

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 Credit Transfer and SEPA Instant Credit Transfer). These guidelines for European Credit Transfers are compliant with the Implementation Guidelines published by the European Payments Council (EPC):
 - SEPA Credit Transfer Customer-to-PSP Implementation Guidelines 2025 version 1.0
 - SEPA Instant Credit Transfer Customer-to-PSP Implementation Guidelines 2025 version 1.0 effective as of October 5, 2025
- 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 and hybrid 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.

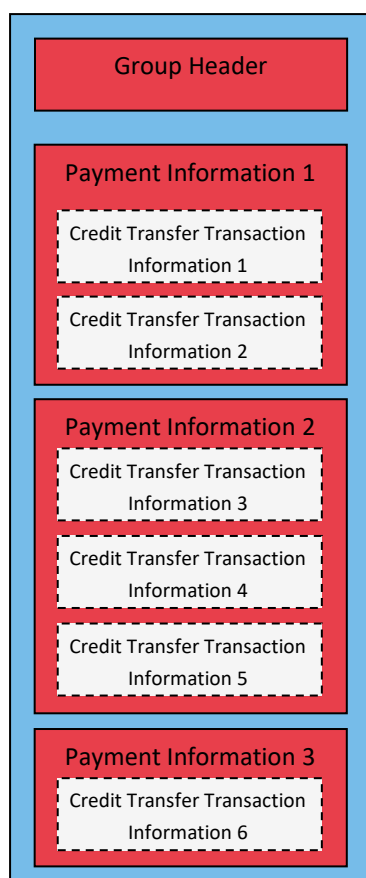
A file containing an XML- pain.001.001.09 message has the following structure:

```
<?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.



1.5 Usage of pain.001 version 03

At the time of writing, it is clear that the pain.001 version 03 is still dominant in the Belgian market. Despite a strong recommendation to migrate to the newer version 09, it was decided to retain the support for version 03.

However, version 03 will not be made available for European Instant Credit Transfers. For this product, version 09 should be used at all times. In parallel, version 03 can still be used to initiate classic European Credit Transfers and Generic Credit Transfers.

This document equally includes updated specifications for the pain.001 version 03 including updates which were, for example, needed given the introduction of hybrid & structured addresses.

2 Message Items Description (pain.001 V09)

2.1 European Credit Transfer (Including Instant CT)

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.

European Credit Transfers are available since 2008. In 2017, the European Payments Council (EPC) launched a new scheme in support of Instant European Credit Transfers. For these instant credit transfers, the transfer of money is immediate and available 24/7/365.

Belgium adopted Instant European Credit Transfers in 2019. However, the product was only available for unitary transactions such as online payments. The goal is now to allow Instant European Credit Transfers initiated in bulk as well. For this reason, these pain.001 implementation guidelines will equally cover the usage of Instant European Credit Transfers.



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	<NbOfTx>	[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}		When the file is used to initiate Instant European Credit Transfers, this field should equal “INST”. 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	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		The Requested Execution Date is limited to maximum one year in the future.
3	Date	<Dt>	[1..1]	date		
3	Date Time	<DtTm>	[1..1]	dateTime		For Instant European Credit Transfers, the Date Time field can equally be used.
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]			Please refer to "Detailed Explanation for Complex Elements" section for more details on structured, unstructured and hybrid 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}		
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	
5	Identification	<Id>	[1..1]	text{1,34}		
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}		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}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Clearing System Member Identification	<ClrSysMmbld>	[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}	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	<PmtTplnf>	[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		When the file is used to initiate Instant European Credit Transfers, the Local Instrument code value INST should be used. However, this value should be set on Payment Information level.
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.



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	<ClrSysMmbld>	[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]			Please refer to "Detailed Explanation for Complex Elements" section for more details on structured, unstructured and hybrid 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-Z0-9]{18,18}[0-9]{2,2}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	
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	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	
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}		



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]			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		
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}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	
3	Contact Details	<CtctDtls>	[0..1]		I	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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		
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		
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	I	
2	Pooling Adjustment Date	<PoolgAdjstmntDt>	[0..1]	date	I	
2	Debtor	<Dbtr>	[1..1]			



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	Type Changed: text{1,70}
3	Postal Address	<PstlAdr>	[0..1]			Please refer to "Detailed Explanation for Complex Elements" section for more details on structured, unstructured and hybrid 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}		
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'



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
						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	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}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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.
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	<ClrSysMmbld>	[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	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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}		
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-		



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}		
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		Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element.
3	Borne By Debtor			DEBT		
3	Borne By Creditor			CRED		
3	Shared			SHAR		
3	Following Service Level			SLEV	I	
2	Charges Account	<ChrgsAcct>	[0..1]			
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



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
						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}		
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}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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}		
5	Proprietary	<Prtry>	[1..1]	text{1,35}		
4	Local Instrument	<LclInstrm>	[0..1]	Choice		
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		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
4	Equivalent Amount	<EqvtAmt>	[1..1]			The Amount field is labelled 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		Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element.
4	Borne By Debtor			DEBT		
4	Borne By Creditor			CRED		
4	Shared			SHAR		
4	Following Service Level			SLEV	I	
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	
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	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	Creditor Registered Mail To			RGCD	X	
6	Agent Registered Mail To Final			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	
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'



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
						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	
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.



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	<ClrSysMmbld>	[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	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



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
						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	<ClrSysMmbld>	[0..1]			
6	Clearing System Identification	<ClrSysId>	[0..1]	Choice		
7	Code	<Cd>	[1..1]	text{1,5}		
7	Proprietary	<Prtry>	[1..1]	text{1,35}	I	
6	Member Identification	<Mmbld>	[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]			Please refer to "Detailed Explanation for Complex Elements" section for more details on structured, unstructured and hybrid addresses.



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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}		
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]			Please refer to "Detailed Explanation for Complex Elements" section for



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
						more details on structured, unstructured and hybrid 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}		
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-		



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	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 Generic 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.



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
						If no IBAN format can be used, the (BBAN) Creditor Account should be put into the Other Id field.
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.



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	Instruction For Creditor Agent	<InstrForCdtrAgt>	[0..*]			If an Instruction for Creditor Agent is used, the payment will be considered as a Generic 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}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Instruction For Debtor Agent	<InstrForDbtrAgt>	[0..1]	text{1,140}		If an Instruction for Debtor Agent is used, the payment will be considered as a Generic 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 Message Items Description (pain.001 V03)

3.1 European Credit Transfer

3.1.1 Overview

This section outlines the structure of a Classic European Credit Transfer initiated making use of the pain.001.001.03 file format. No reference is made to the European Instant Credit Transfer product as the V09 version should be used for this product.



3.1.2 Structure

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
0	Customer Credit Transfer Initiation V03 (pain.001.001.03)	<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



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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		
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	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
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	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	
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.



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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..1]	Choice		
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]	date		The Requested Execution Date is limited to maximum one year in the future.
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]			Please refer to "Detailed Explanation for Complex Elements" section for more details on structured, unstructured and hybrid addresses.
4	Address Type	<AdrTp>	[0..1]	text	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	Post Code	<PstCd>	[0..1]	text{1,16}		
4	Town Name	<TwnNm>	[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}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
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	Debtor Account	<DbtrAcct>	[1..1]			
3	Identification	<Id>	[1..1]	Choice		
4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
				9]{2,2}[a-zA-Z0-9]{1,30}		
4	Other	<Othr>	[1..1]		X	
3	Type	<Tp>	[0..1]		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	
2	Debtor Agent	<DbtrAgt>	[1..1]			
3	Financial Institution Identification	<FinInstnId>	[1..1]			Either 'BICFI' of 'Other/Identification' must be used.
4	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
4	Clearing System Member Identification	<ClrSysMmbld>	[0..1]		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	If Other Id is used, only the value 'NOTPROVIDED' is allowed. -----



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
						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	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	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
5	Other	<Othr>	[0..*]		[0..1]	
6	Identification	<Id>	[1..1]	text{1,35}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6	Scheme Name	<SchmeNm>	[0..1]	Choice		
7	Code	<Cd>	[1..1]	text{1,4}		
7	Proprietary	<Prtry>	[1..1]	text{1,35}		
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		Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element.
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	
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}		



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..1]	Choice		
5	Code	<Cd>	[1..1]	text{1,4}	FV	FixedValue: SEPA
5	Proprietary	<Prtry>	[1..1]	text{1,35}		
4	Local Instrument	<LclInstrm>	[0..1]	Choice		
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}	FV	FixedValue: EUR
4	Equivalent Amount	<EqvtAmt>	[1..1]		X	
3	Exchange Rate Information	<XchgRateInf>	[0..1]		X	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Charge Bearer	<ChrgBr>	[0..1]	text		Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element.
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]			
4	Cheque Type	<ChqTp>	[0..1]	text		
5	Customer Cheque			CCHQ		
5	Certified Customer Cheque			CCCH		
5	Bank Cheque			BCHQ		
5	Draft			DRFT		
5	Electronic Draft			ELDR		
4	Cheque Number	<ChqNb>	[0..1]	text{1,35}		
4	Cheque From	<ChqFr>	[0..1]			
5	Name	<Nm>	[1..1]	text{1,140}		
5	Address	<Adr>	[1..1]			
6	Address Type	<AdrTp>	[0..1]	text		
7	Postal			ADDR		
7	PO Box			PBOX		
7	Residential			HOME		
7	Business			BIZZ		
7	Mail To			MLTO		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
7	Delivery To			DLVY		
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	Post Code	<PstCd>	[0..1]	text{1,16}		
6	Town Name	<TwnNm>	[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}		
4	Delivery Method	<DlvryMtd>	[0..1]	Choice		
5	Code	<Cd>	[1..1]	text		
6	Mail To Debtor			MLDB		
6	Mail To Creditor			MLCD		
6	Mail To Final Agent			MLFA		
6	Courier To Debtor			CRDB		
6	Courier To Creditor			CRCD		
6	Courier To Final Agent			CRFA		
6	Pick Up By Debtor			PUDB		
6	Pick Up By Creditor			PUCD		
6	Pick Up By Final Agent			PUFA		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6	Registered Mail To Debtor			RGDB		
6	Registered Mail To Creditor			RGCD		
6	Registered Mail To Final Agent			RGFA		
5	Proprietary	<Prtry>	[1..1]	text{1,35}		
4	Deliver To	<DlvrTo>	[0..1]			
5	Name	<Nm>	[1..1]	text{1,140}		
5	Address	<Adr>	[1..1]			
6	Address Type	<AdrTp>	[0..1]	text		
7	Postal			ADDR		
7	PO Box			PBOX		
7	Residential			HOME		
7	Business			BIZZ		
7	Mail To			MLTO		
7	Delivery To			DLVY		
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	Post Code	<PstCd>	[0..1]	text{1,16}		
6	Town Name	<TwnNm>	[0..1]	text{1,35}		
6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
6	Address Line	<AdrLine>	[0..7]	text{1,70}		
4	Instruction Priority	<InstrPrty>	[0..1]	text		
5	High			HIGH		
5	Normal			NORM		
4	Cheque Maturity Date	<ChqMtrtyDt>	[0..1]	date		
4	Forms Code	<FrmsCd>	[0..1]	text{1,35}		
4	Memo Field	<MemoFld>	[0..2]	text{1,35}		
4	Regional Clearing Zone	<RgnlClrZone>	[0..1]	text{1,35}		
4	Print Location	<PrtLctn>	[0..1]	text{1,35}		
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]			
5	Address Type	<AdrTp>	[0..1]	text		
6	Postal			ADDR		
6	PO Box			PBOX		
6	Residential			HOME		
6	Business			BIZZ		
6	Mail To			MLTO		
6	Delivery To			DLVY		
5	Department	<Dept>	[0..1]	text{1,70}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	Post Code	<PstCd>	[0..1]	text{1,16}		
5	Town Name	<TwnNm>	[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}		
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	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
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]		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]			
5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]		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	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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]			Please refer to "Detailed Explanation for Complex Elements" section for more details on structured, unstructured and hybrid addresses.
5	Address Type	<AdrTp>	[0..1]	text	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}		
5	Building Number	<BldgNb>	[0..1]	text{1,16}		
5	Post Code	<PstCd>	[0..1]	text{1,16}		
5	Town Name	<TwnNm>	[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 "Detailed Explanation for Complex Elements" section for more details with regards to this element.



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
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]		I	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
4	Name	<Nm>	[0..1]	text{1,70}	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	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
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	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]	
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		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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		
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	Additional Remittance Information	<AddtlRmtInf>	[0..3]	text{1,140}	I	

3.2 Generic Credit Transfer

3.2.1 Overview

Any transaction which cannot be categorized as a European Credit Transfer can be initiated making use of below the Generic Credit Transfer specifications.



3.2.2 Structure

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
0	Customer Credit Transfer Initiation V03 (pain.001.001.03)	<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	<NbOfTx>	[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



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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		
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	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3}{0,1}		
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	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		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.



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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..1]	Choice		
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		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}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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]	date		The Requested Execution Date is limited to maximum one year in the future.
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]			Please refer to "Detailed Explanation for Complex Elements" section for more details on structured, unstructured and hybrid addresses.
4	Address Type	<AdrTp>	[0..1]	text	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	Post Code	<PstCd>	[0..1]	text{1,16}		
4	Town Name	<TwnNm>	[0..1]	text{1,35}		
4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
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	Debtor Account	<DbtrAcct>	[1..1]			
3	Identification	<Id>	[1..1]	Choice		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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.
5	Identification	<Id>	[1..1]	text{1,34}		
5	Scheme Name	<SchmeNm>	[0..1]	Choice		
6	Code	<Cd>	[1..1]	text{1,4}		
6	Proprietary	<Prtry>	[1..1]	text{1,35}		
5	Issuer	<Issr>	[0..1]	text{1,35}		
3	Type	<Tp>	[0..1]		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	
2	Debtor Agent	<DbtrAgt>	[1..1]			
3	Financial Institution Identification	<FinInstnId>	[1..1]			Either 'BICFI' of 'Other/Identification' must be used.
4	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
				Z0-9]([A-Z0-9]{3,3}){0,1}		
4	Clearing System Member Identification	<ClrSysMmbld>	[0..1]		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	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	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	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
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		Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element.
3	Borne By Debtor			DEBT		
3	Borne By Creditor			CRED		
3	Shared			SHAR		
3	Following Service Level			SLEV	I	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2	Charges Account	<ChrgsAcct>	[0..1]			
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}		
4	Other	<Othr>	[1..1]			
5	Identification	<Id>	[1..1]	text{1,34}		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]		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	
2	Charges Account Agent	<ChrgsAcctAgt>	[0..1]		I	
2	Credit Transfer Transaction Information	<CdtTrfTxInf>	[1..*]			



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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}		
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..1]	Choice		
5	Code	<Cd>	[1..1]	text{1,4}	FV	FixedValue: SEPA
5	Proprietary	<Prtry>	[1..1]	text{1,35}		
4	Local Instrument	<LclInstrm>	[0..1]	Choice		
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		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
4	Equivalent Amount	<EqvtAmt>	[1..1]			The Amount field is labelled 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	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		Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element.
4	Borne By Debtor			DEBT		
4	Borne By Creditor			CRED		
4	Shared			SHAR		
4	Following Service Level			SLEV	I	
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	FV	FixedValue: 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	
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	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6	Courier To Debtor			CRDB	X	
6	Courier To Creditor			CRCD	X	
6	Agent Courier To Final			CRFA	X	
6	Pick Up By Debtor			PUDB		
6	Pick Up By Creditor			PUCD	X	
6	Agent Pick Up By Final			PUFA	X	
6	Debtor Registered Mail To			RGDB	X	
6	Creditor Registered Mail To			RGCD	X	
6	Final Agent Registered Mail To			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	
3	Ultimate Debtor	<UltmtDbtr>	[0..1]			



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: text{1,70}
4	Postal Address	<PstlAdr>	[0..1]			
5	Address Type	<AdrTp>	[0..1]	text		
6	Postal			ADDR		
6	PO Box			PBOX		
6	Residential			HOME		
6	Business			BIZZ		
6	Mail To			MLTO		
6	Delivery To			DLVY		
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	Post Code	<PstCd>	[0..1]	text{1,16}		
5	Town Name	<TwnNm>	[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}		
4	Identification	<Id>	[0..1]	Choice		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
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]			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]			



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]		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	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]			
5	BIC	<BIC>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
				Z0-9]([A-Z0-9]{3,3}){0,1}		
5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
6	Clearing System Identification	<ClrSysId>	[0..1]	Choice		
7	Code	<Cd>	[1..1]	text{1,5}		
7	Proprietary	<Prtry>	[1..1]	text{1,35}	I	
6	Member Identification	<Mmbld>	[1..1]	text{1,35}		
5	Name	<Nm>	[0..1]	text{1,140}		
5	Postal Address	<PstlAdr>	[0..1]			Please refer to "Detailed Explanation for Complex Elements" section for more details on structured, unstructured and hybrid addresses.
6	Address Type	<AdrTp>	[0..1]	text	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	Post Code	<PstCd>	[0..1]	text{1,16}		
6	Town Name	<TwnNm>	[0..1]	text{1,35}		
6	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
6	Address Line	<AdrLine>	[0..7]	text{1,70}		
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]			Please refer to "Detailed Explanation for Complex Elements" section for more details on structured, unstructured and hybrid addresses.
5	Address Type	<AdrTp>	[0..1]	text	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}		
5	Building Number	<BldgNb>	[0..1]	text{1,16}		
5	Post Code	<PstCd>	[0..1]	text{1,16}		
5	Town Name	<TwnNm>	[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}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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 "Detailed Explanation for Complex Elements" section for more details with regards to this element.
6	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
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.



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Identification	<Id>	[1..1]	Choice		For Generic 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.
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]		I	
4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
4	Name	<Nm>	[0..1]	text{1,70}	I	
3	Ultimate Creditor	<UltmtCdtr>	[0..1]			
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]			Please refer to the section 'Detailed Explanations for Complex Elements' for more details with regards to this Element.
6	BIC Or BEI	<BICOrBEI>	[0..1]	text [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}		
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 be considered as a Generic Credit Transfer.
4	Code	<Cd>	[0..1]	text		
5	Pay Creditor By Cheque			CHQB	X	
5	Hold Cash For Creditor			HOLD		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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 be considered as a Generic 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}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5	Date	<Dt>	[0..1]	date		
5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
5	Code	<Cd>	[0..1]	text{1,10}		
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]	
5	Referred Document Information	<RfrdDocInf>	[0..*]		I	
5	Referred Document Amount	<RfrdDocAmt>	[0..1]		I	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
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		
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	Additional Remittance Information	<AddtlRmtInf>	[0..3]	text{1,140}	I	

4 Detailed Explanations for Complex Elements

4.1 Instant European Credit Transfers

By October 5, 2025 at the latest, banks should allow the initiation of Instant European Credit Transfers via bulk files. Please check with your bank starting from when exactly this functionality becomes available.

This section describes the rules applying when a pain.001 file is used to initiate Instant European Credit Transfers.

When making use of a pain.001 file to initiate Instant European Credit Transfers, no other credit transfer types should be present in the same Payment Information building block. Additionally, all credit transfers listed in the file should be SEPA compliant and apply to the rules outlined in section 2.1.

4.1.1 Local Instrument

The Local Instrument field on Payment Information level must be used to notify the bank that the pain.001 file is used to initiate Instant European Credit Transfers. This option is only available when making use of pain.001 V09. In parallel, the Service Level tag (<SvcLvl>) should still be present, and its Code (<Cd>) child element must equal “SEPA”.

On Credit Transfer Transaction Information level, the Local Instrument element should then not be used.

Message Element	Path to Element	Comment
Customer Credit Transfer Initiation +Payment Information ++Payment Type Information +++Service Level ++++Code	<CstmrCdtTrfInitn> + <PmtInf> ++ <PmtTpInf> +++ < SvcLvl > ++++ <Cd>	Value must equal “SEPA”.
Customer Credit Transfer Initiation +Payment Information ++Payment Type Information +++Local Instrument ++++Code	<CstmrCdtTrfInitn> + <PmtInf> ++ <PmtTpInf> +++ <LclInstrm> ++++ <Cd>	Value must equal “INST”.

Customer Credit Transfer Initiation +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Local Instrument	<CstmrCdtTrfInitn> + <PmtInf> ++<CdtTrfTxInf> ++ <PmtTpInf> +++ <LclInstrm>	On Credit Transfer Transaction Information level, the Local Instrument field should not be present.
---	---	---

4.1.2 Requested Execution Date

The Requested Execution Date is optional and can be used by the initiating party to request the bank to process the transaction on the given future date. The Requested Execution Date is the date at which the debtor account will be debited.

As for Instant European Credit Transfers the transfer of the funds is immediate, the customer is able to provide the exact time stamp at which the transfer of funds should take place.

Message Element	Path to Element	Comment
Customer Credit Transfer Initiation +Payment Information ++Requested Execution Date +++Date	<CstmrCdtTrfInitn> + <PmtInf> ++ <ReqdExctnDt> +++ <Dt>	Field is optional and can be used by a customer to ask the bank to process the transactions on a later date.
Customer Credit Transfer Initiation +Payment Information ++Requested Execution Date +++Date Time	<CstmrCdtTrfInitn> + <PmtInf> ++ <ReqdExctnDt> +++ <DtTm>	For Instant European Credit Transfers, this field can also be used to equally provide a timestamp at which the transactions should be executed.

According to the ISO20022 specification, the <DtTm> tag can be populated in one of three ways:

- UTC time format (YYYY-MM-DDThh:mm:ss.sssZ)
- Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)
- Local time format (YYYY-MMDDThh:mm:ss.sss)

As the European Payments Council (EPC) advises to consider UTC (Coordinated Universal Time) as a baseline, only the first 2 options can be used. Hence, when making use of a local time, the UTC offset applicable for the related time zone must be added as well.

Please check with your bank if your bank allows the usage of the <DtTm> element, and to what extent your bank will take the timestamp notion into account when planning the execution of the payment.

4.2 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 Identification <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.

Starting from October 5, 2025, the <OrgId> element can contain a BIC plus a LEI plus 1 instance of Other\Id. In this way, up to 3 Organisation Identification values can be provided. However, this possibility will only be foreseen for the Debtor and Ultimate Debtor parties.

In the pain.001 version 03 format, the 'LEI' field is not yet present. Also, the maximum number of Organisation Identification values in this format remains limited to 1.

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>T0YO0BZO4L6YAD6SAV65</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.

Combined usage for Debtor or Ultimate Debtor parties

The following examples makes use of all 3 Organisation Identification elements. This will become possible for the Debtor and Ultimate Debtor parties starting from October 5, 2025.



```
<Dbtr>
  <Nm>ELECTRABEL SA/NV</Nm>
  <Id>
    <OrgId>
      <AnyBIC>ELERBEB1</AnyBIC>
      <LEI>T0YOOBZO4L6YAD6SAV65</LEI>
      <Othr>
        <Id>0403170701</Id>
        <Issr>KBO-BCE</Issr>
      </Othr>
    </OrgId>
  </Id>
</Dbtr>
```

4.3 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 or 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.

4.3.1 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...).

4.3.2 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	Settlement date must equal the debit booking value date.
PRPT	EBAPriorityService	Request your bank to make use of the clearing channel EBA EURO1.
URGP	UrgentPayment	Request your bank to clear the transaction through a real-time gross settlement system.

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

4.3.3 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

4.4 Charge Bearer <ChrgBr>

The Charge Bearer can contain one of the following values:

- "CRED": All transaction charges are to be borne by the creditor.
- "DEBT": All transaction charges are to be borne by the debtor.
- "SLEV": Charges are to be applied following the rules agreed in the service level and/or scheme.
- "SHAR": Charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor.

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 Generic Credit Transfers

4.5 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:

RF98123456789012345678901

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>RF98123456789012345678901</Ref>
</CdtrRefInf>
```

4.6 Address

4.6.1 Address Types

In a pain.001 message, the following address fields exist:

XML Field	Tag	Mult.	Format	Pain.001 version
Postal Address	<PstlAdr>	[0..1]		
Address Type	<AdrTp>	[0..1]	Choice	V 03 and V 09
Department	<Dept>	[0..1]	text{1,70}	V 03 and V 09
Sub Department	<SubDept>	[0..1]	text{1,70}	V 03 and V 09
Street Name	<StrtNm>	[0..1]	text{1,70}	V 03 and V 09
Building Number	<BldgNb>	[0..1]	text{1,16}	V 03 and V 09
Building Name	<BldgNm>	[0..1]	text{1,35}	V 09
Floor	<Flr>	[0..1]	text{1,70}	V 09
Post Box	<PstBx>	[0..1]	text{1,16}	V 09
Room	<Room>	[0..1]	text{1,70}	V 09
Post Code	<PstCd>	[0..1]	text{1,16}	V 03 and V 09
Town Name	<TwnNm>	[0..1]	text{1,35}	V 03 and V 09
Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}	V 09
District Name	<DstrctNm>	[0..1]	text{1,35}	V 09
Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}	V 03 and V 09
Country	<Ctry>	[0..1]	text [A-Z]{2,2}	V 03 and V 09
Address Line	<AdrLine>	[0..7]	text{1,70}	V 03 and V 09

The <PstlAdr> element can be constructed by making use of the following address types:

- Unstructured address: only up to 2 <AdrLine> elements are used, next to the <Ctry> element.
- Structured address: no <AdrLine> elements are used and at least the <TwnNm> element is present, next to the <Ctry> element.
- Hybrid address. the <TwnNm> and <Ctry> elements are again present, but additional address details are provided by the presence of 1 or 2 <AdrLine> elements.

The following table summarizes the conditions which apply per address type:

Address Type	<Ctry>	<AdrLine>	<TwnNm>	Any other <PstlAdr> child element
Unstructured	Mandatory	Up to 2 occurrences can be used	Not present	No other element present
Structured	Mandatory	Not present	Mandatory	Any other element can be present as well
Hybrid	Mandatory	Minimum 1 occurrence present. Up to 2 occurrences can be used	Mandatory	Any other element can be present as well

4.6.2 Migration to Structured or Hybrid Addresses

Starting from March 2024, structured address fields became available. In parallel, unstructured addresses can still be used.

However, the goal is to migrate away from unstructured addresses and to move to structured addresses. The use of structured addresses in payment transactions increases the STP rate by reducing errors in the various payment processing steps including regulatory screening and reconciliation processes.

To ease this migration process, hybrid addresses will be allowed before unstructured addresses become forbidden. In this transaction scheme, we have the following milestones:

- Starting from March 2024: structured addresses were introduced, whilst unstructured addresses are still allowed
- Starting from 5 October 2025, hybrid addresses can equally be used
- As of <postponed date to be decided>, unstructured addresses will be forbidden

At the time of writing, it remains unclear if hybrid addresses will eventually become forbidden as well, and what the related time horizon would be for this to come into effect. In due time, it is advisable to check if your data repositories can at least add a hybrid address to your payment instructions where the Town Name field is always present, next to the Country Code field.

Please contact your bank for any further information, or to know if your bank offers more flexibility compared to the rules described in this section.

4.6.3 Rules for Belgian Addresses

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

An example is as follows:

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

The following table lists the fields which can be used for Belgian structured addresses:

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

When making use of a structured address, the <TwnNm> and <Ctry> elements are mandatory. For Belgian addresses, the following rules equally apply:

- It is recommended to equally include the field <PstCd>
- The address can be further detailed by either:
 - Making use of the <StrtNm> and <BldgNb> fields. These fields in fact belong together.
 - Making use of the field <PstBx> (applicable only for pain.001V9)

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 a hybrid address is used, the <TwnNm> field remains mandatory. However, up to 2 <AdrLine> elements can still be used. When doing so, it should be avoided repeating the same information by making use of it in both the unstructured <AdrLine> elements as well as in one of the structured address elements.

In the below XML hybrid address snippet for example, the <TwnNm> value should not be repeated when populating the <AdrLine> elements:

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

4.7 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". The specifications defined in this document are limited to domestic circular cheques. Hence, it is assumed that the beneficiary makes use of a Belgian address. Please contact your bank for more detailed specifications in case international cheques are needed.

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

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

4.7.1 Debtor and Creditor Details

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

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

Customer Credit Transfer Initiation +Payment Information ++Debtor +++Name	<CstmrCdtTrfInitn> + <PmtInf> +++<Dbtr> +++<Nm>	Length must be limited to maximum 26 characters.
Customer Credit Transfer Initiation +Payment Information ++Debtor +++Postal Address	<CstmrCdtTrfInitn> + <PmtInf> +++<Dbtr> +++<PstlAdr>	
Customer Credit Transfer Initiation +Payment Information ++Debtor +++Postal Address ++++Country	<CstmrCdtTrfInitn> + <PmtInf> +++<Dbtr> +++<PstlAdr> ++++<Ctry>	Value must equal "BE".
Customer Credit Transfer Initiation +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.

Similar rules equally apply for the Creditor Element and its sub Elements.

Message Element	Path to Element	Comment
Customer Credit Transfer Initiation +Payment Information ++Credit Transfer Transaction Information +++Creditor	<CstmrCdtTrfInitn> + <PmtInf> +++<CdtTrfTxInf> +++<Cdtr>	
Customer Credit Transfer Initiation +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 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	<CstmrCdtTrfInitn> + <PmtInf> +++<CdtTrfTxInf> +++<Cdtr> ++++<PstlAdr>	
Customer Credit Transfer Initiation +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Country	<CstmrCdtTrfInitn> + <PmtInf> +++<CdtTrfTxInf> +++<Cdtr> ++++<PstlAdr> +++++<Ctry>	Value must equal "BE".

Customer Credit Transfer Initiation +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Line	<CstmrCdtTrfInitt> + <PmtInf> ++<CdtTrfTxInf> +++<Cdtr> ++++<PstlAdr> +++++<AdrLine>	Maximum 2 Address Line Elements can be used - 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.
--	---	--

For cheque instructions as well, the new address rules must be respected. Hence:

- Hybrid addresses can be used starting from October 5, 2025
- Unstructured addresses become forbidden. For cheque instructions, the unstructured addresses end date is set earlier compared to credit transfers. Customers should not use unstructured addresses for cheques anymore, starting from June 30, 2026 already.

Next, as cheques are domestic, the rules for Belgian addresses described in section 4.6.3 must equally be applied. Finally, the 26 chars limit per address line remains.

The following table summarizes the resulting rules applicable for hybrid and structured addresses.

XML Field	Hybrid Address	Structured Address
<StrtNm>	Not present	Must be present. The total number of characters present in the <StrtNm> and <BldgNb> tags cannot exceed 26 characters.
<BldgNb>	Not present	Optional
<PstCd>	Optional (but recommended)	Must be present
<TwnNm>	Must be present. The total number of characters present in the <PstCd> and the <TwnNm> tags cannot exceed 26 characters.	Must be present. The total number of characters present in the <PstCd> and the <TwnNm> tags cannot exceed 26 characters.
Any other <PstlAdr> child element	Not present	Not present
<Ctry>	Mandatory and should equal "BE"	Mandatory and should equal "BE"
<AdrLine>	Up to 2 <AdrLine> elements can be used. The total length of these fields should be limited to maximum 26 characters.	Not present

These rules are very similar compared to the rules defined for credit transfers. This allows customers to use the same data sources for payment instructions as well as cheque instructions. However, as the creditor address is possibly used to physically deliver the cheque, it is recommended to migrate to structured addresses instead of hybrid addresses. In case hybrid addresses are to be used, it is recommended to:

- Provide the <PstCd> field

- Limit the usage the <AdrLine> to 1 occurrence, which contains the street name and the building number parts of the Belgian address

The following XML structure contains a structured address compliant with the above requirements:

- The- total number of characters in the <StrtNm> and <BldgNb> elements do not exceed the max limit of 26 characters.
- For the <PstCd> and <TwnNm> as well, the max 26 chars limit is respected.

```
<Cdtr>
  <Nm>Febelfin vzw/asbl</Nm>
  <PstlAdr>
    <StrtNm>Blvd du Roi Albert II</StrtNm>
    <BldgNb>19</BldgNb>
    <PstCd>1210</PstCd>
    <TwnNm>Bruxelles</TwnNm>
    <Ctry>BE</Ctry>
  </PstlAdr>
</Cdtr>
```

The following hybrid address is equally valid. The block is similar compared to the previous block. However, it is an hybrid address as the street name and building number details are put in an <AdrLine> element, whilst still respecting the max 26 chars rule.

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

4.7.2 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 +Payment Information ++Charge Bearer	<CstmrCdtTrfInitn> + <PmtInf> ++<ChrgBr>	Value must equal “CRED” or “DEBT”.

4.7.3 Instructed Amount

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

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

4.7.4 Cheque Instruction

The Cheque Instruction Element defines additional characteristics of the cheque.

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

Customer Credit Transfer Initiation +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: “CR”: cheque can only be cashed by the payee “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

4.7.5 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 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	<CstmrCdtTrfInitn> + <PmtInf> ++<CdtTrfTxInf> +++<RmtInf> ++++<Ustrd>	Length must be limited to maximum 80 characters.

5 Credit Transfer Example Message

The pain.001.001.09 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 : 16/08/2022
- Priority of payments is “Normal”
- Category Purpose of payments is “Supplier”

5.1 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) “PSSTFRPLIL”
- ISO Creditor Reference: “RF98123456789012345678901”

5.2 European Instant Credit Transfer Bulk

The European Instant Credit Transfer Bulk sample equals the previous European Credit Transfer one. Both payments were retaken. On Payment Information Level though, the following fields are different:

- The Local Instrument Code field is set equal to ‘INST’

- The requested execution date is given a timestamp

5.3 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”

6 Annex: Calculation of IBAN and ISO 11649 check digits

6.1 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 numeric values (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

6.2 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 numeric values (A=10, B=11...)

result = 510007547061111400



Step 3

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