

# Additional Optional Service 1 (AOS1) applied in Belgium to SEPA Credit Transfer (SCT), SEPA Instant Credit Transfer (SCT inst) and SEPA Direct Debit (SDD)

## *Structured Remittance Information « OGM-VCS »*

**The banking community in Belgium supports the continuity of the Belgian structured communication standard for SEPA Credit Transfers, SEPA Instant Credit Transfer and SEPA Direct Debits end-to-end by means of specific data usage rules.**

## 1. Business rationale

For the automated reconciliation of payments adequate remittance information must be provided and transferred end-to-end. In Belgium, the national standard “OGM-VCS” is widely used for structured remittance information during decades.

The format:

- Electronic: 12 digits (example: 010806817183);
- Visual: +++ 3 digits / 4 digits / 5 digits / +++ (example: +++010/8068/17183+++)
- Check digits: 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.

The banking community in Belgium supports the continuity of this national standard “OGM-VCS” from legacy payments to SEPA payments.

## 2. Process

- Banks in Belgium support the manual introduction of the national standard “OGM-VCS” remittance information and validate in case of interactive screen input;
- Customers who enter bulk payments with national standard “OGM-VCS” remittance information should validate the check-digits (highly recommended);
- The CSM used by banks in Belgium must support this AOS;
- Banks receiving payments from a CSM with national standard “OGM-VCS” remittance information must transfer this information to the customer via (electronic) statements.



### 3. Data usage rules for CreditorReferenceInformation

This Message item is part of "Structured"

**Definition :** Information provided by the creditor in a structured form for the purpose of an automatic matching of an entry with the items the transfer is supposed to settle, e.g. a commercial invoice within an account receivable system.

This item is to be used for the Structured Communication "OGM – VCS", supported by the banks in Belgium.

**XML Tag :** <CdtrRefInf>

**Occurrences :** [1..1]

**Format :** This message item consists of the following elements:

Name	XML Tag	Occurrences	Format/Content
Type	<Tp>	[1..1]	tag
CodeOrProprietary	<CdOrPrtry>	[1..1]	tag
Code	<Cd>	[1..1]	SCOR
Issuer	<Issr>	[0..1]	BBA
Reference	<Ref>	[1..1]	12 digits

If the Belgian Structured Communication is used, the following value must be used as Code for Type:

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 following value must be used as Issuer for Type:

Code	Name	Definition
BBA	The Belgian Bankers' and Stockbroking Firms' Association	The Belgian Bankers' and Stockbroking Firms' Association

- Rules :**
- the Reference contains the Belgian 12 digit 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.
  - This Structured CreditorReferenceInformation "OGM – VCS" is supported by the banks in Belgium.



**Example :** < CdrRefInf>  
    <Tp>  
        <CdOrPrtry>  
            <Cd>SCOR</Cd>  
        </CdOrPrtry>  
        <Issr>BBA</Issr>  
    </Tp>  
    <Ref>010806817183</Ref>  
</CdrRefInf>