XML message for Credit Transfer Initiation

Implementation Guidelines

Version 3.1

febelfin

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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.001.001.03".

The purpose of these Implementation Guidelines is to provide guidance on the use of the Credit Transfer Initiation Message sent to banks, residing in Belgium, and cover European Credit Transfers (SEPA) as well as other Credit Transfers. These guidelines for European Credit Transfers are compliant with the Implementation Guidelines for Customer to Bank messages for SEPA Credit Transfers version 7.0 & 8.0 (valid as of 22 November 2015)published by the European Payments Council (EPC).

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

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Moreover, this document indicates the variances and additions that Belfius Bank applies to the guidelines defined by Febelfin for the implementation in Belgium of the XML message for transfer orders, the Customer Credit Transfer Initiation UNIFI (ISO20022) – PAIN.001.001.02 (BIG CT). This text is based on the Febelfin document "XML message for credit transfer initiation" as given on www.sepabelgium.be.

The specific interpretations and adaptations applied by Belfius Bank to the Febelfin document can be found in this document in grey, preceded by a Belfius logo.

If you have any questions about this protocol, please do not hesitate to contact our Helpdesk on 02 222 87 20.

Circular cheques are not included in the Belgian implementation guidelines on XML messages for credit transfer initiation published by Febelfin as these are not supported by all Belgian banks. It has been decided to phase out the use of circular cheques. In the meantime, Belfius Bank also supports the XML protocol for circular cheques. The implementation guidelines can be obtained on demand.

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.

This text is also available in Dutch and French.

1.1 Coverage

The CustomerCreditTransferInitiation message 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 an other 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.

1.2 Use 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 XML messages", with "pain.001.001.03" as reference.

Any gaps in the index numbering are due to the fact that some message elements of the XML message are not supported. The occurrences of a message element (mandatory/optional) can also show a difference between these guidelines and the ISO 20022 XML Message Definition.

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:

Index	Number referring to the corresponding description in the ISO 20022 XML Message Definition Report for Payment Standards – Initiation
Definition	This contains the definition of the message set or element
Usage	Additional info on how this element must be used
XML Tag	Short name identifying an element within an XML message, which is put between brackets, e.g. <Amt>

Occurrences	This indicates whether an element is optional or mandatory and how many times the element can be repeated. The number of occurrences is shown between 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 can be present only 1 time.
	            The element is mandatory
	[1..n] shows that the element is mandatory and can be present
	            1 to n times
	
	An element which is part of a set of elements, is mandatory as far as the set it is part of, is present in the message.
	
	If only one of several elements may be present, this is indicated by {OR … OR} in front of the elements concerned

Format	This specifies the values and format allowed Remark: if a tag is used, the correspondent data field may not be left empty. At least one character has to be filled in. It may not start with blanks , nor contain only blanks and it may not end with a TAB character.
Rules	Any specific rules which could have an impact on the presence or the values of an element

1.3 Character Set

The UTF8 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 :

- Content is restricted to the Latin character set as defined above
- Content must not start or end with a '/'
- Content must not contain '//'s

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Awaiting the compositon by the EPC of an exhaustive list of references, identifications and identifiers for which the above-mentioned rules concerning the use of simple and double slashes will apply, Belfius Bank decided to only implement these rules in a restricted way :

- This validation only applies to the following identifications :
  - MessageIdentification <MsgId>
  - PaymentInformationIdentification <PmtInfId>
  - PaymentIdentification <PmtId>
  - InstructionIdentification <InstrId>
  - EndToEndIdentification <EndToEndId>

- Moreover, in case of conflict only a warning will be produced.

- However, it is recommanded to already anticipate - as far as possible - these rules to avoid refusals in the near future.

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.001.001.03 can be downloaded from www.iso20022.org > Message Archive > http://www.iso20022.org/message_archive.page#PaymentsInitiation3.

Other versions of the pain.001.001 are not yet supported.

A file containing an XML- pain.001.001.03 message has the following structure:

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

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" 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. See examples in chapter 5.

The message consists of 3 building blocks:

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

B. Payment Information: 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.

C. Transaction Information: This building block is mandatory and repetitive. It contains, among other things, elements related to the credit side of the transaction, such as Creditor and Remittance Information.

```
┌─────────────────────────────────┐
│  ┌───────────────────────────┐  │
│  │       Group Header        │  │
│  └───────────────────────────┘  │
│                                 │
│  ┌───────────────────────────┐  │
│  │   Payment Information 1    │  │
│  │  ┌─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─┐ │  │
│  │  │     Transaction     │ │  │
│  │  │    Information 1     │ │  │
│  │  └─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─┘ │  │
│  │  ┌─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─┐ │  │
│  │  │     Transaction     │ │  │
│  │  │    Information 2     │ │  │
│  │  └─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─┘ │  │
│  └───────────────────────────┘  │
│  ┌───────────────────────────┐  │
│  │   Payment Information 2    │  │
│  │  ┌─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─┐ │  │
│  │  │     Transaction     │ │  │
│  │  │    Information 3     │ │  │
│  │  └─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─┘ │  │
│  │  ┌─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─┐ │  │
│  │  │     Transaction     │ │  │
│  │  │    Information 4     │ │  │
│  │  └─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─┘ │  │
│  │  ┌─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─┐ │  │
│  │  │     Transaction     │ │  │
│  │  │    Information 5     │ │  │
│  │  └─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─┘ │  │
│  └───────────────────────────┘  │
│  ┌───────────────────────────┐  │
│  │    Payment Information     │  │
│  │  ┌─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─┐ │  │
│  │  │     Transaction     │ │  │
│  │  │    Information 6     │ │  │
│  │  └─ ─ ─ ─ ─ ─ ─ ─ ─ ─ ─┘ │  │
│  └───────────────────────────┘  │
└─────────────────────────────────┘
```
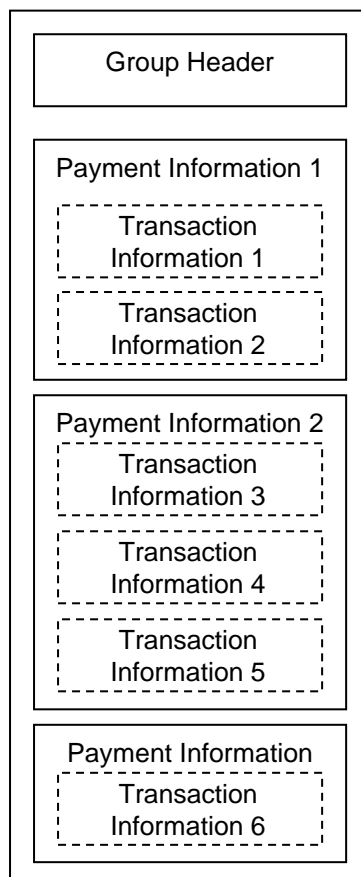
The figure below shows the structure of a Credit Transfer Initiation Message more into detail.
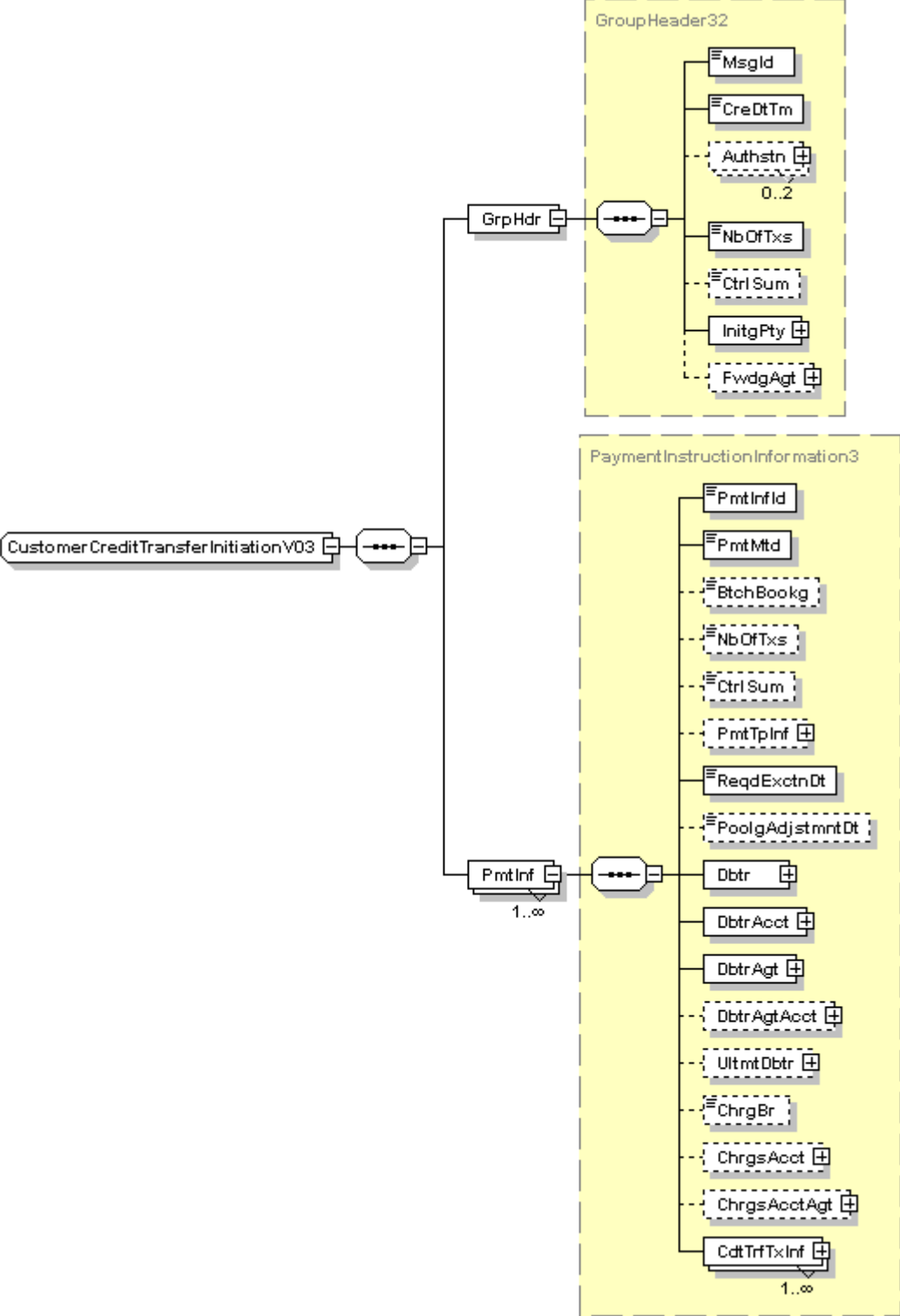
Legend:

 Box with full-line is a **mandatory** Message Element

 Box with dotted line is an **optional** Message Element

 The Child Elements must appear in the **sequence** mentioned

 Only one of the possible Child Elements may be present (choice)

2   European Credit Transfers

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).
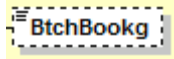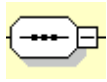
The Debtor's account must be a euro account, whereas the Creditor's account can be in any currency.

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 respectively by means of their IBAN and their BIC if the IBAN prefix is not BE.

Charges applied by the Debtor and Creditor Bank are paid respectively by the Debtor and Creditor.

No special instructions may be given for Debtor or Creditor Bank.

These implementation Guidelines for European Credit Transfers are based on the Implementation Guidelines for the SEPA Credit Transfer Scheme version 7.0 as published by the European Payments Council (EPC).

The following table provides a summary of the message items to be used for a <u>European Credit Transfer</u>.

A more detailed description of each message item is given in chapter 4 "Message items description"

Index	Occ.	Message Item	<XML Tag>	Length of content
	[1..1]	+ Message root	<CstmrCdtTrfInitn>	
1.0	[1..1]	+ GroupHeader	<GrpHdr>	
1.1	[1..1]	++ MessageIdentification	<MsgId>	35
1.2	[1..1]	++ CreationDateTime	<CreDtTm>	ISODateTime
1.6	[1..1]	++ NumberOfTransactions	<NbOfTxs>	15
1.7	[0..1]	++ ControlSum	<CtrlSum>	18
1.8	[1..1]	++ InitiatingParty	<InitgPty]	
	[0..1]	+++ Name	<Nm>	70
	[0..1]	+++ Identification	<Id>	35
	[0..1]	++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++ BICOrBEI	<BICorBEI>	11
	[0..1] Or}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[1..1]	++++++ Issuer	<Issr>	35
2.0	[1..n]	+ PaymentInformation	<PmtInf>	
2.1	[1..1]	++ PaymentInformationIdentification	<PmtInfId>	35
2.2	[1..1]	++ PaymentMethod	<PmtMtd>	3
2.3	[0..1]	++ BatchBooking	<BtchBookg>	
2.4	[0..1]	++ NumberOfTransactions	<NbOfTxs>	15
2.5	[0..1]	++ ControlSum	<CtrlSum>	18
2.6	[0..1]	++ PaymentTypeInformation	<PmtTpInf>	

2.7	[0..1]	+++ Instruction Priority	<InstrPrty>	4
2.8	[0..1]	+++ ServiceLevel	<SvcLvl>	
2.9	[1..1]	++++ Code	<Cd>	4
2.11	[0..1]	+++ Local instrument	<LclInstrm>	
2.13	[0..1]	++++ Proprietary	<Prtry>	35
2.14	[0..1]	+++ CategoryPurpose	<CtgyPurp>	
2.15	[0..1]	++++ Code	<Cd>	4
2.17	[1..1]	++ RequestedExecutionDate	<ReqdExctnDt>	10
2.19	[1..1]	++ Debtor	<Dbtr>	
	[1..1]	+++ Name	<Nm>	70
	[0..1]	+++ Postal Address	<PstlAdr>	
	[0..1]	++++ Country	<Ctry>	ISO code
	[0..2]	++++ Address Line	<AdrLine>	70
	[0..1]	+++ Identification	<Id>	
	[1..1]	++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Issuer	<Issr>	35
2.20	[1..1]	++ DebtorAccount	<DbtrAcct>	
	[1..1]	+++ Identification	<Id>	
	[1..1]	++++ IBAN	<IBAN>	34
	[0..1]	+++ Currency	< Ccy>>	ISO code
2.21	[1..1]	++ DebtorAgent	<DbtrAgt>	
	[1..1]	+++ FinancialInstitutionIdentification	<FinInstnId>	
	[0..1]{Or	++++ BIC	<BIC>	11
	[0..1]Or}	++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	35
2.23	[0..1]	++ UltimateDebtor	<UltmtDbtr>	
	[0..1]	+++ Name	<Nm>	70
	[0..1]	+++ Identification	<Id>	
	[1..1]	++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Issuer	<Issr>	35
2.24	[0..1]	++ChargeBearer	<ChrgBr>	4
2.27	[1..n]	++ CreditTransferTransactionInformation	<CdtTrfTxInf>	
2.28	[1..1]	+++ PaymentIdentification	<PmtId>	
2.29	[0..1]	++++ InstructionIdentification	<InstrId>	35

2.30	[1..1]	++++ EndtoEndIdentification	<EndToEndId>	35
2.42	[1..1]	+++ Amount	<Amt>	
2.43	[1..1]	++++ InstructedAmount	<InstdAmt>	
2.70	[0..1]	+++ Ultimate Debtor	<UltmtDbtr>	
	[0..1]	++++ Name	<Nm>	
	[0..1]	++++ Identification	<Id>	
	[1..1]	+++++ Organisation Identification	<OrgId>	
	[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	++++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2.77	[0..1]	+++ Creditor Agent	<CdtrAgt>	
	[1..1]	++++ FinancialInstitutionIdentification	<FinInstId>	
	[1..1]	+++++ BIC	<BIC>	11
2.79	[1..1]	+++ Creditor	<Cdtr>	
	[1..1]	++++ Name	<Nm>	70
	[0..1]	++++ Postal Address	<PstlAdr>	70
	[0..1]	+++++ Country	<Ctry>	
	[0..2]	+++++ Address Line	<AdrLine>	
	[0..1]	++++ Identification	<Id>	
	[1..1]	+++++ Organisation Identification	<OrgId>	11
	[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	++++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2.80	[0..1]	+++ Creditor Account	<CdtrAcct>	
	[1..1]	++++ Identification	<Id>	
	[1..1]	+++++ IBAN	<IBAN>	34
2.81	[0..1]	+++ Ultimate Creditor	<UltmtCdtr>	
	[0..1]	++++ Name	<Nm>	70
	[0..1]	++++ Identification	<Id>	
	[1..1]	+++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	++++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2.86	[0..1]	+++ Purpose	<Purp>	
2.87	[1..1]	++++ Code	<Cd>	4
2.98	[0..1]	+++ Remittanceinformation	<RmtInf>	
2.99	[1..1]{Or	++++ Unstructured	<Ustrd>	

2.100	[1..1] Or}	++++ Structured	<Strd>	
2.120	[1..1]	+++++ CreditorReferenceInformation	<CdtrRefInf>	
2.121	[1..1]	++++++ Type	<Tp>	
2.122	[1..1]	+++++++ CodeOrProprietary	<CdOrPrtry>	
2.123	[1..1]	++++++++ Code	<Cd>	4
2.125	[0..1]	+++++++ Issuer	<Issr>	35
2.126	[1..1]	++++++ Reference	<Ref>	35

3   Generic Credit Transfer Initiation

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 (see chapter 2).

These payments cover among other things payments:

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

3.1. Message structure

The following table gives a summary of the message items to be used for a <u>Generic Credit Transfer</u>.

A more detailed description of each message item is given in chapter 4 "Message items description"

Index	Occ.	Message Item	<XML Tag>	Length of content
	[1..1]	+ Message root		
1.0	[1..1]	+ GroupHeader	<GrpHdr>	
1.1	[1..1]	++ MessageIdentification	<MsgId>	35
1.2	[1..1]	++ CreationDateTime	<CreDtTm>	19
1.6	[1..1]	++ NumberOfTransactions	<NbOfTxs>	15
1.7	[0..1]	++ ControlSum	<CtrlSum>	18
1.8	[1..1]	++ InitiatingParty	<InitgPty>	
	[0..1]	++++ Name	<Nm>	
	[0..1]	++++ Identification	<Id>	
	[1..1]	+++++ Organisation Identification	<OrgId>	
	[0..1]{Or	++++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	++++++ Other	<Othr>	
	[1..1]	+++++++ Identification	<Id>	35
	[0..1]	+++++++ Issuer	<Issr>	35
2.0	[1..n]	+ PaymentInformation	<PmtInf>	
2.1	[1..1]	++ PaymentInformationIdentification	<PmtInfId>	35
2.2	[1..1]	++ PaymentMethod	<PmtMtd>	3
2.3	[0..1]	++ BatchBooking	<BtchBookg>	
2.4	[0..1]	++ NumberOfTransactions	<NbOfTxs>	15
2.5	[0..1]	++ ControlSum	<CtrlSum>	18
2.6	[0..1]	++ PaymentTypeInformation	<PmtTpInf>	
2.7	[0..1]	+++ InstructionPriority	<InstrPrty>	4
2.8	[0..1]	+++ ServiceLevel	<SvcLvl>	
2.9	[1..1]{Or	++++ Code	<Code>	4
2.10	[1..1]Or}	++++ Proprietary	<Prtry>	35
2.11	[0..1]	+++ Local instrument	<LclInstrm>	
2.13	[0..1]	++++ Proprietary	<Prtry>	35
2.14	[0..1]	+++ CategoryPurpose	<CtgyPurp>	4
2.15	[0..1]	++++ Code	<Cd>	4
2.17	[1..1]	++ RequestedExecutionDate	<ReqdExctnDt>	10
2.19	[1..1]	++ Debtor	<Dbtr>	
	[1..1]	+++ Name	<Nm>	70
	[0..1]	+++ Postal Address	<PstlAdr>	

	[0..1]	++++ Country	<Ctry>	ISO code
	[0..2]	++++ Address Line	<AdrLine>	70
	[0..1]	+++ Identification	<Id>	
	[1..1]	++++ OrganisationIdentification	<OrgId>	
	[0..1]{Or	+++++ BICOrBEI	<BICOrBEI>	11
	[0..1]Or}	+++++ Other	<Othr>	
	[1..1]	++++++ Identification	<Id>	35
	[0..1]	++++++ Issuer	<Issr>	35
2.20	[1..1]	++ DebtorAccount	<DbtrAcct>	
	[1..1]	+++ Identification	<Id>	
	[1..1]	++++ IBAN	<IBAN>	34
	[1..1]	++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	34
	[0..1]	+++ Currency	< Ccy>>	3
2.21	[1..1]	++ DebtorAgent	<DbtrAgt>	
	[1..1]	+++ FinancialInstitutionIdentification	<FinInstId>	
	[0..1]{Or	++++ BIC	<BIC>	11
	[0..1]Or}	++++ Other	<Othr>	
	[1..1]	+++++ Identification	<Id>	35
2.24	[0..1]	++ ChargeBearer	<ChrgBr>	4
2.25	[0..1]	++ ChargesAccount	<ChrgsAcct>	
	[1..1]	+++ Identification	<Id>	
	[1..1]{Or	++++ IBAN	<IBAN>	34
	[1..1]Or}	++++ Other	<Othr> >	30
	[1..1]	+++++ Identification	<Id>	
	[0..1]	+++ Currency	<Ccy>	3
2.27	[1..n]	++ CreditTransferTransactionInformation	<CdtTrfTxInf>	
2.28	[1..1]	+++ PaymentIdentification	<PmtId>	
2.29	[0..1]	++++ InstructionIdentification	<InstrId>	35
2.30	[1..1]	++++ EndToEndIdentification	<EndToEndId>	35
2.42	[1..1]	+++ Amount	<Amt>	
2.43	[1..1]{Or	++++ InstructedAmount	<InstdAmt>	21
2.44	[1..1]Or}	++++ EquivalentAmount	<EqvtAmt>	
2.45	[1..1]	+++++ Amount	<Amt>	15
2.46	[1..1]	+++++ CurrencyOfTransfer	<CcyOfTrf>	3
2.47	[0..1]	+++ ExchangeRateInformation	<XchgRateInf>	
2.50	[1..1]	++++ ContractIdentification	<CtrctId>	35
2.52	[0..1]	+++ ChequeInstruction	<ChqInstr>	
2.53	[0..1]	++++ ChequeType	<ChqTp>	4
2.58	[0..1]	++++ DeliveryMethod	<DlvryMtd>	

2.59	[1..1]	+++++ Code	<Cd>	4
2.71	[0..1]	+++ IntermediaryAgent1	<IntmyAgt1>	
	[1..1]	++++ FinancialInstitutionIdentification	<FinInstnId>	
	[1..1]	+++++ BIC	<BIC>	11
2.77	[0..1]	+++ CreditorAgent	<CdtrAgt>	
	[1..1]	++++ FinancialInstitutionIdentification	<FinInstnId>	
	[1..1]{Or	+++++ BIC	<BIC>	11
	[1..1]Or	+++++ ClearingSystemMemberIdentification	<ClrSysMmbId>	
	[0..1]	++++++ ClearingSystemIdentification	<ClrSysId>	
	[1..1]{Or	+++++++ Code	<Cd>	5
	[1..1]Or}	+++++++ Proprietary	<Prtry>	35
	[1..1]	++++++ MemberIdentification	<MmbId>	35
	[1..1]	+++++ Name	<Nm>	70
	[0..1]	+++++ Postal Address	<PstlAdr>	
	[1..1]	++++++ Country	<Ctry>	2
	[0..2]	++++++ AddressLine	<AdrLine>	70
2.79	[1..1]	+++ Creditor	<Cdtr>	
	[1..1]	++++ Name	<Nm>	70
	[0..1]	++++ Postal Address	<PstlAdr>	70
	[0..1]	+++++ Country	<Ctry>	
	[0..2]	+++++ Address Line	<AdrLine>	
2.80	[0..1]	+++ CreditorAccount	<CdtrAcct>	
	[1..1]	++++ Identification	<Id>	
	[1..1]{Or	+++++ IBAN	<IBAN>	34
	[1..1]Or}	+++++ Other	< Othr>	30
		++++++ Identification	<Id>	35
2.82	[0..1]	+++ InstructionForCreditorAgent	<InstrForCrdtrAgt	
2.83	[0..1]	++++ Code	<Cd>	4
2.84	[0..1]	++++ InstructionInformation	<InstrInf>	30
2.85	[0..1]	+++ InstructionForDebtorAgent	<InstrForDbtrAgt>	30
2.89	[0..10]	+++ RegulatoryReporting	<RgltryRptg>	
	[0..1]	++++ DebitCreditReportingIndicator	<DbtCdtRptgInd>	4
	[0..1]	++++ Authority	<Authrty>	
	[0..1]	+++++ Name	<Nm>	140
	[0..1]	+++++ Country	<Ctry>	2
	[0..n]	++++ Details	<Dtls>	
	[0..1]	+++++ Type	<Tp>	35
	[0..1]	+++++ Date	<Dt>	8
	[0..1]	+++++ Country	<Ctry>	2
	[0..1]	+++++ Code	<Cd>	10

	[0..1]	+++++ Amount	<Amt>	
	[0..n]	+++++ Information	<Inf>	35
2.98	[0..1]	+++ Remittanceinformation	<RmtInf>	
2.99	[1..1]{Or	++++ Unstructured	<Ustrd>	
2.100	[1..1] Or}	++++ Structured	<Strd>	
2.120	[1..1]	+++++ CreditorReferenceInformation	<CdtrRefInf>	35
2.121	[1..1]	++++++ Type	<Tp>	35
2.122	[1..1]	+++++++ CodeOrProprietary	<CdOrPrtry>	
2.123	[1..1]	++++++++ Code	<Cd>	4
2.125	[0..1]	++++++++ Issuer	<Issr>	35
2.126	[1..1]	++++++ Reference	<Ref>	35

4   Message items description

Message root
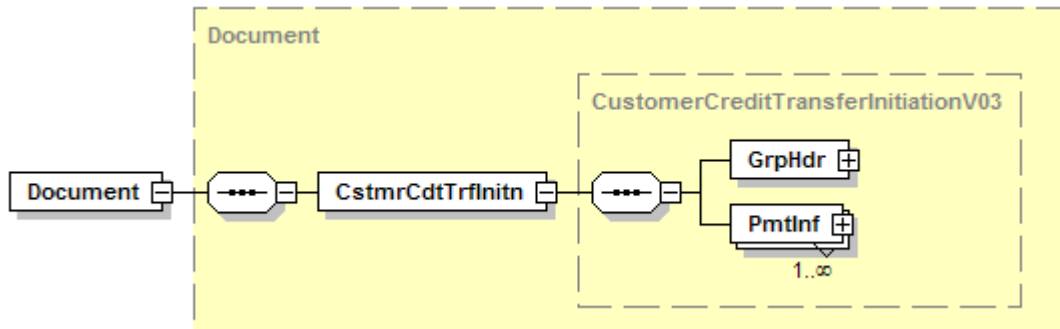
1.0   GroupHeader
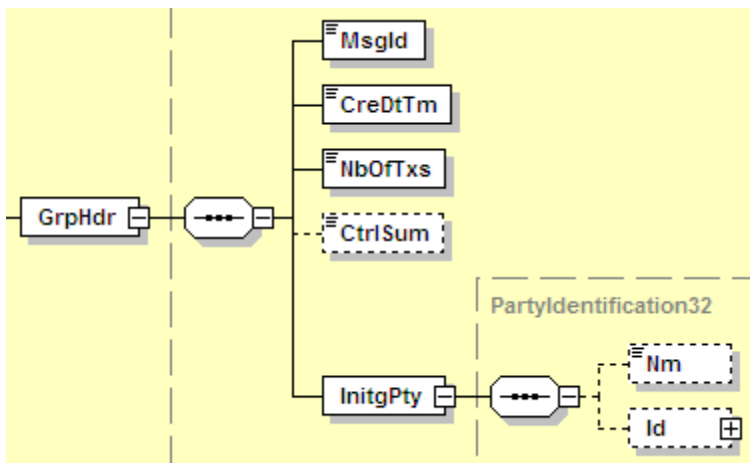
Definition :   Set of characteristics shared by all transactions included in the message.

XML Tag :   <GrpHdr>

Occurrences :   [1..1]

1.1   MessageIdentification

Definition :   Point-to-point reference assigned by the instructing party and sent to the next party in the chain in order to unambiguously identify the message.

Usage :   The instructing party must make sure that "MessageIdentification" is unique per instructed party for a pre-agreed period.

It is the responsibility of the principal to manage the unicity of the MessageIdentification if you so wish.

Belfius Bank does not check this.

XML Tag :   <MsgId>

Occurrences :   [1..1]

Format :   Max35Text

Rules :   It is recommended to limit the max. length to 30 characters.

Example: <MsgId>ABC/060928/CCT001</MsgId>

1.2   CreationDateTime
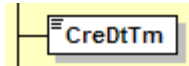
Definition :   Date and Time at which the message was created.

XML Tag :   <CreDtTm>

Occurrences :   [1..1]

Format :   YYYY-MM-DDThh:mm:ss

Example: *<CreDtTm>2010-12-18T08:35:30</CreDtTm>*

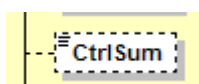## 1.6   NumberOfTransactions
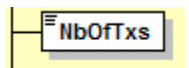
Definition :   Number of individual transactions contained in a message.

XML Tag :   <NbOfTxs>

Occurrences :   [1..1]
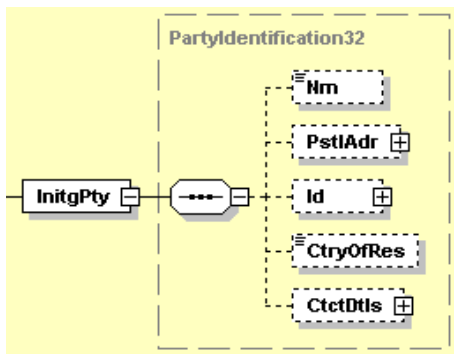
Format :   Max15NumericText

Example: <NbOfTxs>3</NbOfTxs>

1.7   ControlSum

Definition :   Total of all individual amounts included in the message, irrespective of currencies.

XML Tag :   <CtrlSum>

Occurrences :   [0..1]

Format :   Max18totalDigits. **The fractional part has a maximum of two digits**

Example: *<CtrlSum>12.56</CtrlSum>*

1.8   InitiatingParty

Definition :   Party initiating the payment. This can be either the debtor or a party initiating the payment on behalf of the debtor.

XML Tag :   <InitgPty>

Occurrences :   [1..1]

Format :   This message item consists of the following elements :

Name	XML Tag	Index	Occurrences	Format
Name	<Nm>		[0..1]	Max70Text
Identification	<Id>		[0..1]	
OrganisationIdentification	<OrgId>		[1..1]	
BICOrBEI	<BICOrBEI>		[0..1]{or	BIC Format
Other	<Othr>		[0..1]or}	
Identification	<Id>		[1..1]	Max35Text
Issuer	<Issr>		[1..1]	Max35Text

Rules :   Either Name or Identification or both must be used. Name is limited to 70 characters.

For Belgian companies, Identification (within Other) must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".

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For foreign companies, the Identification (in ProprietaryIdentification) may be filled in without the Issuer (in ProprietaryIdentification) being filled in.
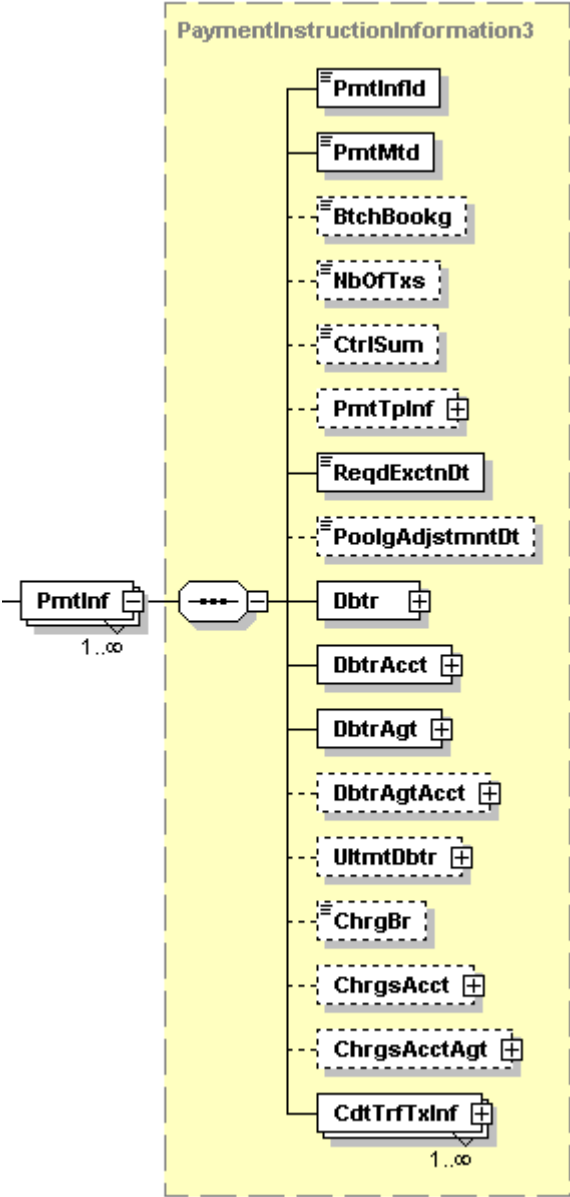
Example: <InitgPty>

    <Nm>Cobelfac</Nm>

    <Id>

       <OrgId>

         <Othr>

            <Id>0468651441</Id>

            <Issr>KBO-BCE</Issr>

```
                </Othr>
            </OrgId>
        </Id>
    </InitPty>
```
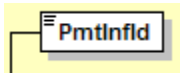
2.0   PaymentInformation

Definition :   Set of characteristics that applies to the debit side of the payment transactions as well as one or several Transaction Information Blocks.

XML Tag :   <PmtInf>

Occurrences :   [1..n]

2.1   PaymentInformationIdentification

| Definition :	Reference assigned by a sending party in order to unambiguously identify the payment information block within the message.
XML Tag :	<PmtInfId>
Occurrences :	[1..1]
Format :	Max35Text
Rules :	It is recommended to limit the max. length to 30 characters.
Example:	<PmtInfId> ABC/4560/2008-09-25</PmtInfId>

With overall bookings, this information is returned via CODA (customer reference overall).

2.2   PaymentMethod
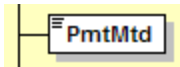
Definition :	Specifies the means of payment that will be used to move the amount of money.
XML Tag :	<PmtMtd>
Occurrences :	[1..1]
Format :	Code

The following Code must be used:

Code	Name	Definition
TRF	Transfer	Transfer of an amount of money from Debtor account to Creditor account.
CHK	Cheque	Cheque to be issued by the bank

Rules :	Only TRF is allowed for European Credit Transfers
Example:	<PmtMtd>TRF</PmtMtd>

2.3   BatchBooking
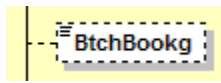
Definition :   Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions in a payment is requested

XML Tag :   <BtchBookg>

Occurrences :   [0..1]

Format :   One of the following "BatchBooking" values must be used :

Code	Name	Definition
true	true	Identifies that a batch entry for the sum of the amounts of all transactions in a Payment Information Block is requested (one debit for all transactions in a Payment Information Block)
false	false	Identifies that a single entry for each of the transactions in a message is requested

Rules :   If BatchBooking is absent, its value is considered to be "true".

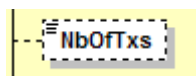**Example:**   <BtchBookg>false</BtchBookg>

The only way to have transactions booked individually in the XML protocol is by giving the BatchBooking tag the value FALSE.

In short, the BatchBooking tag alone will be decisive for whether payments are made individually or collectively.

Belfius Bank always books non-SEPA transactions individually.

2.4   NumberOfTransactions

Definition :   Number of individual transactions contained in a payment information block.
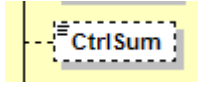
XML Tag :   <NbOfTxs>

Occurrences :   [0..1]

Format :   Max15NumericText

Example: <NbOfTxs>2</NbOfTxs>

2.5   ControlSum

Definition :   Total of all individual amounts included in a payment information block, irrespective of currencies.
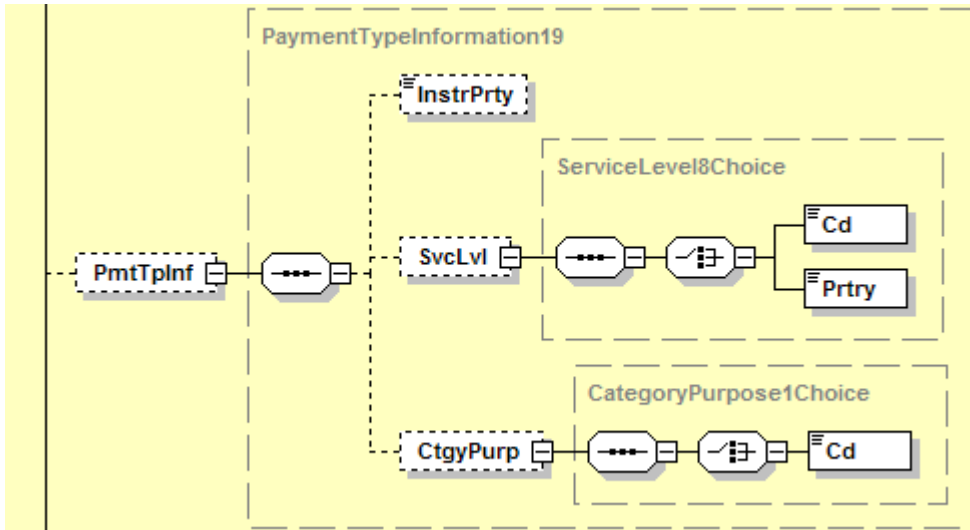
XML Tag :   <CtrlSum>

Occurrences :   [0..1]

Format :   Max18totalDigits. **The fractional part has a maximum of two digits**

Example *:*   *<CtrlSum>12.56</CtrlSum>*

2.6   PaymentTypeInformation

Definition :   Set of elements which specifies the type of transaction more in detail.

XML Tag :   <PmtTpInf>

Occurrences :   [0..1]

Format :   This message item consists of the following elements:
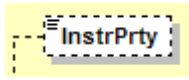
Name	XML Tag	Index	Occurrences	Format
InstructionPriority	<InstrPrty>	2.7	[0..1]	Code
ServiceLevel	<SvcLvl>	2.8	[0..1]	
CategoryPurpose	<CtgyPurp>	2.14	[0..1]	Code

Rules :   -   PaymentTypeInformation may be present only on PaymentInformation level but not at CreditTransferTransactionInformation level.

- If PaymentMethod is CHK, the PaymentTypeInformation is not allowed.

2.7 InstructionPriority

This Messsage item is part of PaymentTypeInformation (2.6)

Definition :	Indicates the degree of urgency the initiating party would like the Debtor's Bank to apply to the processing of the instruction.
XML Tag :	<InstrPrty>
Occurrences :	[0..1]
Format :	Code

When this message item is present, one of the following values must be used:

Code	Name	Definition
NORM	Normal	Priority level is normal
HIGH	High	Priority level is high

Rules :	If InstructionPriority is absent, its value is considered to be "NORM".
	High priority means a request for urgent interbank clearing, i.e. interbank clearing on the day of debiting, provided the Debtor's Bank supports this facility and upon its conditions (only if no foreign exchange required). Of course, the orders must arrive at the Debtor's Bank before its cut-off time.
Example:	<InstrPrty>HIGH</InstrPrty>

2.8 ServiceLevel
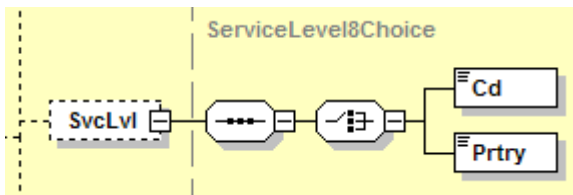
This Messsage item is part of PaymentTypeInformation (2.6)

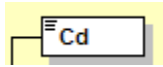|	
Definition :	Agreement or rules according to which the transaction must be processed
XML Tag :	<SvcLvl>
Occurrences :	[0..1]
Format :	This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
Code	<Cd>	2.9	[1..1]{Or	Code
Proprietary	<Prtry>	2.10	[1..1]Or}	Max35Text

2.9   Code

This Messsage item is part of ServiceLevel (2.8).

Definition :	Identification, in the form of a code, of a service level agreed upon beforehand.
XML Tag :	<Cd>
Occurrences :	[1..1]
Format :	Code

The following Code value must be used:

Code	Name	Definition
SEPA	Single Euro Payments Area	Payment must be executed following the Single Euro Payments Area scheme
PRPT	EBAPriorityService	Payment must be processed according to the EBA Priority Service

Rules :
- if ServiceLevel is absent, the rules according to which the transaction will be processed, depend on the data elements of the transaction.
- a SEPA Credit Transfer has the following specifications:
    - Transaction currency is "EUR"
    - Both the Debtor's Bank and Creditor's Bank are located in a SEPA country and are indicated by their BIC (see rule for BIC of CreditorAgent in field 2.77)
    - Debtor and Creditor's account are indicated in IBAN format
    - no special instructions for Debtor or Creditor Bank
- Check beforehand if EBA Priority Service is supported by both Debtor and Creditor Bank

Belfius Bank supports the EBA Priority Service. Payments with ServiceLevel Code = PRPT are processed as urgent payments. In other words, the processing is the same as if the customer indicates InstructionPriority = HIGH for his payments.

Example: <Cd>SEPA</Cd>

2.10 Proprietary

This Messsage item is part of ServiceLevel (2.8).

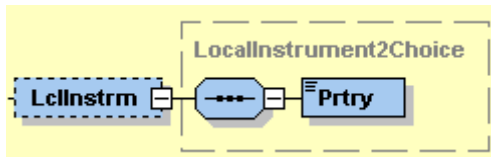| **Definition :** | Proprietary identification of a particular bank's service level agreed upon beforehand |
| **XML Tag :** | <Prtry> |
| **Occurrences :** | [1..1] |

Format :	Max35Text
Rules :	**Proprietary Service Level may not be used for European Credit Transfers**
Example:	<Prtry>NONSEPATARIF1</Prtry>

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2.11 LocalInstrument

This Messsage item is part of PaymentTypeInformation (2.6).

Definition	Specific instrument linked to a user group.
XML Tag:	<LclInstrm>
Occurences:	[0..1]
Format:	This section of the message consists of one of the following elements:

Name	XML Tag	Index	Presence	Format
Proprietary	<Prtry>	2.13	[1..1]	Max35Text

2.13 Proprietary

This Messsage item is part of LocalInstrument (2.11).

|	
Definition:	Bilaterally agreed LocalInstrument
XML Tag:	<Prtry>
Occurrences:	[1..1]
Format:	Max35Text
Rules:	This is a code used between the customer and Belfius Bank that is not exchanged between banks. This zone was not retained at Febelfin level.
	Belfius Bank offers you the possibility of indicating per payment file that no details have to be provided in CODA.
	If you do not wish to receive any CODA details, you should indicate **NODETAIL** in the Proprietary tag.

2.14 CategoryPurpose
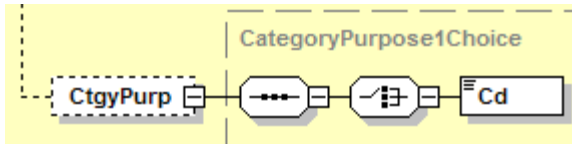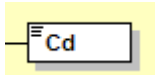

This Messsage item is part of PaymentTypeInformation (2.6)

XML Tag :   <CtgyPurp>

Occurrences :   [0..1]

2.15 Code

This Messsage item is part of CategoryPurpose (2.14)

Definition :   Specifies the purpose of the payment based on a set of pre-defined categories.

XML Tag :   <Cd>

Occurrences :   [0..1]

Format :   Code

Main values to be used for European Credit Transfers are:

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

For a complete list of possible codes, see Payments External Code Lists spreadsheet at http://www.iso20022.org/External_Code_Lists_and_DSS.page.

For Generic Credit Transfers only the value "INTC" (intra-company payment) can be used
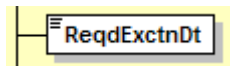
Example: <Cd>PENS</Cd>

N.B.: At Belfius Bank intracompany and treasury are processed as urgent payments and may give rise to charges.

For generic credit transfers (non-SEPA transactions), not only INTC, but also TREA is supported by Belfius Bank.

2.17 RequestedExecutionDate

|	
Definition :	Date at which the initiating party asks the Debtor's Bank to process the payment. This is the date on which the debtor's account(s) is (are) to be debited.
XML Tag :	<ReqdExctnDt>
Occurrences :	[1..1]
Format :	YYYY-MM-DD
Rules :	date is limited to maximum one year in the future.
Example:	<ReqdExctnDt>2010-12-18</ReqdExctnDt>

The requested execution date must be a valid date; zeroes are not allowed.
If the requested execution date in the future is not a bank working day, then the transaction is carried out on the **first following** bank working day.

2.19 Debtor
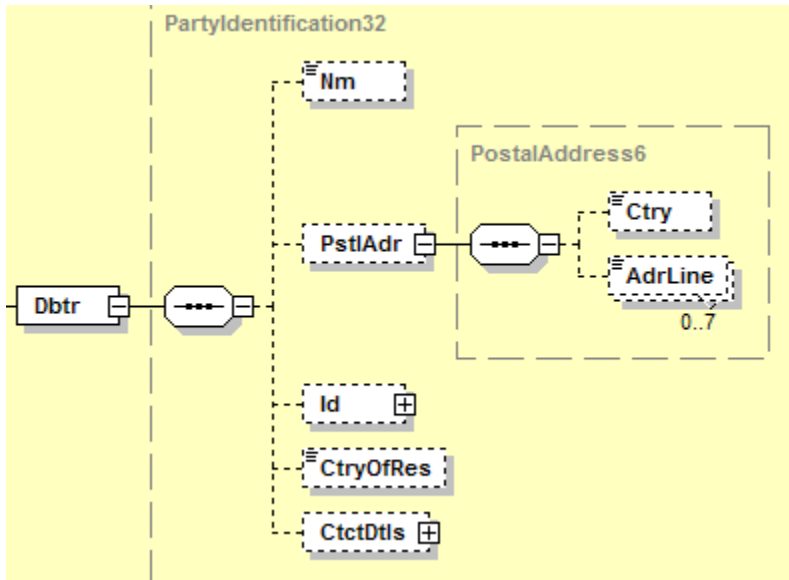
Definition :   Party owing an amount of money to the (ultimate) creditor.

XML Tag :   <Dbtr>

Occurrences :   [1..1]

Format :   This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Name	<Nm>	[1..1]	Max70Text
PostalAddress	<PstlAdr>	[0..1]	
Country	<Ctry>	[0..1]	ISO Country Code
AddressLine	<AdrLine>	[0..2]	Max70Text
Identification	<Id>	[0..1]	
OrganisationIdentification	<OrgId>	[1..1]	
BICOrBEI	<BICOrBEI>	[0..1]{or	ISO BIC format
Other	<Othr>	[0..1]or}	
Identification	<Id>	[1..1]	Max35Text
Issuer	<Issr>	[0..1]	Max35Text

Rules :   For European Credit Transfers, Name is limited to 70 characters.

For generic Credit transfer it is recommended to limit the length of Name to 35 characters.

Street and Building Number must be put at the first AddressLine, the Postal code and Town at the second AddressLine. It is recommended to limit the length of each AddressLine to 35 characters.

Identification is only to be used for European Credit Transfers, not for Generic Credit Transfers.
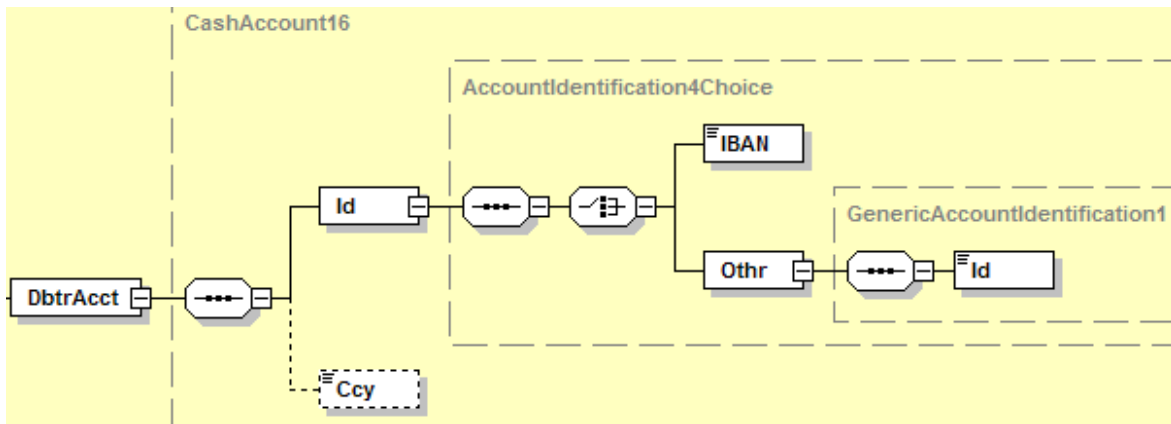
For usage of Identification, please contact your bank.

For Belgian companies, Identification (within Other) must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE"

Example: :   <Dbtr>

```
<Nm>Cobelfac</Nm>
<PstlAdr>
    <Ctry>BE</Ctry
    <AdrLine>Square Montgomery 7</AdrLine>
    <AdrLine>1000 Brussels</AdrLine>
</PstlAdr>
</Dbtr>
```

2.20 DebtorAccount

Definition : Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

XML Tag : <DbtrAcct>

Occurrences : [1..1]

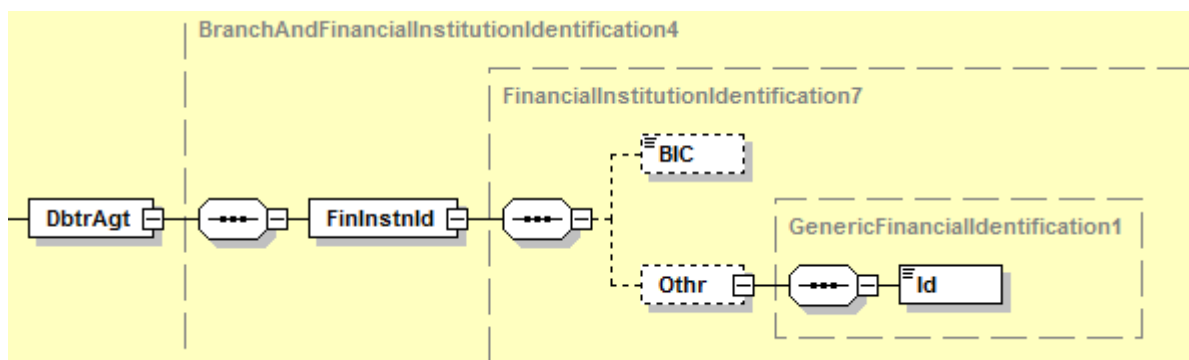**Format :** This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Identification	<Id>	[1..1]	
IBAN (International Bank Account Number)	<IBAN>	[1..1]{Or	IBAN-format
Other	<Othr>	[1..1] Or}	
Identification	<Id>	[1..1]	Text
Currency	<Ccy>	[0..1]	ISO Currency Code

Rules :
- IBAN must be used for Belgian accounts as well as for accounts in an other SEPA country.
- BBAN only to be used if payment order must be forwarded to a bank outside SEPA. If BBAN is used then it must be in Other Id.
- Currency only to be used if one account number covers several currencies and the account to be debited is labeled in a currency other than the transfer currency.
- For European Credit Transfers:
  - IBAN must be present, whereas other must not be used;
  - currency should not be used, but, if present, then only EUR is allowed

Example : *<DbtrAcct>*

    <Id>

       <IBAN>BE68539007547034</IBAN>

    </Id>

  </DbtrAcct>

2.21 DebtorAgent

Definition :   Financial institution servicing an account for the debtor.

XML Tag :   <DbtrAgt>

Occurrences :   [1..1]

Format :   This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[0..1]{Or	BIC-format
Other	<Othr>	[0..1]Or}	
Identification	<Id>	[1..1]	Max35Text

Rules :   - BIC or Other must be used to identify the financial institution servicing the account of the debtor.

   - If Other is used only the value 'NOTPROVIDED' is allowed under identification.

The Bank Identifier Code (BIC) consists of 8 or 11 characters.

Example :   <DbtrAgt>
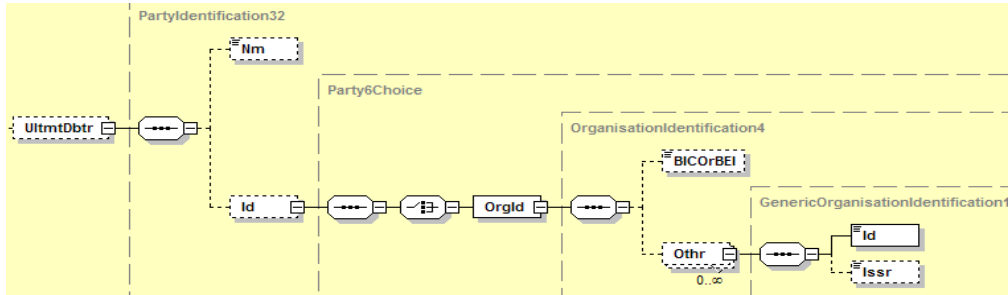
   <FinInstnId>

      <BIC>AAAABE33</BIC>

   </FinInstnId>

</DbtrAgt>

2.23 UltimateDebtor

Definition : Ultimate party that owes an amount of money to the (ultimate) creditor.

The UltimateDebtor is only to be used if different from Debtor.

XML Tag : <UltmtDbtr>

Occurrences : [0..1]

Format : This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Name	<Nm>	[0..1]	Max70Text
Identification	<Id>	[0..1]	
OrganisationIdentification	<OrgId>	[1..1]	
BICOrBEI	<BICOrBEI>	[0..1]{or	ISO BIC format
Other	<Othr>	[0..1]or}	
Identification	<Id>	[1..1]	Max35Text
Issuer	<Issr>	[0..1]	Max35Text

Rules : Name is limited to 70 characters.

Ultimate Debtor may be present either at 'Payment Information' or at 'Credit Transfer Transaction Information' level

If used for Belgian companies, Identification (within Other) must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".

Ultimate Debtor is only to be used for European Credit Transfers, not for Generic Credit Transfers.
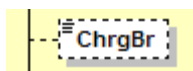
Example : <UltmtDbtr>

    <Id>

      <OrgId>

        <Othr>

          <Id>0468651441</Id>

          <Issr>KBO-BCE</Issr>

        </Othr>

      </OrgId>

    </Id>

</UltmtDbtr>

2.24 ChargeBearer

Definition : Specifies which party/parties will bear the charges linked to the processing of the payment transaction.

XML Tag : <ChrgBr>

Occurrences : [0..1]

Format : Code

If present, the following value must be used:

| Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
SHAR	Shared	Transaction charges applied by Debtor Bank and Creditor Bank are borne resp. by Debtor and Creditor.
SLEV	Following Service Level	Charges are to be applied following the rules agreed upon in the service level and/or scheme. For SEPA: Charges applied by Debtor and Creditor Bank are charged resp. to Debtor and Creditor.

Rules : **For European Credit Transfers "SLEV" must be used.**

For Generic Credit Transfers, "SLEV" is not allowed.

If ChargeBearer is absent, "SLEV" is used as default value for European Credit Transfers and "SHAR" for all other Credit Transfers.

Example : <ChrgBr>SLEV</ChrgBr>

2.25 ChargesAccount
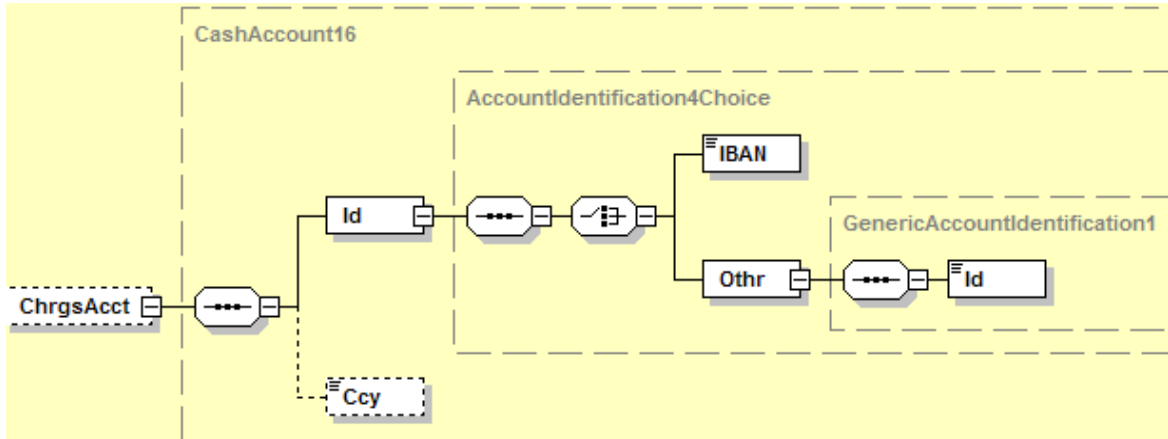
Definition : Account to be debited with the charges linked to a payment.

XML Tag : <ChrgsAcct>

Occurrences : [0..1]

Format : This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Identification	<Id>	[1..1]	
IBAN (International Bank Account Number)	<IBAN>	[1..1]{Or	IBAN-format
Other	<Othr>	[1..1] Or}	
Id	<Id>	[1..1]	Text
Currency	<Ccy>	[0..1]	ISO Currency Code

Rules :
- **ChargesAccount must not be present for European Credit Transfers**
- ChargesAccount to be used only when charges have to be booked to an account different from the Debtor's Account
- IBAN must be used for Belgian accounts as well as for accounts in another SEPA country
- BBAN to be used only if payment order must be forwarded to a bank outside SEPA. If BBAN is used than it must be in Other Id.
- Currency to be used only if one account number covers several currencies.
- Currency must be the local currency or the transfer currency.

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Is not supported by Belfius Bank.

Example: <ChrgsAcct>

    <Id>

     <IBAN>BE69539007547035</IBAN>

```
        </Id>
    </ChrgsAcct>
```

2.27 CreditTransferTransactionInformation

European Credit Transfer
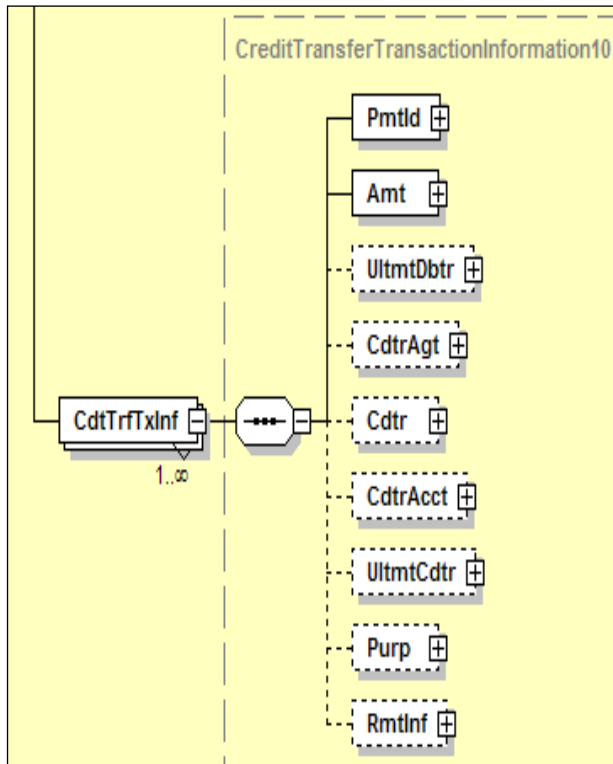
Generic Credit transfer
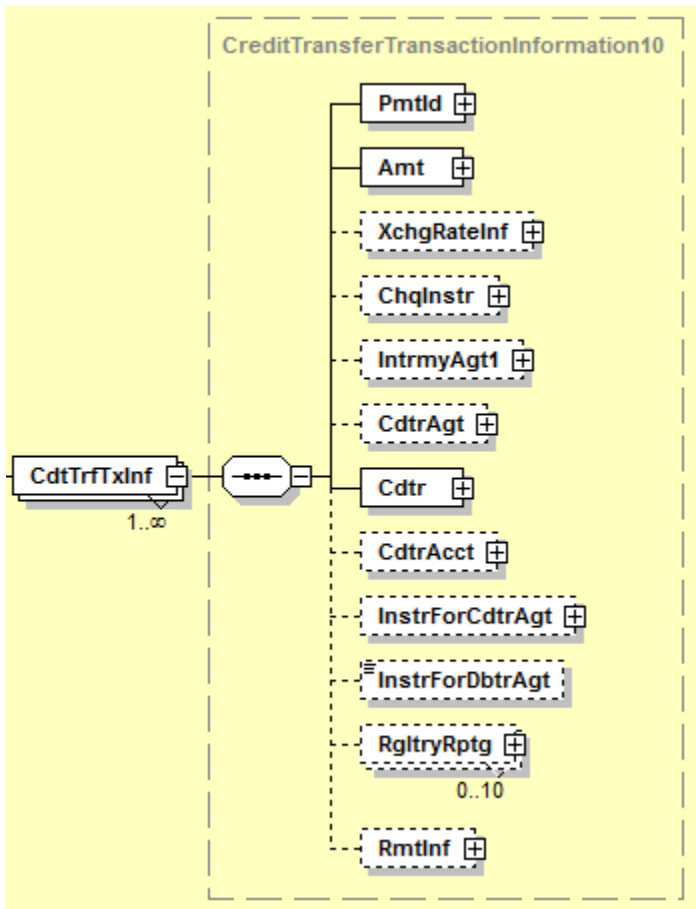
Definition : Set of elements providing information which is specific for the individual transaction(s) included into the message.

XML Tag : <CdtTrfTxInf>

Occurrences : [1..n]

Rules : The following elements must not be used for a European Credit Transfer:

EquivalentAmount <EqvtAmt>

- ExchangeRateInformation <XchgRateInf>

- ChequeInstruction <ChqInstr>

- IntermediaryAgent1 <IntrmyAgt1>

- InstructionForCreditorAgent <InstrForCdtrAgt>

- InstructionForDebtorAgent <InstrForDbtrAgt>

- RegulatoryReporting <RgltryRptg>

2.28 PaymentIdentification
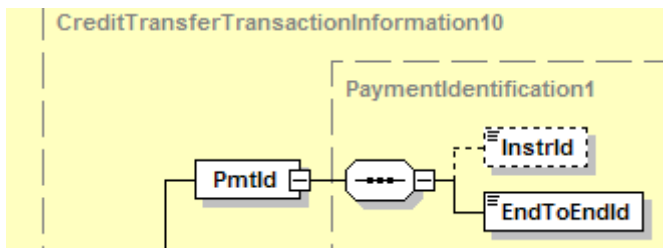
Definition :   Set of elements as a reference for a payment instruction.

XML Tag :   <PmtId>

Occurrences : [1..1]

Format :   This message item consists of the following elements:

Index	Name
2.29	InstructionIdentification
2.30	EndToEndIdentification

2.29 InstructionIdentification

This Message item is part of PaymentIdentification (2.28)

Definition :	The InstructionIdentification is a unique reference assigned by the Initiator to unambiguously identify the transaction.
	As this identification is a point to point reference between the Initiator and the DebtorAgent, it is not forwarded to the CreditorAgent.
	Remark: this field is for future use in Status Reporting and Account Statements in XML-format. Check with your bank if the InstructionIdentification is included in the account reporting.
XML Tag :	<InstrId>
Occurrences :	[0..1]
Format :	max35Text
Example:	<InstrId>P/123456</InstrId>

2.30 EndToEndIdentification
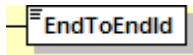
This Message item is part of PaymentIdentification (2.28)

Definition :	Unique identification assigned by the initiating party in order to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
XML Tag :	<EndToEndId>
Occurrences :	[1..1]
Format :	max35Text
Rules :	For European Credit Transfers, this unique identification is passed on to the creditor.
Example:	<EndToEndId>ABC/4562/2010-12-18</EndToEndId>

2.42 Amount
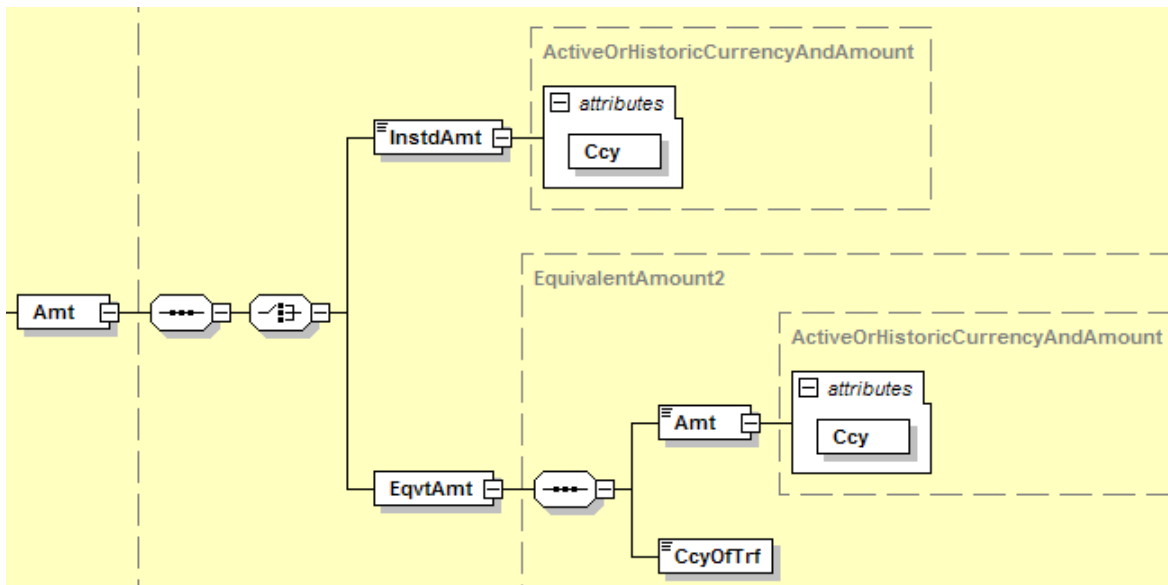
Definition :   Amount of money to be moved between the debtor and creditor.

XML Tag :   <Amt>

Occurrences :   [1..1]

Format :   This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
InstructedAmount	<InstdAmt>	2.43	[1..1]{Or	
EquivalentAmount	<EqvtAmt>	2.44	[1..1]Or}	

2.43 InstructedAmount

This Message item is part of Amount (2.42)

Definition :	Amount of the Credit Transfer labeled in the currency as ordered by the initiating party.
XML Tag :	<InstdAmt>
Occurrences :	[1..1]
Format :	Maximum 11 digits for European Credit Transfers, two of which for the fractional part and excluding the decimal separator. E.g.: 999999999.99
	Maximum 15 digits for other Credit Transfers, two of which for the fractional part and including the decimal separator. E.g.: 999999999999.99
	Decimal separator is "."
	Currency is explicit and included into the XML-tag.
Rules :	- Currency must be "EUR" for European Credit Transfers.
	- Amount must be greater than 0.
Example :	<InstdAmt Ccy="EUR">4723.34</InstdAmt>

2.44 EquivalentAmount
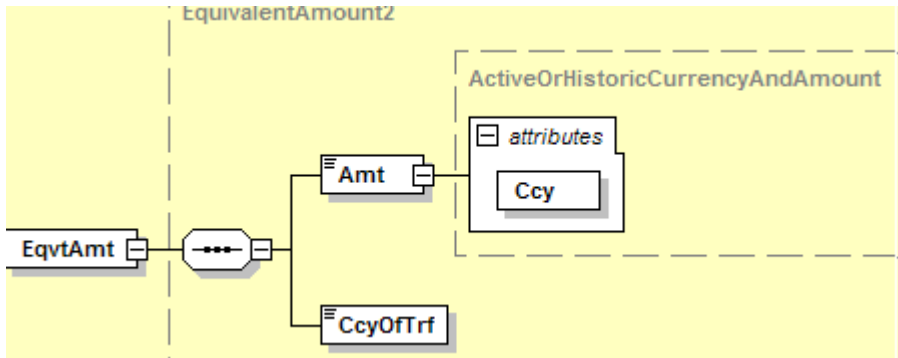
This Message item is part of Amount (2.42)

Definition :   Amount of the Credit Transfer labeled in the currency of the Debtor's Account and to be converted into a different currency.

XML Tag :   <EqvtAmt>
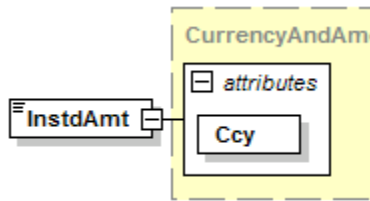
Occurrences :   [1..1]

Format :   This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
Amount	<Amt>	2.45	[1..1]	15 digits
CurrencyOfTransfer	<CcyOfTrf>	2.46	[1..1]	ISO Currency Code

Amount :   Maximum 15 digits for other Credit Transfers, two of which for the fractional part and including the decimal separator. E.g.: 999999999999.99

Decimal separator is ".”

Currency is explicit and included into the XML-tag.

Rules :   - Amount must be greater than 0.

- Amount is labeled in the currency of the Debtor's Account, but this amount is to be converted and transferred into the currency defined by "CurrencyOfTransfer”.

- **EquivalentAmount must not be used for European Credit Transfers.**

Example :   Pay the equivalent of 1,500 EUR in JPY (and account is in EUR)

  <EqvtAmt>

    <Amt Ccy="EUR">1500</Amt>

    <CcyOfTrf>JPY</CcyOfTrf>

  </EqvtAmt>

2.47 ExchangeRateInformation
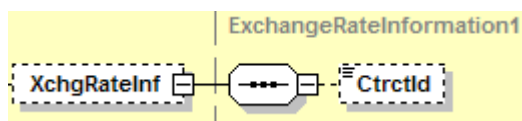
Definition : Information on the foreign exchange contract agreed between the initiating party/creditor and debtor agent and which goes together with the payment transaction.

XML Tag : <XchgRateInf>

Occurrences : [0..1]

Format : This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format	
ContractIdentification	<CtrctId>	2.50	[1..1]	*1.1.1.1*	*Max35 Text*

Rules : **ExchangeRateInformation must not be used for European Credit Transfers.**

Is not supported by Belfius Bank.

2.50 ContractIdentification
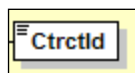
This Message item is part of ExchangeRateInformation (2.47)

Definition : Unique reference of the foreign exchange contract agreed between the Debtor and his bank.

XML Tag : <CtrctId>

Occurrences : [1..1]

Format : Max35Text

Example: < CtrctId>FX222222111111</CtrctId>

Is not supported by Belfius Bank.

2.52 ChequeInstruction
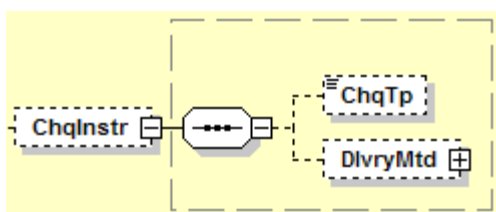
Definition :   Information related to the issue of a cheque.

XML Tag :   <ChqInstr>

Occurrences :   [0..1]

Format :   This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
ChequeType	<ChqTp>	2.53	[0..1]	*1.1.1.2* _Code_
DeliveryMethod	<DlvryMtd>	2.58	[0..1]	**1.1.1.3**

Rules :   - **ChequeInstruction must not be used for European Credit Transfers.**

         - ChequeInstruction is mandatory if PaymetMethod is Cheque (CHK)

         - ChequeInstruction is not allowed if PaymentMethod is Transfer (TRF)

Example :   <ChqInstr>

     <ChqTp>BCHQ</ChqTp>

     <DlvryMtd>

        <Cd>MLCD</Cd>

     </DlvryMtd>

    </ChqInstr>

2.53 ChequeType
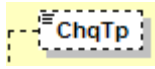
This Message item is part of ChequeInstruction (2.52)

Definition :   specifies the type of cheque to be issued.

XML Tag :   <ChqTp>

Occurrences :   [0..1]

Format :   Code

The following Code value must be used:

Code	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the Debtor's Bank, which is debited on the Debtor's Account when the cheque is issued.

Rules :   - **ChequeType must not be used for European Credit Transfers**

- if absent and if PaymentMethod is Cheque (CHK), than BankCheque (BCHQ) will be used as default value for ChequeType.

Example: <ChqTp>BCHQ</ChqTp>

2.58 DeliveryMethod
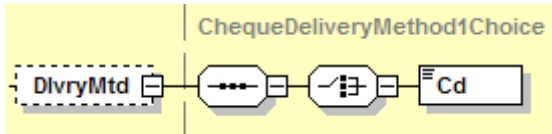
This Message item is part of ChequeInstruction (2.52)

Definition :   specifies the method for the delivery of the cheque by the Debtor's Bank.

XML Tag :   <DlvryMtd><Code>

Occurrences :   [0..1]

Format :   This message item consists of the following element(s) :

Name	XML Tag	Index	Occurrences	Format
Code	<Cd>	2.59	[1..1]	*1.1.1.4* *Code*

The following Code value must be used:

Code	Name	Definition
MLCD	MailToCreditor	Cheque is to be sent via mail to Creditor.
MLDB	MailToDebtor	Cheque is to be sent via mail to Debtor.
PUDB	PickUpByDebtor	Cheque will be picked up by Debtor.

Rules :   If absent, then MailToCreditor (MLCD) will be applied as default value.

MLCD is supported.

MLDB/PUDB: Belfius Bank will carry this out on the basis of the agreements reached.

Example: <DlvryMtd>MLCD</DlvryMtd>

2.70 UltimateDebtor
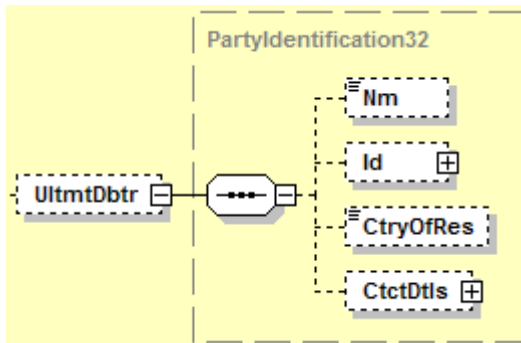
Definition :   Ultimate party that owes an amount of money to the (ultimate) creditor.

UltimateDebtor is only to be used if different from Debtor.

XML Tag :   <UltmtDbtr>

Occurrences :   [0..1]

Format :   This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Name	<Nm>	[0..1]	Max70Text
Identification	<Id>	[0..1]	
OrganisationIdentification	<OrgId>	[1..1]	
BICOrBEI	<BICOrBEI>	[0..1]{or	Identifier
Other	<Othr>	[0..1]or}	
Identification	<Id>	[1..1]	Text
Issuer	<Issr>	[0..1]	Text

Rules :   Name is limited to 70 characters

Ultimate Debtor may be present either at 'Payment Information' or at 'Credit Transfer Transaction Information' level

If used for Belgian companies, Identification (within "Other") must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE"

Ultimate Debtor is only to be used for European Credit Transfers, not for Generic Credit Transfers

For European credit transfers only BIC is allowed

Example :   <UltmtDbtr>

   <Id>

     <OrgId>

       <Othr>

         <Id>0468651441</Id>

         <Issr>KBO-BCE</Issr>

       </Othr>

     </OrgId>

   </Id>

 </UltmtDbtr>

2.71 IntermediaryAgent1
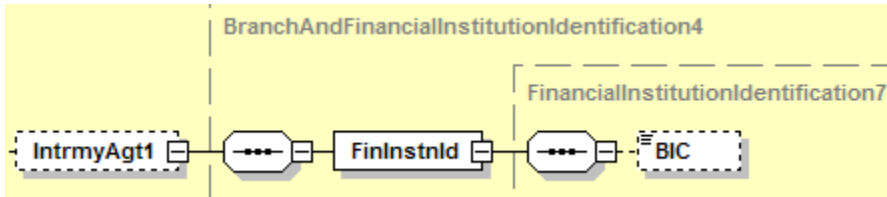
Definition :   Financial institution between the Debtor Bank and the Creditor Bank.

XML Tag :   <IntrmyAgt1>

Occurrence :   [0..1]

Format :   This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	BIC-format

The Bank Identifier Code (BIC) consists of 8 or 11 characters.

Rules :   -   If PaymentMethod is Cheque (CHK), then IntermediaryAgent1 must be absent

            -    **IntermediaryAgent1 must not be used for European Credit Transfers**

Is not supported by Belfius Bank.

Example :   <IntrmyAgt1>

        <FinInstnId>

           <BIC>CRBABE22</BIC>

        </FinInstnId>

      </IntrmyAgt1>

2.77 CreditorAgent
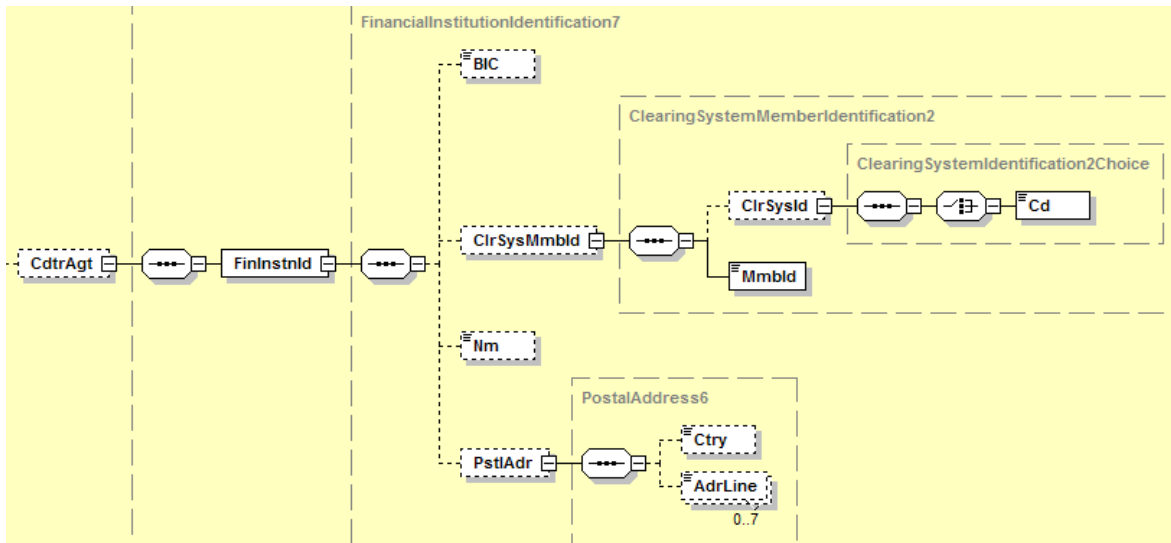
Definition :   Financial institution servicing the account of the creditor.

XML Tag :   <CdtrAgt>

Occurrences :   [0..1]

Format :   This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[0..1]	Identifier
ClearingSystemMemberIdentification	<ClrSysMmbId>	[0..1]	
ClearingSystemIdentification	<ClrSysId>	[0..1]	List of Clearing Systems
Code	<Cd>	[1..1]	Code
MemberIdentification	<MmbId>	[1..1]	Text
Name	<Nm>	[0..1]	Max70Text
PostalAddress	<PstlAdr>	[0..1]	
Country	<Ctry>	[0..1]	Code
AddressLine	<AdrLine>	[0..2]	Text

The Financial Institution can be identified by means of its BIC, its ClearingSystemMemberIdentification, its Name and PostalAddress or a combination of those items.

The Bank Identifier Code (BIC) consists of 8 or 11 characters.

The ClearingSystemMemberIdentification is the identification code of a bank within a National Clearing System (see code list as enclosure 1).

Rules :   - The identification of the Creditor Agent preferably must be done on the basis of the BIC.

European credit transfers :
- In principle the BIC is mandatory but remains optional if IBAN starts with BE
- As from 01-02-2016 the BIC is no longer mandatory for all European credit transfers.

For generic credit transfers other possibilities are :
- the ClearingSystemMemberIdentification
- the Name and PostalAddress
- a combination of those items

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Belfius Bank offers you the following services:
- For European transfers Belfius Bank will at the most deduce the BIC on the basis of the CreditorAccount (IBAN) given. However, if the BIC is not filled in and cannot be deduced, then the payment file is rejected, unless the partial acceptance option has been chosen. In this case, only the payment concerned will be rejected.
  However, if the BIC is given, then it should correspond to the CreditorAccount (IBAN), otherwise it is overwritten by the BIC deduced by Belfius Bank.
- For non-European transfers either the BIC or the NameAndAddress should be given.
  The ClearingSystemMemberIdentification is not supported by Belfius Bank.

Example 1 :   in this example, the CreditorAgent is identified by means of his BIC.

<CdtrAgt>

<FinInstnId>

<BIC>CRBABE22</BIC>

</FinInstnId>

</CdtrAgt>

Example 2 :   this example shows a combination of BIC and ClearingSystemMemberIdentification.

<CdtrAgt>

<FinInstnId>

<BIC>BANKGB22</BIC>

<ClrSysMmbId>

<ClrSysId>

<Cd>GBDSC</Cd>

</ClrSysId>

<MmbId>123456</MmbId>

</ClrSysMmbId>

</FinInstnId>

</CdtrAgt>

2.79 Creditor
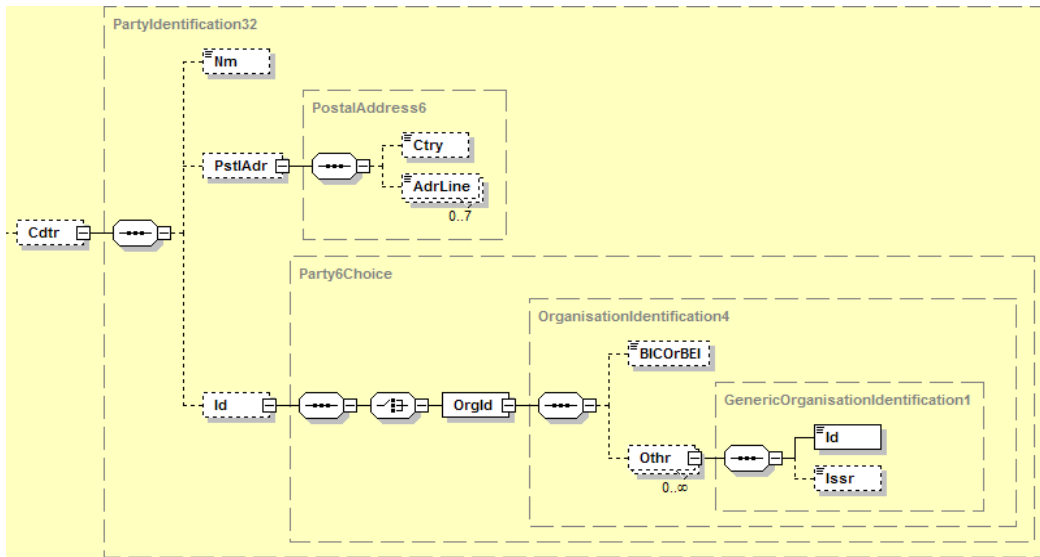
Definition : Party to which an amount of money is due.

XML Tag : <Cdtr>

Occurrence : [1..1]

Format : This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Name	<Nm>	[1..1]	Max70Text
PostalAddress	<PstlAdr>	[0..1]	
Country	<Ctry>	[0..1]	ISO Country Code
AddressLine	<AdrLine>	[0..2]	Max70Text
Identification	<Id>	[0..1]	
OrganisationIdentification	<OrgId>	[1..1]	
BICOrBEI	<BICOrBEI>	[0..1]{or	ISO BIC format
Other	<Othr>	[0..1]or}	
Identification	<Id>	[1..1]	Max35Text
Issuer	<Issr>	[0..1]	Max35Text

Rules : Name is limited to 70 characters

Street and Buildingnumber must be put on the first AddressLine, the Postalcode and Town on the second AddressLine.

It is recommended to limit the length of Name and each AddressLine to 35 characters.

Identification is only to be used for European Credit Transfers, not for Generic Credit Transfers.

For usage of Identification, please contact your bank.

For Belgian companies, Identification (within Other) must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE".

Belfius

Belfius Bank supports the stated identifications. Just call us if you need more identifications.

Example :

```
<Cdtr>
    <Nm>SocMetal</Nm>
    <PstlAdr>
        <Ctry>BE</Ctry>
        <AdrLine>Hoogstraat 156</AdrLine>
        <AdrLine>2000 Antwerp</AdrLine>
    </PstlAdr>
</Cdtr>
```

2.80 CreditorAccount
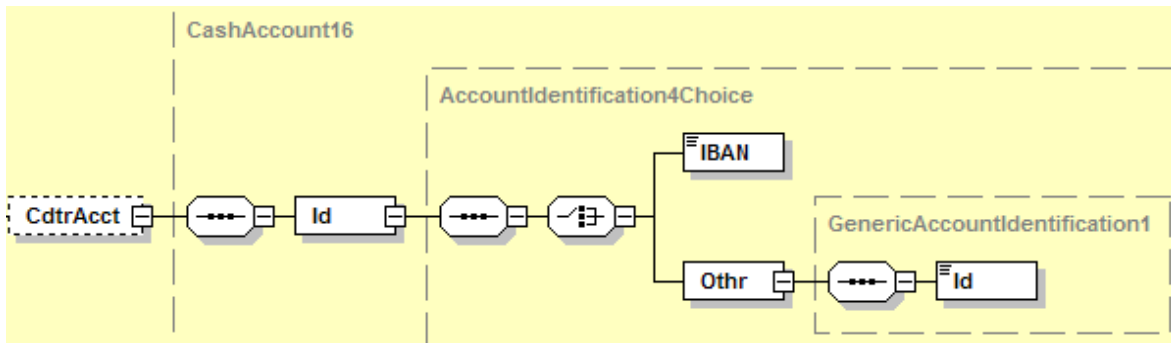
Definition : Unambiguous identification of the creditor's account to which a credit entry will be booked as a result of the payment transaction.

XML Tag : <CdtrAcct>

Occurrences : [1..1] for European Credit Transfers

[0..1] for non-European Credit Transfers

Format : This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
Identification	<Id>		[1..1]	
IBAN (International Bank Account Number)	<IBAN>		[1..1]{Or	IBAN-format
Other	<Othr>		[1..1] Or}	
Identification	<Id>		[1..1]	Text

Rules: CreditorAccount is mandatory if PaymentMethod is Transfer (TRF)

IBAN must always be used for Belgian accounts and for accounts in a SEPA country.

If BBAN is used, than it must be in Other Id

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CreditorAccount is mandatory if the PaymentMethod is a Transfer (TRF), but may not be used if the PaymentMethod is a Cheque (CHK).

Example :   <CdtrAcct>

   <Id>

      <IBAN>BE43187123456701</IBAN>

   </Id>

</CdtrAcct>

2.81 UltimateCreditor
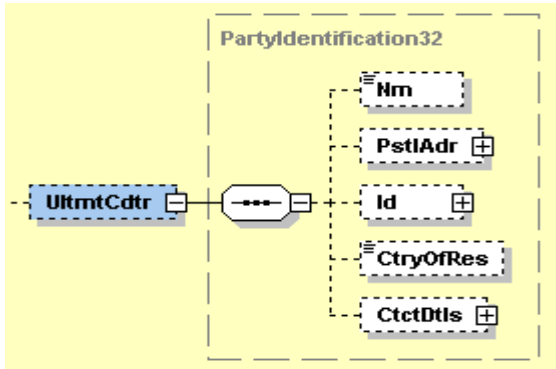
Definition :   Ultimate party to which an amount of money is due
UltimateCreditor is only to be used if different from Creditor.

XML Tag :   <UltmtCdtr>

Occurrences :   [0..1]

Format :   This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
Name	<Nm>	[0..1]	Max70Text
Identification	<Id>	[0..1]	
OrganisationIdentification	<OrgId>	[1..1]	
BICOrBEI	<BICOrBEI>	[0..1]{or	ISO BIC format
Other	<Othr>	[0..1]or}	
Identification	<Id>	[1..1]	Max35Text
Issuer	<Issr>	[0..1]	Max35Text

Rules :   Name is limited to 70 characters

If used for Belgian companies, Identification (within Other) must contain the Enterprise Number (10 digits) and as Issuer "KBO-BCE"
**Ultimate Creditor is only to be used for European Credit Transfers, not for Generic Credit Transfers.**

Example :   <UltmtCDtr>

   <Id>

     <OrgId>

       <Othr>

         <Id>0468651441</Id>

         <Issr>KBO-BCE</Issr>

       </Othr

     </OrgId>

   </Id>

 </UltmtCdtr>

2.82 InstructionForCreditorAgent
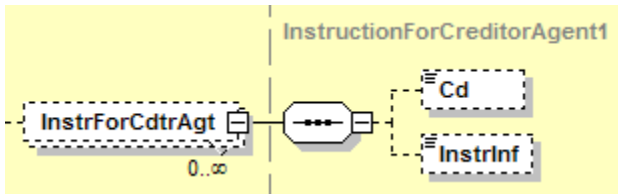
Definition :   Instructions related to the processing of the payment, intended for the Creditor Bank.

XML Tag :   <InstrForCdtrAgt>

Occurrences :   [0..1]

Format :   This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
Code	<Cd>	2.83	[0..1]	Code
InstructionInformation	<InstrInf>	2.84	[0..1]	Max30Text

The following values must be used for Code:

Code	Name	Definition
HOLD	HoldCashForCreditor	Amount of money to be held for the Creditor, who will call. Pay upon identification.
PHOB	PhoneBeneficiary	Please advise/contact creditor by phone.
TELB	Telecom	Please advise/contact Creditor through the most efficient means of telecommunication.

InstructionInformation contains further information as a supplement to the coded instruction or an instruction which is bilaterally agreed upon.

Rules :   **If InstructionForCreditorAgent is present, the payment will not be considered as a European Credit Transfer.**

Example :   <InstrForCdtrAgt>

   <Cd>PHOB</Cd>

   <InstrInf>Tel.023147642</InstrInf>

   </InstrForCdtrAgt>

2.85 InstructionForDebtorAgent
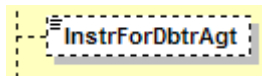
Definition :	Instructions related to the processing of the payment, intended for the Debtor Bank.
XML Tag :	<InstrForDbtrAgt>
Occurrences :	[0..1]
Format :	Max30Text
Rules :	**if InstructionForDebtorAgent is present, the payment will not be considered as a European Credit Transfer.**
Example :	<InstrForDbtrAgt>Confirm exec. at 024537846</InstrForDbtrAgt>

2.86 Purpose
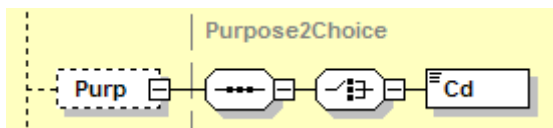
Definition :	underlying reason for the payment transaction.
	Purpose is used by the Debtor to provide information to the Creditor, concerning the nature of the payment transaction. It is not used for processing by any of the banks involved.
XML Tag :	<Purp>
Occurrences :	[0..1]
Format :	This message item contains the following element:

Index	Name
2.87	Code

Rules :   **Purpose is only to be used for European Credit Transfers, not for Generic Credit Transfers.**

2.87 Code
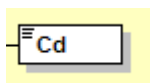
This message item is part of Purpose (2.86)

Definition :	Specifies the underlying reason of the payment transaction
XML Tag :	<Cd>
Occurrences :	[1..1]
Format :	Code
	For list of possible codes for Purpose see Payments External Code Lists spreadsheet at http://www.iso20022.org/external_code_list.page
Example:	<Cd>ELEC</Cd>

2.89 RegulatoryReporting
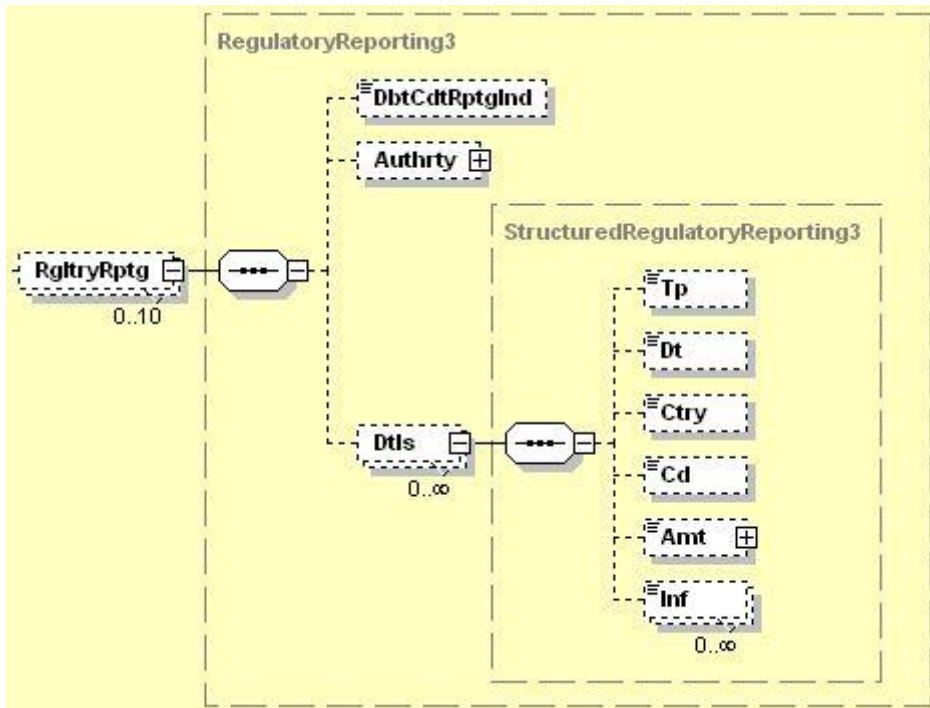
Definition :   Information needed due to regulatory and statutory requirements.

XML Tag :   <RgltryRptg>

Occurrences :   [0..10]

Format :   This message item consists of the following elements:

Name	XML Tag	Occurrences	Format
DebitCreditReportingIndicator	<DbtCdtRptgInd>	[0..1]	Code
Authority	<Authrty>	[0..1]	
Name	<Nm>	[0..1]	Max140Text
Country	<Ctry>	[0..1]	CountryCode
Details	<Dtls>	[0..1]	
Type	<Tp>	[0..1]	Max35Text
Date	<Dt>	[0..1]	ISODate
Country	<Ctry>	[0..1]	CountryCode
Code	<Cd>	[0..1]	Max10Text
Amount	<Amt>	[0..1]	
Information	<Inf>	[0..n]	Max35Text

Rules: **Regulatory reporting is only to be used for Generic credit transfers.**

◨ Belfius

Is not supported by Belfius Bank.

Example 1 :

```
<RgltryRptg>
    <DbtCdtRptgInd>DEBT</DbtCdtRptgInd>
    <Authrty>
        <Nm>Bank of Japan</Nm>
    </Authrty>
    <Dtls>
        <Cd>Purchase of goods</Cd>
    </Dtls>
</RgltryRptg>
```

2.98 RemittanceInformation
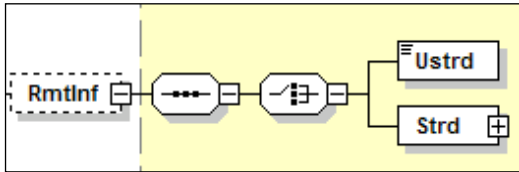
Definition :   Information which makes it possible to match a payment with the items it is supposed to settle, e.g. commercial invoices within an account receivable system.

This information can be structured or unstructured.

XML Tag :   <RmtInf>

Occurrences :   [0..1]

Format :   This message item consists of the following elements:

Index		Name
2.99	{Or	Unstructured
2.100	Or}	Structured

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

2.99 Unstructured

This Message item is part of RemittanceInformation (2.98)

Definition :   Information supplied so as to enable the matching of an entry with the items the transfer is supposed to settle, e.g. a commercial invoice, in an unstructured form.

XML Tag :   <Ustrd>

Occurrences :   [1..1]

Format :   max140Text

Since 1 January 2007, the Royal Decree has applied for amounts which are not eligible for attachment or transfer when credited to a current account. Income protection requires a system that can recognise payment of such amounts. The law obliges principals to give a specific 3-character code in the first three positions of the "free message" zone when paying protected income:

• « /A/ » for the income referred to in Articles 1409, § 1 and 1409bis of the Civil Code (e.g. wages, holiday bonus, etc.);

• « /B/ » for the income referred to in Articles 1409, § 1 bis, and 1410, § 1 of the Civil Code (e.g. pensions, maintenance allowances, etc.);

• « /C/ » for the amounts referred to in Article 1410, § 2 of the Civil Code (e.g. family allowance, etc.).

This code must be added to such transfers, irrespective of whether or not an attachment or transfer applies to the payee's current account.

The letters A, B, C must always be written in upper case. The principal gives the code, followed by a space, before any other message.

2.100 Structured
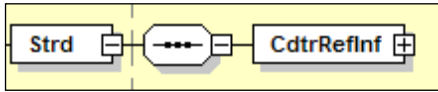
This Message item is part of RemittanceInformation (2.98)

Definition :   Information which makes it possible to match a payment with the items it is supposed to settle, in a structured form.

XML Tag :   <Strd>

Occurrences :   [1..1]

Format :   This message item consists of the following element:

Index	Name
2.120	CreditorReferenceInformation

2.120 CreditorReferenceInformation
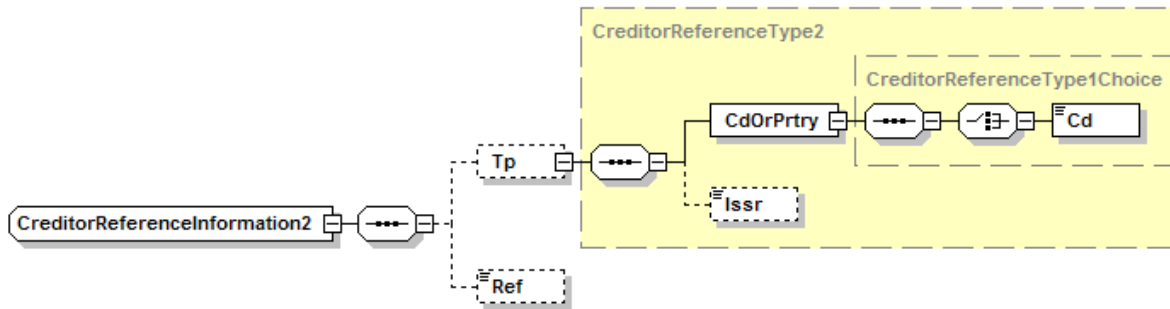
This Message item is part of Structured (2.100)

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

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

XML Tag :   <CdtrRefInf>

Occurrences :   [1..1]

Format :   This message item consists of the following elements:

Name	XML Tag	Index	Occurrences	Format
Type	<Tp>	2.121	[1..1]	tag
CodeOrProprietary	<CdOrPrtry>	2.122	[1..1]	tag
Code	<Cd>	2.123	[1..1]	Code
Issuer	<Issr>	2.125	[0..1]	max35Text
Reference	<Ref>	2.126	[1..1]	Structured Number

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

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

The following value must be used as Issuer for Type:

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

Rules :   -   the Reference contains the Belgian 12 digit structured communication, with the last 2 digits as check digits (modulo 97) of the first 10 digits, but if the result is 0, then the check digits are 97.

-          This Structured CreditorReferenceInformation is supported only by the Belgian banks.

Example :   < CdtrRefInf>

    <Tp>

      <CdOrPrtry>

        <Cd>SCOR</Cd>

      </CdOrPrtry>

      <Issr>BBA</Issr>

    </Tp>

      <Ref>010806817183</Ref>

  </CdtrRefInf>

If the RF Creditor Reference is used, the following value must be used as Code for Type:

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

The following value must be used as Issuer for Type:

Code	Name	Definition
ISO	RF Creditor Reference	ISO Structured Creditor reference to remittance information.

In all other cases , CODE must be SCOR and ISSUER must not be used.

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

RF nn cc..cccc, where

RF = identifier of the RF Creditor Reference

nn = two digit check digit (see annex 2)

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

Example :

    < CdtrRefInf>

      <Tp>

        <CdOrPrtry>

          <Cd>SCOR</Cd>

        </CdOrPrtry>

        <Issr>ISO</Issr>

      </Tp>

        <Ref>RF98123456789012345678901</Ref>

    </CdtrRefInf>

Belfius

In addition to the Belgian structured message, the following message is also permitted, specifically and only for Belfius Bank:

Municipal accounting:

The following value must be used as the Code for CreditorReferenceType

Code	Name	Definition
GBCC	Information municipal accounting	Information about municipal accounting. This information is specific to the principal and is therefore not exchanged with the payee but is returned to the principal via the CODA

and the following value must be used as Issuer for CreditorReferenceType

Code	Name	Definition
BELFIUS	Belfius Bank	Belfius Bank
DEXIA *	Belfius Bank	Belfius Bank

* Please use this code only if you cannot use the code BELFIUS

Example:

```
<Strd>
     <CdtrRefInf>
      <CdtrRefTp>
           <Prtry>GBCC</Prtry>
           <Issr>BELFIUS</Issr>
           </CdtrRefTp>
      <CdtrRef>1234567890123456</CdtrRef>
     </CdtrRefInf>
</Strd>
```

5   Examples of XML-messages with Credit transfers

Description :

The examples contain payments with the following data :

Initiator : the Cobelfac company with "0468651441" as Enterprise Number

Payment 1 :

Requested execution date : 19/12/2010
Debtor : the "Cobelfac" company with account (IBAN) "BE68539007547034"
   at bank (BIC) "AAAABE33"
End-To-End Reference : ABC/4562/2010-12-18
Amount & Currency : 535.25 EUR
Creditor : the "SocMetal" company with address "Hoogstraat156, 2000 Antwerp"
    and account (IBAN) "BE43187123456701"
    at bank (BIC) "CRBABE22"
Remittance information (unstructured) : "Invoice 378265"

Payment 2 :

Requested execution date : 19/12/2010
Debtor : the Cobelfac company with account (IBAN) "BE68539007547034"
   at bank (BIC) "AAAABE33"
End-To-End Reference : ABC/4563/2010-12-18
Amount & Currency : 1,400 EUR
Creditor : the "Telephone Company" with
    account (IBAN) "BE31628765432155"
    at bank (BIC) "CCCCBE22"
Belgian structured communication : "010806817183"

Payment 3 :

Requested execution date : 19/12/2010
Debtor : the "Cobelfac" company with account (IBAN) "BE68539007547034"
   at bank (BIC) "AAAABE33"
End-To-End Reference : ABC/4564/2010-12-18
Amount & Currency : 72.840,75 USD
Creditor :the "General Telephone Cy";
     with address "Highstreet 7b, New York"
   and account "86379524"
   at bank with BIC "MYBBUS33" and Chips identifier "3468"
Remittance information (unstructured) : "X-Atlantic telephone traffic August"
Priority of payment is High
Category Purpose of payment is "Supplier"
Transaction charges are shared

In example 1, all three payments are to be executed as single payments, the result being a separate booking on Debtor's Account for each of the payments

In example 2, a batch payment is to be executed for payment 1 and payment 2, the result being one debit entry on Debtor's account for both payments.

Remark :   the indentation of the lines in the examples is used only for clarifying their presentation, and is not visible in a real XML-message.

5.1 Example 1 : Single payments

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrCdtTrfInitn>
   <GrpHdr>
      <MsgId>ABC/060928/CCT001</MsgId>
      <CreDtTm>2010-12-18T14:07:00</CreDtTm>
      <NbOfTxs>3</NbOfTxs>
      <InitgPty>
         <Nm>Cobelfac</Nm>
         <Id>
            <OrgId>
               <Othr>
                  <Id>0468651441</Id>
                  <Issr>KBO-BCE</Issr>
               </Othr>
            </OrgId>
         </Id>
      </InitgPty>
   </GrpHdr>
   <PmtInf>
      <PmtInfId> ABC/4560/2010-12-15</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
      <PmtTpInf>
         <SvcLvl>
            <Cd>SEPA</Cd>
         </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2010-12-19</ReqdExctnDt>
      <Dbtr>
         <Nm>Cobelfac</Nm>
      </Dbtr>
      <DbtrAcct>
         <Id>
            <IBAN>BE68539007547034</IBAN>
         </Id>
      </DbtrAcct>
      <DbtrAgt>
         <FinInstnId>
            <BIC>AAAABE33</BIC>
         </FinInstnId>
      </DbtrAgt>
```

```xml
        <CdtTrfTxInf>
          <PmtId>
            <EndToEndId>ABC/4562/2010-12-18</EndToEndId>
          </PmtId>
          <Amt>
            <InstdAmt Ccy="EUR">535.25</InstdAmt>
          </Amt>
          <CdtrAgt>
            <FinInstnId>
              <BIC>CRBABE22</BIC>
            </FinInstnId>
          </CdtrAgt>
          <Cdtr>
            <Nm>SocMetal</Nm>
            <PstlAdr>
              <Ctry>BE</Ctry>
              <AdrLine>Hoogstraat 156</AdrLine>
              <AdrLine>2000 Antwerp</AdrLine>
            </PstlAdr>
          </Cdtr>
          <CdtrAcct>
            <Id>
              <IBAN>BE43187123456701</IBAN>
            </Id>
          </CdtrAcct>
          <RmtInf>
            <Ustrd>Invoice 378265</Ustrd>
          </RmtInf>
        </CdtTrfTxInf>
    </PmtInf>
    <PmtInf>
      <PmtInfId> ABC/4560/2010-12-16</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2010-12-19</ReqdExctnDt>
      <Dbtr>
        <Nm>Cobelfac</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>BE68539007547034</IBAN>
```

```xml
          </Id>
       </DbtrAcct>
       <DbtrAgt>
          <FinInstnId>
             <BIC>AAAABE33</BIC>
          </FinInstnId>
       </DbtrAgt>
       <CdtTrfTxInf>
          <PmtId>
             <EndToEndId>ABC/4563/2010-12-18</EndToEndId>
          </PmtId>
          <Amt>
             <InstdAmt Ccy="EUR">1400</InstdAmt>
          </Amt>
          <CdtrAgt>
             <FinInstnId>
                <BIC>CCCCBE22</BIC>
             </FinInstnId>
          </CdtrAgt>
          <Cdtr>
             <Nm>Telephone Company</Nm>
          </Cdtr>
          <CdtrAcct>
             <Id>
                <IBAN>BE31628765432155</IBAN>
             </Id>
          </CdtrAcct>
          <RmtInf>
             <Strd>
                <CdtrRefInf>
                   <Tp>
                      <CdOrPrtry>
                         <Cd>SCOR</Cd>
                      </CdOrPrtry>
                      <Issr>BBA</Issr>
                   </Tp>
                   <Ref>010806817183</Ref>
                </CdtrRefInf>
             </Strd>
          </RmtInf>
       </CdtTrfTxInf>
   </PmtInf>
   <PmtInf>
      <PmtInfId> ABC/4560/2010-12-17</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
```

```xml
<PmtTpInf>
   <InstrPrty>HIGH</InstrPrty>
   <CtgyPurp><Cd>SUPP</Cd></CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>2010-12-19</ReqdExctnDt>
<Dbtr>
   <Nm>Cobelfac</Nm>
</Dbtr>
<DbtrAcct>
   <Id>
      <IBAN>BE68539007547034</IBAN>
   </Id>
</DbtrAcct>
<DbtrAgt>
   <FinInstnId>
      <BIC>AAAABE33</BIC>
   </FinInstnId>
</DbtrAgt>
<ChrgBr>SHAR</ChrgBr>
<CdtTrfTxInf>
   <PmtId>
      <EndToEndId>ABC/4564/2010-12-18</EndToEndId>
   </PmtId>
   <Amt>
      <InstdAmt Ccy="USD">72840.75</InstdAmt>
   </Amt>
   <CdtrAgt>
      <FinInstnId>
         <BIC>MYBAUS33</BIC>
         <ClrSysMmbId>
            <ClrSysId>
               <Cd>USPID</Cd>
            </ClrSysId>
            <MmbId>3648</MmbId>
         </ClrSysMmbId>
      </FinInstnId>
   </CdtrAgt>
   <Cdtr>
      <Nm>General Telephone Cy</Nm>
      <PstlAdr>
         <Ctry>US</Ctry>
         <AdrLine>Highstreet 7b</AdrLine>
         <AdrLine>New York</AdrLine>
      </PstlAdr>
   </Cdtr>
   <CdtrAcct>
```

```xml
                <Id>
                    <Othr>
                        <Id>86379524</Id>
                    </Othr>
                </Id>
            </CdtrAcct>
            <RmtInf>
                <Ustrd> X-Atlantic telephone traffic August</Ustrd>
            </RmtInf>
        </CdtTrfTxInf>
    </PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

5.2 Example 2 : Batch payment

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrCdtTrfInitn>
   <GrpHdr>
      <MsgId>ABC/060929/CCT001</MsgId>
      <CreDtTm>2010-12-18T14:08:00</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <InitgPty>
         <Nm>Cobelfac</Nm>
         <Id>
            <OrgId>
               <Othr>
                  <Id>0468651441</Id>
                  <Issr>KBO-BCE</Issr>
               </Othr>
            </OrgId>
         </Id>
      </InitgPty>
   </GrpHdr>
   <PmtInf>
      <PmtInfId> ABC/4560/2010-12-18</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <PmtTpInf>
         <SvcLvl>
            <Cd>SEPA</Cd>
         </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2010-12-19</ReqdExctnDt>
      <Dbtr>
         <Nm>Cobelfac</Nm>
      </Dbtr>
      <DbtrAcct>
         <Id>
            <IBAN>BE68539007547034</IBAN>
         </Id>
      </DbtrAcct>
      <DbtrAgt>
         <FinInstnId>
            <BIC>AAAABE33</BIC>
         </FinInstnId>
      </DbtrAgt>
```

```xml
<CdtTrfTxInf>
    <PmtId>
        <EndToEndId>ABC/4562/2010-12-18</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="EUR">535.25</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>CRBABE22</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>SocMetal</Nm>
        <PstlAdr>
            <Ctry>BE</Ctry>
            <AdrLine>Hoogstraat 156</AdrLine>
            <AdrLine>2000 Antwerp</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>BE43187123456701</IBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Invoice 378265</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
    <PmtId>
        <EndToEndId>ABC/4563/2010-12-18</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="EUR">1400</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>CCCCBE22</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Telephone Company</Nm>
    </Cdtr>
    <CdtrAcct>
        <Id>
```

```xml
                        <IBAN>BE31628765432155</IBAN>
                    </Id>
                </CdtrAcct>
                <RmtInf>
                    <Strd>
                        <CdtrRefInf>
                            <Tp>
                                <CdOrPrtry>
                                    <Cd>SCOR</Cd>
                                </CdOrPrtry>
                                <Issr>BBA</Issr>
                            </Tp>
                            <Ref>010806817183</Ref>
                        </CdtrRefInf>
                    </Strd>
                </RmtInf>
            </CdtTrfTxInf>
        </PmtInf>
    </CstmrCdtTrfInitn>
</Document>
```

Annex 1 : List of Clearing System Member Identifications

Country	Clearing	Clearing System Member Identification	
		Prefix	Bank Identifier ([character type] {length})
Australia	Australian Bank State Branch Code	AUBSB	[0-9]{6,6}
Austria	Austrian Bankleitzahl	ATBLZ	[0-9]{5,5}
Canada	Canadian Payments Association Payment Routing Number	CACPA	[0-9]{9,9}
China	CNAPS Identifier	CNAPS	[0-9]{12,12}
Germany	German Bankleitzahl	DEBLZ	[0-9]{8,8}
Greece	Hellenic Bank Identification Code	GRHIC	[0-9]{7,7}
Hong Kong	Hong Kong Bank Code	HKNCC	[0-9]{3,3}
India	Indian Financial System code	INFSC	[a-zA-Z0-9]{11,11}
Ireland	Irish National Clearing Code	IENCC	[0-9]{6,6}
Italy	Italian Domestic Identification Code	ITNCC	[0-9]{10,10}
Japan	Japan Zengin Clearing Code	JPZGN	[0-9]{7,7}
New Zealand	New Zealand National Clearing Code	NZNCC	[0-9]{6,6}
Poland	Polish National Clearing Code	PLKNR	[0-9]{8,8}
Portugal	Portuguese National Clearing Code	PTNCC	[0-9]{8,8}
Russia	Russian Central Bank Identification Code	RUCBC	[0-9]{9,9}
Singapore	IBG Sort Code	SGIBG	[0-9]{7,7} or [0-9]{3,4}
South Africa	South African National Clearing Code	ZANCC	[0-9]{6,6}
Spain	Spanish Domestic Interbanking Code	ESNCC	[0-9]{8,9}
Switzerland	Swiss Clearing Code (BC Code)	CHBCC	[0-9]{3,5}
Switzerland	Swiss Clearing Code (SIC Code)	CHSIC	[0-9]{6,6}
Taiwan	Financial Institution Code	TWNCC	[0-9]{7,7}
UK	UK Domestic Sort Code	GBDSC	[0-9]{6,6}
US	Chips Participant Identifier	USPID	[0-9]{4,4}
US	Fedwire Routing Number	USABA	[0-9]{9,9}

Annex 2 : Calculation of IBAN and ISO 11649 check digit

a) Method of validating the check digits

Preliminary step

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

IBAN BE62 5100 0754 7061 becomes BE62510007547061

Step 1

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

result = 510007547061BE62

Step 2

Convert the letters into numerics in accordance with the conversion table under c)

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

b) Method of calculating the check digits

Preliminary step

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

A Belgian BBAN 510-0075470-61 becomes BE00510007547061

Step 1

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

result = 510007547061BE00

Step 2

Convert the letters into numerics in accordance with the conversion table under 4.3.

result = 510007547061111400

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

c) Alpha to numeric conversion table

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

Implementation note for modulo 97 calculations

For reasons of precision, the use of integers instead of floating point numbers is recommended. If the number is too long for the software implementation of integers (a (signed) integer of 32 bits or 64 bits represents a maximum of 9 or 18 digits), then the calculation can be split up into consecutive remainder calculations on integers with a maximum length of 9 or 18 digits.

The remainder of the division of 510007547061111462 by 97 = 1

1. Calculate the modulo 97 of the first 9 (or 18) digits of the number.

    modulo 97 of 510007547 = 74

2. Construct the next integer of 9 (or 18) digits from the remainder, followed by the next 7/8 (or 16/17) digits of the number. Calculate the modulo 97.

    modulo 97 of 740611114 = 12

3. Repeat step 2 until all the digits of the number have been processed.

    modulo 97 of 1262 = 1

Annex 3 : Updates

<u>V3.1 – 05-03-2015</u>

- 1.3 : Character set – clarifications added concerning the use of the character set in references, identifications and identifiers

- Tag 1.7 and 2.5 : Control Sum – fractional part has a maximum of 2 digits

- Tag 2.77 : Creditor Agent : BIC no longer mandatory for European credit transfers as of 01-02-2016

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