ++<CdtTrfTxInf> +++<ChqInstr> ++++<ChqTp>	Value must equal "BCHQ".
Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Cheque Instruction ++++Delivery Method	<CstmrCdtTrfInitn> + <PmtInf> ++<CdtTrfTxInf> +++<ChqInstr> ++++<DlvryMtd>	Field can be set equal to one of the following values: • "MLDB": Mail To Debtor • "MLDC": Mail To Creditor • "PUBD": Pick up by Debtor If the Delivery Method is not provided, the field will be defaulted to "MLDC".

Customer Credit Transfer Initiation V09
+Payment Information
++Credit Transfer Transaction Information
+++Cheque Instruction
++++Forms Code
	<CstmrCdtTrfInitn>
	+ <PmtInf>
	++<CdtTrfTxInf>
	+++<ChqInstr>
	++++<FrmsCd>
		The Forms Code is a composite field, adhering to the following structure:
		• Position [1..2] equals "CC"
		• Position [3..4] contains the language to be used when printing the cheque: "NL", "FR" or "DE".
		• Position [5..6] is used to restrict the way the cheque is redeemed:
		  o "CR": cheque can only be cashed by the payee
		  o "NA": no additional restriction is applicable
		• Position [7]: this position is optional and can be used if supported by your bank. It is used to code the salutation of the payee.

The following values can be used to code the salutation in the Forms Code field. When the value "0" is used, no salutation will be printed on the cheque.

Value	NL	FR
0	N/A	N/A
1	De Heer	Monsieur
2	Mevrouw	Madame
3	Juffrouw	Mademoiselle
4	De Heer en Mevrouw	Madame et Monsieur
5	De Heer of Mevrouw	Madame ou Monsieur
6	Mevrouw Weduwe	Madame Veuve

3.5.5 Creditor

The following rules apply for the Creditor Element and its sub Elements.

Message Element	Path to Element	Comment
Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor	<CstmrCdtTrfInitn> + <PmtInf> ++<CdtTrfTxInf> +++<Cdtr>	
Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Name	<CstmrCdtTrfInitn> + <PmtInf> ++<CdtTrfTxInf> +++<Cdtr> ++++<Nm>	Length must be limited to maximum 26 characters.
Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	<CstmrCdtTrfInitn> + <PmtInf> ++<CdtTrfTxInf> +++<Cdtr> ++++<PstlAdr>	
Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Country	<CstmrCdtTrfInitn> + <PmtInf> ++<CdtTrfTxInf> +++<Cdtr> ++++<PstlAdr> +++++<Ctry>	Value must equal "BE".

		Maximum 2 Address Line Elements can be used
Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Line	\<CstmrCdtTrfInitn> + \<PmtInf> ++\<CdtTrfTxInf> +++\<Cdtr> ++++\<PstlAdr> +++++\<AdrLine>	• Address Line 1 should contain the street name and the building number. • Address Line 2 should contain the postal code (pos. 1 – 4) and the city name (pos. 5-26). The length of each individual line should be limited to maximum 26 characters.

3.5.6 Remittance Information

Remittance information can be added when initiating a cheque. However, only one Unstructured element can be used, and its length should not exceed 80 characters.

Message Element	Path to Element	Comment
Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	\<CstmrCdtTrfInitn> + \<PmtInf> ++\<CdtTrfTxInf> +++\<RmtInf> ++++\<Ustrd>	Length must be limited to maximum 80 characters.

4   Generic Credit Transfer Example Message

The example messages contain payments with the following data :

- Initiator : FEBELFIN VZW/ASBL with "0542393217" as Enterprise Number
- Debtor : FEBELFIN VZW/ASBL
  - With account (IBAN) "BE48001123456727"
  - at bank (BIC) "GEBABEBB"
- Requested execution date : 28/11/2023
- Priority of payments is "Normal"
- Category Purpose of payments is "Supplier"

4.1   European Credit Transfer Bulk

Payment 1:

Instruction Id: 20231128CT001

End-To-End Reference : ABC/1234/2023-11-28

Amount & Currency : 535,25 EUR

Creditor : the "SocMetal" company

      with address "Hoogstraat 156, 2000 Antwerp"

      and account (IBAN) "BE78310000000086"

      at bank (BIC) "BBRUBEBB"

Belgian (OGM/VCS) Creditor Reference: "010806817183"

Payment 2:

Instruction Id: 20231128CT002

End-To-End Reference : ABC/5678/2023-11-28

Amount & Currency : 1.400,00 EUR

Creditor : the "Telephone Company" with

      And account (IBAN) "FR1420041010050500013M02606"

      at bank (BIC) "PSSTFRPPLIL"

ISO Creditor Reference: "RF98123456789012345678901"

4.2   Generic Credit Transfer Bulk

Payment 3:

Instruction Id: 20231128CT003

End-To-End Reference : DEF/1234/2022-11-28

Amount & Currency : 72.840,75 USD

Creditor :the "General Telephone Cy";

       with address "Highstreet 7b, New York"

       and account "86379524"

       at bank with ABA Routing Number "031911812"

Remittance information (unstructured) : "Invoice 378265"

Payment 4:

Instruction Id: 20231128CT004

End-To-End Reference : DEF/5678/2023-11-28

Amount & Currency : 5.356,67 GBP

Creditor :the "Speakers' Corner";

       with address "Hyde Park, London W2 2EU"

       and account "GB29NWBK60161331926819"

       at bank with sort code "601613"

Remittance information (unstructured) : "Invoice 23C2941"

5   Annex: Calculation of IBAN and ISO 11649 check digits

5.1   Method of validating the check digits

Preliminary step

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

Step 1

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

result = 510007547061BE62

Step 2

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

result = 510007547061111462

Step 3

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

Preliminary step

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

Step 1

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

result = 510007547061BE00

Step 2

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