

OneCSV-Next Generation File format description

**USAGE GUIDE FOR SEPA, DOMESTIC AND
INTERNATIONAL CREDIT TRANSFERS**



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1 Introduction

This usage guideline describes the specific details of the OneCSV Next Generation (OneCSV NG) file formats used to upload Domestic, SEPA and International Credit Transfers.

Compared to the OneCSV light file format, this version contains:

- Support for structured address data
- Extended support for ultimate fields
- Support for LEI

The file format can be uploaded in the channel:

- InsideBusiness Payments

1.1 General about OneCSV NG format

- The OneCSV NG files sent to ING Bank must use UTF-8 encoding
- The file should contain all columns mentioned in next paragraph, optional means the column does not need to contain data.
- Each row in the file is a transaction
- Domestic, SEPA and International Credit Transfer can be uploaded in the same file, but in case of import with import option Batch this will result in multiple batches.
- The fields are separated by a self-chosen field separator. In *InsideBusiness Payments* -> *General settings*, the used separator has to be set as *Field separator for CSV*.

1.2 Abbreviations in the tables

M = Mandatory

O = Optional

α = Alphanumerical (A-Z, 0-9)

n = Numerical 0-9

2 Format Description

2.1 Format Layout

Field	Field Description	M/O	Format
1	Remitter IBAN IBAN of ordering account.	M	34 a
2	Remitter currency Currency of ordering account.	M	3 a
3	Remitter bank code Bank code of ordering account.	O	11 a
4	Remitter BIC Swift BIC of ordering account.	O	11 a
5	Ultimate debtor The ultimate receiver of the credit amount.	O	70 a
6	Ultimate debtor LEI The Legal Entity Identifier of the ultimate debtor.	O	20 a
7	Ultimate debtor BIC The BIC of the ultimate debtor.	O	11 a
8	Ultimate debtor ID An identification of the ultimate debtor.	O	35 a
9	Ultimate debtor street The street name of the ultimate debtor.	O	70 a
10	Ultimate debtor house number The house number of the ultimate debtor.	O	16 a
11	Ultimate debtor postal code The postal code of the ultimate debtor.	O	16 a
12	Ultimate debtor Town The town of the ultimate debtor.	O	35 a
13	Ultimate debtor unstructured address line An unstructured address line of the ultimate debtor. Can be used for domestic payment types instead of the structured address fields.	O	70 a
14	Ultimate debtor country	O	2 a

	The country of the ultimate debtor.		
15	Beneficiary name Name of beneficiary.	M	35 a
16	Beneficiary street Street of the beneficiary.	O	70 a
17	Beneficiary house number House number of the beneficiary.	O	16 a
18	Beneficiary postal code Postal code of the beneficiary.	O	16 a
19	Beneficiary town Town of the beneficiary.	O	35 a
20	Beneficiary country Country of the beneficiary.	O	2 a
21	Beneficiary department Department of the beneficiary.	O	70 a
22	Beneficiary subdepartment Subdepartment of the beneficiary.	O	70 a
23	Beneficiary building name Building name of the beneficiary.	O	35 a
24	Beneficiary floor Floor of the beneficiary.	O	70 a
25	Beneficiary room number Room number of the beneficiary.	O	70 a
26	Beneficiary postbox Postbox of the beneficiary.	O	16 a
27	Beneficiary town part Town of the beneficiary.	O	35 a
28	Beneficiary administrative district Administrative district of the beneficiary.	O	35 a
29	Beneficiary state State of the beneficiary.	O	35 a
30	Beneficiary address line 1 Unstructured address line of the beneficiary. Can be used for domestic payment types instead of the structured	O	35 a

	address fields.		
	Beneficiary address line 2		
31	Unstructured address line of the beneficiary. Can be used for domestic payment types instead of the structured address fields.	O	35 a
	Beneficiary LEI		
32	The Legal Entity Identifier of the beneficiary.	O	20 a
	Beneficiary BIC		
33	The BIC of the beneficiary.	O	11 a
	Beneficiary ID		
34	The identification of the beneficiary.	O	35 a
	Beneficiary account number		
35	The account number, BBAN or IBAN of the beneficiary. CZ: do not put '-' or space between prefix and account number	M	34 a
	Beneficiary bank BIC		
36	The swift BIC of the beneficiary bank.	O	11 a
	Beneficiary bank code		
37	The bank code of the beneficiary bank.	O	11 a
	Beneficiary bank country		
38	Country of the beneficiary bank. When IBAN and BIC of beneficiary bank are not provided, filling this field is highly recommended.	O	2 a
	Ultimate creditor name		
39	Name of the ultimate receiver of the funds.	O	70 a
	Ultimate creditor LEI		
40	The Legal Entity Identifier of the ultimate creditor.	O	20 a
	Ultimate creditor BIC		
41	The BIC of the ultimate creditor.	O	11 a
	Ultimate creditor ID		
42	The ID of the ultimate creditor.	O	35 a
	Ultimate creditor street		
43	The street of the ultimate creditor.	O	70 a
	Ultimate creditor house number		
44	The house number of the ultimate creditor.	O	16 a
	Ultimate creditor postal code		
45	The postal code of the ultimate creditor.	O	16 a

46	Ultimate creditor Town The town of the ultimate creditor.	O	35 a
47	Ultimate creditor address line The unstructured address line of the ultimate creditor. Can be used for domestic payment types instead of the structured address fields.	O	70 a
48	Ultimate creditor country The country of the ultimate creditor.	O	2 a
49	Priority 0 = normal, 1 = urgent, 2 = Instant.	O	1 n
50	Execution date Format YYYYMMDD	M	8 a
51	Currency ISO code of transfer currency	M	3 a
52	Amount Format 999,99 or 999.99	M	14 n
53	Remittance information Unstructured information that's forwarded to the receiver.	O	140 a
54	Reference End2End ID.	O	20 a
55	Payment reference Structured remittance information SEPA style.	O	35 a
56	UETR – End to end transaction reference Unique transaction reference	O	36 a
57	Business type category TREA for Treasury payments, INTC for intracompany payments, SALA for salary payment.	O	4 a
58	Charge bearer 0 = SHA (costs are shared). 1 = BEN (beneficiary pays the costs). 2 = OUR (ordering party pays the costs)	O	1 n
59	Instruction for debtor agent Instruction for ordering party's bank.	O	140 a
60	Instruction for creditor agent Instruction for beneficiary's bank	O	140 a

61	Booking type 0 = Global debit on account statement. 1 = Single transactions on account statement.	M	1 n
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File example

PL27114020040000300201355387;PLN;;INGBPLWXXX;;;;;;;;;;Virtual company;
Broad street;1;90210;Amsterdam;NL;Transaction services;Channels;Serdar;3;B123;;
Zuid-Oost;;Noord Holland;;;;;NL41INGB0751121886;INGBNL2A;;NL;;;;;;;;;;1;20250915;EUR;
10560.78;regarding invoice 123;;;SLEV;;;1

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