

OneXML File Format description

USAGE GUIDE FOR DOMESTIC, SEPA AND INTERNATIONAL CREDIT TRANSFERS AND DIRECT DEBITS. BASED ON SEPA RULEBOOK 2021.



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1 OneXML file format description

1.1 Introduction

This usage guideline describes how the OneXML file format can be used to initiate domestic, SEPA and international credit transfers and direct debits.

The file format can be uploaded in the channels:
InsideBusiness Payments

Version 6.0 has been updated with new fields to support NextGen. As not all fields can be supported in pain.001.001.03, only a subset is supported. For full support of all new fields, please use OneXML rulebook 2023.

1.2 General info about the OneXML format

- The OneXML file format is based on ISO pain.001.001.03 XML Standard for credit transfers and ISO pain.008.001.02 for direct debits.
- The files must be in UTF-8 format, using only the characters included in ISO-8859-1
- The following characters are supported:
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
- The OneXML file consists of a document header containing a group header containing 1 or more payment information blocks (batches) containing payments and ends with the document footer.
- Information items are identified with a tag. A tag looks like <TagName>.
- The value of the item identified in the tag name follows after the tag.
- The tag is closed by the closing tag that consist of the tag with the tag name preceded by a forward slash: <TagName>This is the name of the tag </TagName>
- Tags can also embed other tags. In that case only the tag at the lower level contains a value: <TagName><NormalName>This is the name of the tag </NormalName></TagName>
- In the description in the next chapter the level of a tag is indicated by an underscore in front of the tag.
- If the tag is optional but embedded tags are mandatory this means that if the optional tag is used, the mandatory embedded tags have to be provided as well.
- If a tag is provided it has to contain data, meaning a value or at least one embedded tag.
- In some cases an optional tag can still be mandatory for a certain payment type. For instance the counterparty address, this is an optional field, but for international payments and for SEPA payments to non-EEA countries providing a counterparty address is mandatory. In case of doubt try to create a payment manually. All fields mandatory on screen are mandatory for file import as well.
- If structured address fields are used, supply at least:
 - Town name
 - Country
 - And if required by the beneficiary country complete the address by adding more structured address elements

- You can also provide a hybrid address that consists of a mix of unstructured address lines and structured elements. Supply at least the following:
 - Address line
 - Town name
 - Country

2 Format Layout Credit Transfers

2.1 General format

Document header [1..1]
<?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">

Group header [1..1]		
Tag	Description	Rules
<CstmrCdtTrfInitn>	Actual start of the file content	M
__<GrpHdr>	Start of the group header	M
___<MsgId>	Identification of the file	M 35 a
___<CreDtTm>	Date/time the file was created	M UTC time format (YYYY-MM-DDThh:mm:ss.sssZ) UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) Local time format (YYYY-MM-DDThh:mm:ss.sss).
___<NbOfTx>	Number of transactions in the file	M 15 n
___<CtrlSum>	Total amount of transactions in the file	O 18 n Including a dot as decimal separator
___<InitgPty>	Header for initiating party	M
____<Nm>	Name of initiating party	C* 70 a *Either <Nm> or <Id> has to be provided
____<Id>		C* *Either <Nm> or <Id> has to be provided
____<OrgId>		M
____<Othr>		M
____<Id>	Identification of initiating party	M 35 a

Payment information block [1..*]		
Tag	Description	Rules
__<PmtInf>	Start of the batch	M
___<PmtInfId>	Unique identification of the batch	M 35 a
___<PmtMtd>	Payment method that will be used	M 3 a Value 'TRF'
___<BtchBook>	Indicate if batch has to be booked as global debit on account statement	O 5 a Contains 'true' or 'false'. If not provided, default value is 'true' if payment type supports global debit, otherwise default is 'false'. Batch booking 'true' is only possible for: SEPA CT in NL, FR, UK, AT, IT, SE, PT, LU, BE, DE, IE, CH, BG Domestic CT in UK, CH, HU
___<NbOfTx>	Number of transactions in the batch	O 15 n
___<CtrlSum>	Total amount of transactions in the batch	O 18 n Including a dot as decimal separator
___<PmtTpInf>	Specification of the type of the transaction	O Can be provided on batch and/or payment level
___<InstrPrty>	Priority for the payments in the batch	O 4 a HIGH – urgent NORM – normal If provided both on batch and payment level the one on payment level is leading
___<SvcLvl>		O

Tag	Description	Rules
____<Cd>	Service code level code	O 4 a SEPA – For SEPA payments NURG – For all other payment types
___<LclInstrm>		O
____<Cd>	Local instrument code	C* 35 a INST – For instant payments *Code or Proprietary has to be provided
____<Prtry>	Local instrument proprietary code	C* 35 a *Code or Proprietary has to be provided
___<CtgyPurp>		O
____<Cd>	Category purpose code	M 4 a SALA – All payments in batch will be credited on same day TREA – Payment is cleared over Real time Clearing Engine for High value payments INTC – Payment is handled as Intracompany payment TAXS – Payment is a BG Budgetary payment or a PL Tax payment
___<ReqdExctnDt>	Requested execution date	M Format: YYYY-MM-DD 5 days in the past to 370 days in the future
___<Dbtr>	Debtor header	M In case of IBP Debtor data will be replaced with registered subscription data
____<Nm>	Name of the debtor	M 70 a
____<PstlAdr>	Postal address of the debtor	O
____<Dept>	Department	O 70 a
____<SubDept>	Sub department	O 70 a
____<StrtNm>	Street name	O 70 a
____<BldgNb>	House number	O 16 a
____<PstCd>	Postal Code	O 16 a
____<TwnNm>	Town Name	C* 35 a
____<CtrySubDvsn>	State	O 35 a
____<Ctry>	Country of the debtor	C* 2 a ISO country code
____<AdrLine>	Address line	C* 70 a * Use structured address details if possible and only unstructured address lines if allowed.
____<Id>		O
____<OrgID>		O
____<Othr>		O
____<Id>	Debtor Organisation ID	O 35 a
____<SchmeNm>		O
____<Prtry>	Scheme name	O 35 a
____<PrvtID>		O
____<Othr>		O
____<Id>	Debtor Private ID	O 35 a
____<SchmeNm>		O
____<Prtry>	Scheme name	O 35 a
___<DbtrAcct>	Account to be debited	M
___<Id>		M
____<IBAN>	IBAN of the debtor account	C* 35 a *Either IBAN or OtherId has to be provided
____<Othr>		O
____<Id>	Identification of an account, other than IBAN	C* 34 a *Either IBAN or OtherId has to be provided
___<Ccy>	Account currency	O 3 a

Tag	Description	Rules
		ISO currency code
__<DbtrAgt>	Bank details of the debtor account	M
___<FinInstnId>		M
___<BIC>	BIC of the account holding bank	M 11 a 8 or 11 (uppercase) characters
__<UltmtDbtr>	Details of the ultimate debtor	O
___<Nm>	Name of ultimate debtor	M 70 a
___<PstlAdr>		O
___<Dept>	Ultimate debtor Department	O 70 a
___<SubDept>	Ultimate debtor Subdepartment	O 70 a
___<StrtNm>	Ultimate debtor Street	O 70 a
___<BldgNb>	Ultimate debtor House number	O 16 a
___<PstCd>	Ultimate debtor Postcode	O 16 a
___<TwnNm>	Ultimate debtor Town	C* 35 a
___<CtrySubDvsn>	Ultimate debtor State	O 35 a
___<Ctry>	Ultimate debtor country	C* 2 a
___<AdrLine>	Ultimate debtor Unstructured address line	C* 70 a * Use structured address details if possible and only unstructured address lines if allowed.
___<Id>		O
___<OrgID>		O
___<BICorBEI>	BIC of the ultimate debtor	C* 11 a * If an Ultimate debtor identification is provided, either BICorBEI or OtherID has to be provided
___<Othr>		O
___<Id>	Ultimate debtor organisation ID	C* 35 a * If an Ultimate debtor identification is provided, either BICorBEI or OtherID has to be provided
___<SchmeNm>		O
___<Prtry>	Scheme name	O 35 a
___<PrvtID>		O
___<Othr>		O
___<Id>	Debtor Private ID	O 35 a
___<SchmeNm>		O
___<Prtry>	Scheme name	O 35 a
__<ChrgBr>	Instruction on transaction charges	O 4 a SHAR – Charges are shared between debtor and creditor SLEV – Charges are handled according to service level CRED – Charges paid by the creditor DEBT – Charges paid by the debtor As per the Payments Service Directive 2 (PSD2), the payment transfer costs are always shared within the SEPA area. Both for SEPA payments and domestic payments in the SEPA area only SHAR/SLEV are allowed. The charge bearer has to either be supplied in the Payment Information Block or in the Payment block, but not in both.
__<ChrgsAcct>	Account to be used for the charges	O
___<Ccy>	Charges account currency	O 3 a For NL foreign currency accounts where charges need to be debited to the connected Euro account only map currency EUR, and <Othr><Id>NOTPROVIDED for charges account

Payment block [1..*]		
Tag	Description	Rules
__<CdtTrfTxInf>	Start of a payment block	M
___<PmtId>	Identification of the payment	M
____<EndToEndId>	End to End reference of the payment	M 35 a Use 'NOTPROVIDED' if End to End reference is not needed
____<PmtTpInf>	Specification of the type of the transaction	O Can be provided on batch and/or payment level
____<InstrPrty>	Priority for the payment	O 35 a HIGH – urgent NORM – normal If provided both on payment information block level and payment block level, the value on payment block level is leading Only NORM allowed if • Local instrument code INST is used or • Service level code TREA is used or • The payment is a CH QR bill
____<SvcLvl>	Indication of special agreement for all payments in the batch	O
____<Cd>	Service level code	C 4 a SEPA – For SEPA payments NURG – For all other payment types
____<LclInstrm>	Local instrument used in processing	O
____<Cd>	Local instrument code	C* 35 a INST – For instant payments *Code or Proprietary has to be provided
____<Prtry>	Proprietary code for local instrument	C* 35 a *Code or Proprietary has to be provided
____<CtgyPurp>	Category purpose for the payment	O
____<Cd>	Category purpose code	M 4 SALA – All payments in batch will be credited on same day TREA – Payment is cleared over Real time Clearing Engine for High value payments INTC – Payment is handled as Intracompany payment TAXS – Payment is a BG Budgetary payment or a PL Tax payment
____<Amt>	Amount of the payment	M
____<InstdAmt>	Instructed amount	M 24 n 18 digits, 5 fraction digits. Dot as decimal separator. The instructed amount currency should be mentioned in the opening tag as Ccy = "ISO currency code" like: <InstdAmt Ccy="EUR">100.99<InstdAmt> For SEPA payments only currency EUR is allowed.

Tag	Description	Rules
___<ChrgBr>	Charge bearer	O 4 a SHAR – Charges are shared between debtor and creditor SLEV – Charges are handled according to service level CRED – Charges paid by the creditor DEBT – Charges paid by the debtor As per the Payments Service Directive 2 (PSD2), the payment transfer costs are always shared within the SEPA area. Both for SEPA payments and domestic payments in the SEPA area only SHAR/SLEV are allowed. The charge bearer must be supplied in the Payment Information Block or in the Payment block, but not in both.
___<CdtrAgt>	Details of the receiving bank	O
___<FinInstnId>		M
___<BIC>	BIC of receiving bank	C* 11 a 8 or 11 (uppercase) characters *BIC or bank code should be provided
___<ClrSysMmbld>		
___<ClrSysId>		O
___<Cd>	Code of the clearing system	O 5 a (see Appendix)
___<Mmbld>	Bank code of the receiving bank	C* 35 a *BIC or bank code should be provided
___<PstlAdr>		
___<Ctry>	Country of the creditor agent	O 2a ISO country code Must be provided in case Creditor Account is no IBAN and Financial institution ID is no BIC
___<Cdtr>	Details of the creditor	
___<Nm>	Name of the creditor	M 70 a
___<PstlAdr>		O IBP enriches imported payment by using the address book. This can mean that imported address details are overwritten by details from the address book.
___<Dept>	Department	O 70 a
___<SubDept>	Subdepartment	O 35 a
___<StrtNm>	Street name	O 70 a
___<BldgNb>	House number	O 16 a
___<PstCd>	Postal Code	O 16 a
___<TwnNm>	Town Name	C* 35 a
___<CtrySubDvsn>	State	C* 35 a
___<Ctry>	Country of the creditor	O 2 a
___<AdrLine>	Unstructured address of the creditor	C* 70 a * Use structured address details if possible and only unstructured or no address if allowed.
___<Id>	Identification of creditor	O
___<OrgID>		M
___<BICOrBEI>	BIC of the creditor	C* 11 a * If a Creditor Identification is provided, either BICOrBEI or OtherID has to be provided.
___<Othr>		
___<Id>	ID of the creditor	C* 35 a * If a Creditor Identification is provided, either BICOrBEI or OtherID has to be provided.
___<CdtrAcct>	Account of the creditor	M
___<Id>		M

Tag	Description	Rules
-----<IBAN>	IBAN of the receiving account	C* *Either IBAN or OtherId has to be provided
-----<Othr>		
-----<Id>	Identification of an account, other than IBAN	C* 34 a *Either IBAN or OtherId has to be provided
---<UltmtCdtr>	Details about the ultimate receiver of the transfer	
---<Nm>	Ultimate creditor name	O 70 a
---<PstlAdr>		O
---<Dept>	Ultimate creditor department	O 70 a
---<SubDept>	Ultimate creditor subdepartment	O 35 a
---<StrtNm>	Ultimate creditor street name	O 70 a
---<BldgNb>	Ultimate creditor House number	O 16 a
---<PstCd>	Ultimate creditor postal code	O 16 a
---<TwnNm>	Ultimate creditor town name	C* 35 a
---<CtrySubDvsn>	Ultimate creditor state	C* 35 a
---<Ctry>	Ultimate creditor Country	O 2 a
---<AdrLine>	Unstructured address of the ultimate creditor (2 instances allowed)	C* 70 a * Use structured address details if possible and only unstructured address if allowed.
---<Id>		O
---<OrgId>		M
-----<BICOrBEI>	Ultimate creditor BIC	C* 11 a * If an Ultimate creditor Identification is provided, either BICOrBEI or OtherID has to be provided.
-----<Othr>		O
-----<Id>	Ultimate creditor identification	C* 35 a * If an Ultimate creditor Identification is provided, either BICOrBEI or OtherID has to be provided.
---<InstrForCdtrAgt>		O
---<Cd>	Instruction code for creditor agent	O 4 a
---<InstrInf>	Instruction information for creditor agent	O 140 a
---<InstrForDbtrAgt>	Instruction for debtor agent	O 140 a
---<Purp>	Purpose code	O
---<Cd>	Code	C* 4 a *In case a Purpose is provided, either provide a Code or a Proprietary value.
---<Prtry>	Proprietary	C* 35 a *In case a Purpose is provided, either provide a Code or a Proprietary value.
---<RgltryRptg>		O
---<DtIs>		O
---<Inf>	Regulatory reporting details	O 35 a
---<Tax>	Tax information	O
---<Cdtr>		O
---<TaxId>	Tax identification	O 35 a
---<TaxTp>	Tax type	O 35 a
---<Dbtr>		O
---<TaxId>	Tax identification of debtor	O 35 a
---<RegId>	Registration identification of the debtor	O 35 a
---<Rcrd>	Tax record	O
---<Tp>	Tax type	O 35 a
---<FrmsCd>	Tax forms code	O 35 a
---<AddtlInf>	Additional information	O 40 a
---<RmtInf>	Payment details	O
---<Ustrd>	Unstructured remittance information	C* 140 a *Mutual exclusive with structured remittance information in case of SEPA payments

Tag	Description	Rules
_____<Strd>		C* *Mutual exclusive with unstructured remittance information in case of SEPA payments
_____<CdtrRefInf>		O
_____<Tp>		O
_____<CdOrPrtry>		O
_____<Cd>		C* 4 a 'SCOR' if issuer is provided. Use 'SCOR' without issuer for CH domestic payments, but not for QR Bills. *Cd or Prtry needs to be provided
_____<Prtry>		C* 3 a *Cd or Prtry needs to be provided
_____<Issr>	Type in which Structured payment reference is structured	O 35 a CUR – Dutch betalingskenmerk with 11-check ISO – Reference is structured according to ISO 11649 standard (RF number) BBA – Reference is structured according to Belgian Banking Association
_____<Ref>	Structured payment reference	M 35 a
_____<AddtlRmtInf>	Additional remittance information	O 140 a

Document footer [1..1]

</Document>

Abbreviations in the table

M = Mandatory

O = Optional

C = Conditional

a = Alphanumeric (a-z, A-Z, 0-9, /-+)

n = Numerical 0-9

2.2 Explanation for specific payment types

2.2.1 Polish split payment

With the Polish split payment mechanism, the VAT part of a payment is handled separately. To import a Polish payment as a split payment, details of the VAT amount, invoice and NIP need to be provided as remittance information. The local instrument code is used to indicate the payment as a split payment.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <PmtTpInf> <LclInstrm> <Prtry>	Local Instrument code, Proprietary (on batch level).	Provide the local instrument code on batch level, if all payments in the batch are split payments. Otherwise provide it on payment level. Value '53' for a Polish split payment.	53
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <PmtTpInf> <LclInstrm> <Prtry>	Local Instrument code, Proprietary (on payment level)	Value '53' for a Polish split payment.	53
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <RmtInf> <Ustrd>	Unstructured remittance information	Details are preceded by code words: VAT amount Starts with code word /VAT/. NIP Starts with code word /IDC/ Invoice number Starts with code word /INV/. Optional additional information Starts with code word /TXT/.	/VAT/110.99/IDC/YourNIP /INV/Invoice20250916/TXT/Additional text

2.2.2 Polish tax payment

A Polish tax payment is identified by a local instrument code. Details of debtor and tax must be provided in the Tax tag of the payment.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <PmtTpInf> <LclInstrm> <Prtry>	Local Instrument code, Proprietary (on batch level)	Provide the local instrument code on batch level, if all payments in the batch are tax payments. Otherwise provide it on payment level. Value '71' for a Polish tax payment	71
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <PmtTpInf> <LclInstrm> <Prtry>	Local Instrument code, Proprietary (on payment level)	Value '71' for a Polish tax payment.	71
<CstmrCdtTrfInitn> <PmtInf> <PmtTpInf> <CtgyPurp> <Cd>	Category purpose code (on batch level)	Provide the category purpose on batch level, if all payments in the batch are tax payments. Otherwise provide it on payment level. Value 'TAXS' for a Polish tax payment.	TAXS
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <PmtTpInf> <CtgyPurp> <Cd>	Category purpose code (on payment level)	Value 'TAXS' for a Polish tax payment.	TAXS

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <Tax> <Dbtr> <Rcrd> <Tp>	Tax type	This field must contain a code that defines the tax period. See below* this table for an explanation.	25M09
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <Tax> <Dbtr> <RegnId>	Debtor registration ID	This field must contain the NIP of the debtor.	1234567890
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <Tax> <Rcrd> <FrmsCd>	Tax forms code	This field must be filled with the tax form type of the tax payment.	form1
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <Tax> <Rcrd> <AddtlInf>	Tax additional information	Can be used to provide additional information.	Random text

***Polish tax period definition**

The first part of the Polish tax period contains two characters of the "Year" (in two-digits), e.g. 20

The second part contains one of the following "Period Type":

M – means month,

P – means half-year,

R – means year,

K – means quarter of year,

D – means decade,

J – means day.

The third part contains „the Period number”. In case “Period Type” has value:

R - the period number field have no period number value,

P - the period number field should have one of values 01 or 02,

K - the period number field should have one of values 01, 02, 03 or 04,

M - the period number field should have value from range 01-12,

D - the period number field should have two digits with value between 01, 02 or 03, next digits have two digits within range of 01-12,

J - the period number field should have value from range 01 – 31 as value of day, next signs from range of 01 – 12 as month value.

2.2.3 Austrian tax payments

An Austrian tax payment can consist of multiple individual tax payments which must be specified in the unstructured remittance information.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <PmtId> <EndToEndId>	End to end ID	This field must contain the Austrian tax number.	269135729
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <Purp> <Cd>	Purpose code	Value 'TAXS' for an Austrian tax payment.	TAXS
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <RmtInf> <Ustrd>	Unstructured remittance information	Use this field to define the different Tax entries. See below* for an explanation.	2501-5000B20+15000PRK

*Austrian Tax payment definition

Each entry is defined as a string that consists of:

- year (without century).
- Month (01 is January etc), or Months separated by a forward slash (01/03 -> January to March), or Quarter (01,02,03,04), or date (dd/mm/yy), or nothing in case period is a year.
- Tax levy or Credit (- or + sign)
- Amount in cents
- Tax type (code)
-

2.2.4 Bulgarian budgetary payment

The import of a Bulgarian budgetary payment depends on the account owner, the person liable for the payment and if this person is an organisation (identified with EIK) or a natural person (identified with EGN or LNC).

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <PmtTpInf> <CtgyPurp> <Cd>	Category purpose code	Value 'TAXS' for a Bulgarian budgetary payment.	TAXS
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <Tax> <Cdtr> <TaxTp>	Creditor tax type	Optional field to provide the Tax payment code	012345
Situation 1: Debtor is the liable person, identified with EIK.			
<CstmrCdtTrfInitn> <PmtInf> <Dbtr> <Nm>	Debtor name	The name of the debtor.	Virtual trading AG
<CstmrCdtTrfInitn> <PmtInf> <Dbtr> <Id> <OrgId> <Othr> <Id>	Debtor identification	The EIK of the debtor.	8301137586

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInittn> <PmtInf> <Dbtr> <Id> <OrgId> <Othr> <SchmeNm> <Prtry>	Debtor Identification type	The type of identification used (here always EIK)	EIK
Situation 2: Debtor is the liable person, identified with EGN or LNC.			
<CstmrCdtTrfInittn> <PmtInf> <Dbtr> <Nm>	Debtor name	The name of the debtor.	Virtual trading AG
<CstmrCdtTrfInittn> <PmtInf> <Dbtr> <Id> <PrvtId> <Othr> <Id>	Debtor identification	The EGN or LNC of the debtor.	1234567890
<CstmrCdtTrfInittn> <PmtInf> <Dbtr> <Id> <PrvtId> <Othr> <SchmeNm> <Prtry>	Debtor Identification type	The type of identification used (EGN or LNC)	EGN
Situation 3: Debtor is not the liable person, identified with EIK.			
<CstmrCdtTrfInittn> <PmtInf> <UltmtDbtr> <Nm>	Ultimate debtor name	The name of the liable person.	Virtual trading AG
<CstmrCdtTrfInittn> <PmtInf> <UltmtDbtr> <Id> <OrgId> <Othr> <Id>	Ultimate debtor identification	The EIK of the liable person.	8301137586
<CstmrCdtTrfInittn> <PmtInf> <UltmtDbtr> <Id> <OrgId> <Othr> <SchmeNm> <Prtry>	Ultimate debtor Identification type	The type of identification used (here always EIK)	EIK

Situation 4: Debtor is not the liable person, identified with EGN or LNC.			
<CstmrCdtTrfInitn> <PmtInf> <UltmtDbtr> <Nm>	Ultimate debtor name	The name of the liable person.	Virtual trading AG
<CstmrCdtTrfInitn> <PmtInf> <UltmtDbtr> <Id> <PrvtId> <Othr> <Id>	Ultimate debtor identification	The EGN or LNC of the liable person.	1234567890
<CstmrCdtTrfInitn> <PmtInf> <Dbtr> <Id> <PrvtId> <Othr> <SchmeNm> <Prtry>	Ultimate debtor identification type	The type of identification used (EGN or LNC)	EGN

2.2.5 Hungarian multiple credit transfers (MUPS)

The domestic Hungarian multiple payments product (also referred to as MUPS) can be imported using the domestic MUPS file format, but it's also possible to use OneXML.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <PmtInfd>	Unique batch identification	The batch identification of a MUPS file must be unique and contain: - Company tax ID - File creation date (yyyymmdd) - order number (4n)	A24669724T243202509170001
<CstmrCdtTrfInitn> <PmtInf> <BtchBookg>	Batch Booking	Must contain value 'true'.	true
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <PmtId> <EndToEndId>	End to end ID	Provide the number of the payment in this field (6n). Every payment in the file needs to be numbered ascendingly, starting with 000001.	000001
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <UltmtCdtr> <Nm>	Ultimate creditor name	This field must contain the counterparty name.	Virtual Hungarian trading
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <UltmtCdtr> <Id> <OrgId> <Othr> <Id>	Ultimate creditor identification	This field must contain the counterparty ID	67675656
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <Purp> <Prtry>	Proprietary purpose code	This field must contain the GIRO purpose code for this payment	ACS
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <Tax> <Dbtr> <TaxId>	Debtor tax ID	This field must contain the company tax ID. This must be the same company tax ID as used in the PmtInfd field.	A24669724T243

2.2.6 Hungarian single credit transfers (GIRO)

The domestic Hungarian single payments product (also referred to as GIRO) can be imported using the domestic GIRO file format, but it's also possible to use OneXML.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <Purp> <Prtry>	Proprietary purpose code	This field may contain the GIRO purpose code for this payment	ACCT

2.2.7 Ukrainian instant payments (valid from end Q1 2026)

To import Ukrainian instant payments the companies payer code and the beneficiary payer code have to be provided.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <PmtTpInf> <LclInstrm> <Cd>	Local instrument code	Must contain the value 'INST'	INST
<CstmrCdtTrfInitn> <PmtInf> <Dbtr> <Id> <OrgId> <Othr> <Id>	Debtor organisation ID	Must contain the payer code of the ordering party.	1234567890
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <Cdtr> <Id> <OrgId> <Othr> <Id>	Creditor organisation ID	Must contain the payer code of the beneficiary	0987654321

2.2.8 Romanian instant payments

To import Romanian instant payments the local instrument code INST has to be provided.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <PmtTpInf> <InstrPrty>	Instruction priority	This field is optional, but when provided please use value 'NORM'	NORM
<CstmrCdtTrfInitn> <PmtInf> <PmtTpInf> <LclInstrm> <Cd>	Local instrument code	Must contain the value 'INST'	INST

2.2.9 Romanian budgetary payments

Romanian budgetary payments are automatically recognized because of the specific beneficiary IBAN that must be used. This IBAN contains TREZ or NBOR at position 5-8. Details of the budgetary payment must be added to the unstructured remittance information field, separated by a pipe symbol. The fiscal identification has to be added to the tax section.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <RmtInf> <Ustrd>	Unstructured remittance information	For payments to a TREZ account it's mandatory to provide the Payment obligation starting at the first position of this field. Optionally free text and or a Customs declaration number can be added. These fields must be separated by a pipe symbol (). Symbols "/" and "\" must not be used. For payments to a NBOR account there is no specific instruction.	ACC free text 786.12 (all three fields) ACC 786.12 (no free text) ACC (only Payment obligation)
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <Tax> <Cdtr> <TaxId>	Creditor tax ID	This field must contain the Fiscal identification code of the company.	13811802
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <Tax> <Cdtr> <TaxTp>	Creditor tax type	This field must contain the type of the provided fiscal identification code: -CIF -NIF -CNP	CIF

2.2.10 Czechian domestic payments with symbols

The Czechian domestic payment format uses symbols as identifier for payments: variable, specific and constant. The values of these symbols are preferably added to the EndToEndID, but if provided in the unstructured remittance information, IBP will recognize them as well and move them to the EndToEndID. If there was also a value provided in the EndToEndID, this value will be moved to the unstructured remittance information.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <PmtId> <EndToEndId>	End to end identification	The values are preceded by a code that defines the symbol: /VS for variable symbol (10n) /SS for specific symbol (10n) /KS for constant symbol (4n) The order must be /VS/SS/KS.	/VS1234567890/SS1234567890/KS1234

2.2.11 Slovak domestic SEPA payments with symbols

The Slovak domestic SEPA payment format uses symbols as identifier for payments: variable, specific and constant. The values of these symbols are preferably added to the EndToEndID, but if provided in the unstructured remittance information, IBP will recognize them as well and move them to the EndToEndID. If there was also a value provided in the EndToEndID, this value will be moved to the unstructured remittance information.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <PmtId> <EndToEndId>	End to end identification	The values are preceded by a code that defines the symbol: /VS for variable symbol (10n) /SS for specific symbol (10n) /KS for constant symbol (4n) The complete string is preceded by a question mark The order must be ?/VS/SS/KS.	?/VS1234567890/SS1234567890/KS1234

2.2.12 Swiss QR bill

To import a Swiss QR bill, the QR reference must be provided.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <PmtTpInf> <InstrPrty>	Priority (on batch level).	Provide the priority on batch level, if all payments in the batch are QR bill payments. Otherwise provide it on payment level. Value 'NORM' for a Swiss QR bill	NORM
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <PmtTpInf> <InstrPrty>	Priority (on payment level)	Value 'NORM' for a Swiss QR bill	NORM
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <CdtrAcct> <IBAN>	Creditor IBAN	Must be a specific Swiss QR IBAN: - Country code CH or LI - Position 5-9 in range 30000-31999	CH2231989000007611146
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <RmtInf> <Ustrd>	Unstructured remittance information	It is not allowed to populate this field with any data. Use the Additional remittance information fields instead.	
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Prtry>	Proprietary creditor reference info type	Value 'QRR' for a Swiss QR bill	QRR
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <RmtInf> <Strd> <AddtlRmtInf>	Additional remittance information	This field can be used to add remittance information.	Just some additional text for this payment

2.2.13 NL TIP Fax notification

If a fax notification for NL TIP payments is required, you need to provide a fax number.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <InstrForCdtrAgt> <Cd>	Instruction for creditor agent code	Value 'TELB' for a NL TIP with fax notification.	TELB
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <InstrForCdtrAgt> <InstrInf>	Instruction information for creditor agent	Provide the Fax number in this field	0031206546543

2.2.14 SEPA Credit transfers

For regular, urgent, TREA, singles and multiples.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <BtchBookg>	Batch Booking	For global debit (only the debit of the total batch amount will be visible on your account statement), provide value 'true'. For single payments (every single payment is visible as debit on your account statement), provide value 'false'.	true
<CstmrCdtTrfInitn> <PmtInf> <PmtTpInf> <InstrPrty>	Priority (on batch level).	Provide the priority on batch level, if all payments in the batch have the same priority. Value 'NORM' for regular SEPA, Value 'HIGH' for SEPA urgent (only offered in some countries).	NORM
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <PmtTpInf> <InstrPrty>	Priority (on payment level)	Provide the priority on payment level, when payments in the batch have a different priority.	NORM
<CstmrCdtTrfInitn> <PmtInf> <PmtTpInf> <CtgyPurp> <Cd>	Category purpose code (when set on batch level, applicable for complete batch)	Instructions for processing: 'SALA' – Combined with batch booking set to 'true', this will assure all payments are credited at the same day. 'TREA' – Combined with batch booking set to 'true', all payments will be cleared over Target 2. 'INTC' – Combined with batch booking set to 'true', intra company conditions are applied, if applicable. 'TAXS' – Combined with batch booking set to 'true', payments are treated as Tax payment.	TREA
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <PmtTpInf> <CtgyPurp> <Cd>	Category purpose code (when set on payment level, this overrules batch level)	Instructions for processing: 'TREA' – Combined with batch booking set to 'false', all payments will be cleared over Target 2. 'INTC' – Combined with batch booking set to 'false', intra company conditions are applied, if applicable. 'TAXS' – Combined with batch booking set to 'false', payments are treated as Tax payment.	
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <CdtrAcct> <Id> <IBAN>	IBAN	Use of IBAN is mandatory.	NL41INGB0751121886
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <RmtInf> <Ustrd>	Unstructured remittance information	Mutually exclusive with unstructured remittance information.	Invoice 123

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>	Structured remittance information reference code	If structured remittance is provided, this field must contain 'SCOR'.	SCOR
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <RmtInf> <Strd> <CdtrRefInf> <Tp> <Issr>	Structured remittance information Issuer	Organisation that issues the structure of the structured remittance information: 'CUR' – Dutch betalingskenmerk. 'ISO' – Structured as ISO 11649. 'BBA' – Belgian Banking Association.	ISO
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <RmtInf> <Strd> <CdtrRefInf> <Ref>	The structured remittance information content	Structured according to the issuer mentioned above.	RFHerman72

2.2.15 SEPA Instant payment

For singles and multiples.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <BtchBookg>	Batch Booking	For global debit (only the debit of the total batch amount will be visible on your account statement), provide value 'true'. For single payments (every single payment is visible as debit on your account statement), provide value 'false'.	true
<CstmrCdtTrfInitn> <PmtInf> <PmtTpInf> <InstrPrty>	Priority (on batch level).	If provided, must contain value 'NORM'	NORM
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <PmtTpInf> <InstrPrty>	Priority (on payment level)	If provided, must contain value 'NORM'	NORM
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <PmtTpInf> <LclInstrm> <Cd>	Local instrument code	Must contain value 'INST'	INST
<CstmrCdtTrfInitn> <PmtInf> <PmtTpInf> <CtgyPurp> <Cd>	Category purpose code (when set on batch level, applicable for complete batch)	Instructions for processing: 'SALA' – Combined with batch booking set to 'true', this will assure all payments are credited at the same day. 'INTC' – Combined with batch booking set to 'true', intra company conditions are applied, if applicable. 'TAXS' – Combined with batch booking set to 'true', payments are treated as Tax payment.	TREA

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <PmtTpInf> <CtgyPurp> <Cd>	Category purpose code (when set on payment level, this overrules batch level)	Instructions for processing: 'TREA' – Combined with batch booking set to 'false', all payments will be cleared over Target 2. 'INTC' – Combined with batch booking set to 'false', intra company conditions are applied, if applicable. 'TAXS' – Combined with batch booking set to 'false', payments are treated as Tax payment.	INTC
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <CdtrAcct> <Id> <IBAN>	IBAN	Use of IBAN is mandatory.	NL41INGB0751121886
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <RmtInf> <Ustrd>	Unstructured remittance information	Mutually exclusive with unstructured remittance information.	Invoice 123
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>	Structured remittance information reference code	If structured remittance is provided, this field must contain 'SCOR'.	SCOR
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <RmtInf> <Strd> <CdtrRefInf> <Tp> <Issr>	Structured remittance information Issuer	Organisation that issues the structure of the structured remittance information: 'CUR' – Dutch betalingskenmerk. 'ISO' – Structured as ISO 11649. 'BBA' – Belgian Banking Association.	ISO
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <RmtInf> <Strd> <CdtrRefInf> <Ref>	The structured remittance information content	Structured according to the issuer mentioned above.	RFHerman72

2.2.16 Payments to US beneficiaries using Fedwire or Chips

For payments to the United States, preferably a beneficiary BIC is used, but if this is not available the Fedwire routing code or Chips participant identifier need to be provided.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <CdtrAgt> <FinInstnId> <ClrSysMmbld> <ClrSysId> <Cd>	Clearing system code	See appendix for all available clearing system codes. Fedwire: USABA CHIPS: USPID	USABA

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <CdtrAgt> <FinInstnId> <ClrSysMmbld> <ClrSysId> <Mmbld>	Clearing system member ID	Add the Fedwire routing number or Chips participant identifier here	121140399
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <CdtrAcct> <Id> <Othr> <Id>	Account number	Add the domestic account number here	3301461183

3 Format Layout Direct Debits

3.1 General format

Document header [1..1]
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"

Group header [1..1]		
Tag	Description	Rules
<CstmrDrctDbtInit>	Actual start of the file content	M
_ <GrpHdr>	Start of the group header	M
__ <MsgId>	Identification of the file	M 35 a
__ <CreDtTm>	Date/time the file was created	M UTC time format (YYYY-MM-DDThh:mm:ss.sssZ) UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) Local time format (YYYY-MM-DDThh:mm:ss.sss).
__ <NbOfTx>	Number of transactions in the file	M 15 n
__ <CtrlSum>	Total amount of transactions in the file	O 18 n Including a dot as decimal separator
__ <InitgPty>	Header for initiating party	M
___ <Nm>	Name of initiating party	C* 70 a *Either <Nm> or <Id> has to be provided
___ <Id>		C* *Either <Nm> or <Id> has to be provided
_____ <OrgId>		M
_____ <Othr>		M
_____ <Id>	Identification of initiating party	M 35 a
_____ <Issr>	Issuer	O

Payment information block [1..*]		
Tag	Description	Rules
_ <PmtInf>	Start of the batch	M
__ <PmtInfId>	Unique identification of the batch	M 35 a
__ <PmtMtd>	Payment method that will be used	M Always fill with 'DD'
__ <BtchBookg>	Indicate if batch has to be booked as global debit on account statement	O
__ <NbOfTx>	Number of transactions in the batch	O 15 n
__ <CtrlSum>	Total amount of transactions in the batch	O 18 Including a dot as decimal separator
__ <PmtTpInf>	Specification of the type of the transaction	O
___ <SvcLvl>	Service Level	O
___ <Cd>	Service Level Code	M
___ <Prtry>	Proprietary	O
___ <LclInstrm>	Local Instrument	M
___ <Cd>	Local Instrument Code	M
___ <Prtry>	Proprietary	O
___ <SeqTp>	Sequence type	O
__ <ReqdColltnDt>	Requested collection date	M format: YYYY-MM-DD Maximum 370 days in future
__ <Cdtr>	Creditor header	M In case of IBP Creditor data will be replaced with registered subscription data
___ <Nm>	Name of the creditor	M 70 a

Tag	Description	Rules
____<PstlAdr>	Postal address of the creditor	O
____<Dept>	Department	O 70 a
____<SubDept>	Sub department	O 70 a
____<StrtNm>	Street name	O 70 a
____<BldgNb>	House number	O 16 a
____<PstCd>	Postal Code	O 16 a
____<TwnNm>	Town Name	O 35 a
____<CtrySubDvsn>	State	O 35 a
____<Ctry>	Country of the creditor	C* 2 a
____<AdrLine>	Unstructured address line	C* 70 a * Use structured address details if possible and only unstructured address lines if allowed.
____<Id>		O
____<OrgId>		O
____<Othr>		O
____<Id>		O
____<Issr>		O
____<CdtrAcct>	Account to be credited	M
____<Id>		M
____<IBAN>	IBAN of the creditor account	C* *Either IBAN or Other has to be provided.
____<Othr>		O
____<Id>	Identification of an account, other than IBAN	C* 34 a *Either IBAN or Other has to be provided.
____<Ccy>	Account currency	O 3 a
____<CdtrAgt>	Bank details of the creditor account	M
____<FinInstnId>		M
____<BIC>	BIC of the account holding bank	M 11 a 8 or 11 (uppercase) characters
____<UltmtCdtr>	Details of the ultimate creditor	O
____<Nm>	Name of ultimate creditor	O 70 a
____<PstlAdr>	Postal address of the ultimate creditor	O
____<Dept>	Department of the ultimate creditor	O 70 a
____<SubDept>	Sub department of the ultimate creditor	O 70 a
____<StrtNm>	Street name of the ultimate creditor	O 70 a
____<BldgNb>	House number of the ultimate creditor	O 16 a
____<PstCd>	Postal Code of the ultimate creditor	O 16 a
____<TwnNm>	Town Name of the ultimate creditor	C* 35 a
____<CtrySubDvsn>	State of the ultimate creditor	O 35 a
____<Ctry>	Country of the ultimate creditor	C* 2 a
____<AdrLine>	Unstructured address line of the ultimate creditor	C* 70 a * Use structured address details if possible and only unstructured address lines if allowed.
____<Id>		O
____<OrgId>		O
____<BICOrBEI>	BIC of the ultimate creditor	C* 11 a * If an Ultimate creditor identification is provided, either BICOrBEI or OtherID has to be provided.
____<Othr>		O
____<Id>	ID of the ultimate creditor	C* 35 a * If an Ultimate creditor identification is provided, either BICOrBEI or OtherID has to be provided.
____<ChrgBr>	Instruction on transaction charges	O 4 a SHAR – Charges are shared between debtor and creditor SLEV – Charges are handled according to service level CRED – Charges paid by the creditor DEBT – Charges paid by the debtor The charge bearer has to either be supplied in the Payment Information Block or in the Payment block, but not in both.
____<CdtrSchmId>	Creditor Scheme ID	O

Tag	Description	Rules
_____ <Id>		M
_____ <PrvtId>		M
_____ <Othr>		M
_____ <Id>	Creditor ID	M 35 a
_____ <SchmeNm>		O
_____ <Prtry>	Proprietary scheme name	O 35a

Payment block [1..*]		
Tag	Description	Rules
___ <DrctDbtTxInf>	Start of a payment block	M
___ <PmtId>	Identification of the payment	M
___ <InstrId>	Instruction ID	O 10a
_____ <EndToEndId>	End to End reference of the payment	M 16 a Use NOTPROVIDED if End to End reference is not needed
___ <PmtTpInf>	Specification of the type of the transaction	O
_____ <SvcLvl>	Service Level	O
_____ <Cd>	Service Level Code	O
_____ <LclInstrm>	Local Instrument	M
_____ <Cd>	Local Instrument Code	O
_____ <Prtry>		O
_____ <SeqTp>	Sequence type	O
___ <InstdAmt>	Instructed amount	M 24 n 18 digits, 5 fraction digits. Dot as decimal separator. The instructed amount currency should be mentioned in the opening tag as Ccy = "ISO currency code" like: <InstdAmt Ccy="EUR">100.99<InstdAmt>
___ <ChrgBr>	Charge bearer	O 4 a SHAR – Charges are shared between debtor and creditor SLEV – Charges are handled according to service level CRED – Charges paid by the creditor DEBT – Charges paid by the debtor The charge bearer has to either be supplied in the Payment Information Block or in the Payment block, but not in both.
___ <DrctDbtTx>	Specific information to the direct debit mandate	O
_____ <MndtRltdInf>	Mandate related information	M
_____ <MndtId>	Mandate ID	M 35 a
_____ <DtOfSgntr>	Date the mandate was signed	O
_____ <AmdmntInd>	Indicator if the mandate was changed	O
_____ <AmdmntInfDtls>	Amendment information details	C* Mandatory if AmdmntInd is true
_____ <OrgnlMndtId>	Original mandate ID	O 35 a
_____ <OrgnlCdtrSchmId>		
_____ <Nm>	Original name if the company	
_____ <Id>		
_____ <PrvtId>		
_____ <Othr>		
_____ <Id>	Original creditor scheme ID	O 35 a
_____ <OrgnlDbtrAcct>		
_____ <Id>		
_____ <Othr>		
_____ <Id>	Original debtor account	O 35 a
___ <DbtrAgt>	Details of the counterparty bank	M
_____ <FinInstnId>		M
_____ <BIC>	BIC of counterparty bank	C* 11 a *BIC or bank code should be provided
_____ <ClrSysMmbld>		
_____ <ClrSysId>		O
_____ <Cd>	Code of the clearing system	O 5 a
_____ <Mmbld>	Bank code of the counterparty bank	C* 35 a *BIC or bank code should be provided

Tag	Description	Rules
-----<PstlAdr>		
-----<Ctry>	Country of the debtor agent	C 2a ISO country code Mandatory in case no debtor IBAN nor BIC is provided
-----<Othr>		O
-----<Id>		O
----<Dbtr>	Details of the debtor	M In case of IBP, if debtor is matched to an entry in the address book, only the data from the address book is used
----<Nm>	Name of the debtor	M 70 a For HU Multiple DD: Account holder name
-----<PstlAdr>		O 70 a
-----<Dept>	Department of the debtor	O 70 a
-----<SubDept>	Sub department of the debtor	O 70 a
-----<StrtNm>	Street name of the debtor	O 70 a
-----<BldgNb>	House number of the debtor	O 16 a
-----<PstCd>	Postal Code of the debtor	O 16 a
-----<TwnNm>	Town Name of the debtor	C* 35 a
-----<CtrySubDvsn>	State of the debtor	O 35 a
-----<Ctry>	Country of the debtor	C* 2 a
-----<AdrLine>	Unstructured address line of the debtor	C* 70 a * Use structured address details if possible and only unstructured address lines if allowed.
-----<Id>		O
-----<OrgId>		O
-----<BICorBEI>	BIC of the debtor	C* 11 a * If a Debtor identification is provided, either BICorBEI or OtherID has to be provided.
-----<Othr>		O
-----<Id>	ID of the debtor	C* 35 a * If a Debtor identification is provided, either BICorBEI or OtherID has to be provided.
-----<Issr>	Issuer of the ID	O 35 a
----<DbtrAcct>	Account of the debtor	M
-----<Id>		M
-----<IBAN>	IBAN of the counterparty account	C* 35a *Either IBAN or Other/Id has to be provided.
-----<Othr>		
-----<Id>	Identification of an account, other than IBAN	C* 34 a *Either IBAN or Other/Id has to be provided.
----<UltmtDbtr>	Details of the ultimate debtor	O
-----<Nm>	Name of ultimate debtor	M 70 a
-----<PstlAdr>		M
-----<Dept>	Ultimate debtor Department	O 70 a
-----<SubDept>	Ultimate debtor Subdepartment	O 70 a
-----<StrtNm>	Ultimate debtor Street	O 70 a
-----<BldgNb>	Ultimate debtor House number	O 16 a
-----<PstCd>	Ultimate debtor Postcode	O 16 a
-----<TwnNm>	Ultimate debtor Town	C* 35 a
-----<CtrySubDvsn>	Ultimate debtor State	O 35 a
-----<Ctry>	Ultimate debtor country	C* 2 a
-----<AdrLine>	Ultimate debtor Unstructured address line	C* 70 a * Use structured address details if possible and only unstructured address lines if allowed.
-----<Id>		O
-----<OrgID>		O
-----<BICorBEI>	BIC of the ultimate debtor	C* 11 a * If an Ultimate debtor identification is provided, either BICorBEI or OtherID has to be provided.
-----<Othr>		O

Tag	Description	Rules
----- <Id>	Ultimate debtor organisation ID	C* 35 a * If an Ultimate debtor identification is provided, either BICOrBEI or OtherID has to be provided.
---- <InstrForCdrAgt>	Instruction for creditor agent	O
---- <Purp>	Purpose code	O
---- <Cd>	Code	C 4 a
---- <Prtry>	Proprietary	C 35 a
---- <RgltryRptg>		O
---- <Dtls>	Details	
---- <Cd>	Code	O 1 n
---- <Inf>	Information	O 19 a
---- <Tax>	Tax information	O
---- <Dbtr>		M
---- <TaxId>	Tax identification of debtor	O 35 a
---- <RmtInf>	Payment details	O
---- <Ustrd>	Unstructured remittance information	C* 140 a *Mutual exclusive with structured remittance information in case of SEPA payments
---- <Strd>		C* *Mutual exclusive with unstructured remittance information in case of SEPA payments
----- <CdtrRefInf>		O
----- <Tp>		M
----- <CdOrPrtry>		O
----- <Cd>		C* Value 'SCOR' if issuer is provided *Cd or Prtry needs to be provided
----- <Prtry>		C *Cd or Prtry needs to be provided
----- <Issr>	Type in which Structured payment reference is structured	O 35 a CUR – Dutch betalingskenmerk with 11-check ISO – Reference is structured according to ISO 11649 standard (RF number) BBA – Reference is structured according to Belgian Banking Association
----- <Ref>	Structured payment reference	M 35 a

Document footer [1..1]

</Document>

3.2 Explanation for specific payment types

3.2.1 Belgian remitter accounts

In case of a direct debit batch with a Belgian remitter account, some extra data needs to be provided in the group header.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <Grphdr> <InitgPty> <Id> <OrgId> <Othr> <Id>	Initiating party, organisation ID	Must contain the 10 digits Belgian Enterprise number	1234567890
<CstmrDrctDbtInitn> <Grphdr> <InitgPty> <Id> <OrgId> <Othr> <Issr>	Issuer of the initiating party organisation ID.	Must contain 'KBO-BCE'	KBO-BCE

3.2.2 Czechian domestic direct debits with symbols

The Czechian domestic direct debit format uses symbols as identifier for payments: variable, specific and constant. The values of these symbols are preferably added to the EndToEndID, but if provided in the unstructured remittance information, IBP will recognize them as well and move them to the EndToEndID. If there was also a value provided in the EndToEndID, this value will be moved to the unstructured remittance information.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <PmtId> <EndToEndId>	End to end identification	The values are preceded by a code that defines the symbol: /VS for variable symbol (10n) /SS for specific symbol (10n) /KS for constant symbol (4n) The order must be /VS/SS/KS.	/VS1234567890/SS1234567890/KS1234

3.2.3 Hungarian multiple direct debits

The domestic Hungarian direct debit format comes in two variant, single (individually booked on the account statement) and multiple (booked as a global credit). This later variant can be imported using the domestic MUPS format, but OneXML can also be used.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <PmtInflId>	Payment information ID	The batch identification of a MUPS file must be unique and contain: - Company tax ID - File creation date (yyyymmdd) - order number (4n)	A24669724T243202509170001
<CstmrDrctDbtInitn> <PmtInf> <BtchBookg>	Batch Booking	Set to 'true' for Hungarian multiple direct debits.	True
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <PmtId> <EndToEndId>	End to end ID	Provide the number of the payment in this field (6n). Every payment in the file needs to be numbered ascendingly, starting with 000001.	000001
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <Dbtr> <Nm>	Debtor name	Must contain the account owner name of the debtor account.	Virtual trading HU

<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <Dbtr> <Id> <OrgId> <Othr> <Id>	Debtor organisation ID	Must contain the counterparty ID of the debtor.	123456789012345678901234
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <UltmtDbtr> <Nm>	Ultimate debtor name	Must contain the name of the debtor.	Virtual trading AG
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <UltmtDbtr> <Id> <OrgId> <Othr> <Id>	Ultimate debtor organisation ID	Identification of the ultimate debtor.	7865676
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <Purp>	Purpose of payment	Must be filled with the purpose code of this payment.	BET
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <Tax> <Dbtr> <TaxId>	Debtor tax ID	Must be filled with the debtor's Tax ID	A24669724T243

3.2.4 Hungarian single direct debits

The domestic Hungarian direct debit format comes in two variant, multiple (booked as a global credit) and single (individually booked on the account statement). This later variant can be imported using the domestic GIRO format, but OneXML can also be used.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <Tax> <Dbtr> <Id>	Debtor tax ID	Must be filled with the debtor's Tax ID.	A24669724T243
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <RgltryRptg> <DtIs> <Cd>	Regulatory reporting code	Supply the reason code: 1 – Authorisation by the debtor 3 – Based on regulation	3
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <RgltryRptg> <DtIs> <Inf>	Regulatory reporting info	In case reason is 3 (based on regulation) a description of the regulation must be supplied.	Regulation 123

3.2.5 French LCR

The domestic French letter of credit can be imported using the domestic AFB160 format, but OneXML can also be used.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <BtchBookg>	Batch Booking	Set to 'true' for LCR.	true
<CstmrDrctDbtInitn> <PmtInf> <PmtTpInf> <LclInstrm> <Cd>	Local instrument code (on batch level)	Must be filled with '60' for LCR.	60
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <PmtId> <InstrId>	Instruction ID	Must contain the LCR Invoice reference.	1234567890
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <PmtId> <EndToEndId>	Structured payment reference	Can optionally be used to add the reference of the drawee (10 a). if not used add NOTPROVIDED.	Drawee Ref
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <Dbtr> <OrgId> <Othr> <Id>	Debtor organisation ID	Must be filled with the SIREN number of the debtor	784671695
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <InstrForCdrAgt>	Instruction for creditor agent	This field is used for Acceptation code and Creation date of the LCR. Both values are preceded by a code word: /ACIN/ - Acceptation code: 0 - non accepted draft bill 1 - accepted draft bill 2 - promissory note (BOR) /CRDT/ - Creation date (yyyymmdd)	/ACIN/1/CRDT/20250917
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <Purp> <Prtry>	Proprietary purpose of payment code	Must be filled with the acceptance indicator: 0 - non accepted draft bill 1 - accepted draft bill 2 - promissory note 3 - draft bill to be accepted	2
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <RgltryRptg> <Dtls> <Cd>	Regulatory reporting details code	Must be filled with the transaction code: 100 - Exports or Imports 103 - Rebates and discounts on goods 150 - International trade 151 - Foreign goods for major buildings sites 152 - Other goods 240 - Other transports 263 - IT services 353 - Leasing of movable and immovable assets 356 - Fees linked to commercial operations	100

3.2.6 Italian RIBA

The domestic Italian direct debit format RIBA can be imported using the domestic RIBA format, but OneXML can also be used.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <BtchBookg>	Batch Booking	Set to 'true' for RIBA.	true
<CstmrDrctDbtInitn> <PmtInf> <PmtTpInf> <LclInstrm> <Cd>	Local instrument code (on batch level)	Must be filled with 'RIBA' for RIBA.	RIBA
<CstmrDrctDbtInitn> <PmtInf> <Cdtr> <Id> <OrgId> <Othr> <Id>	Creditor's organisation ID	Must be filled with the VAT number of the creditor.	IT12345678901
<CstmrDrctDbtInitn> <PmtInf> <Cdtr> <Id> <OrgId> <Othr> <Issr>	Issuer of the creditor's organisation ID	Fill with 'ADE'	ADE
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <PmtId> <EndToEndId>	End to End identification	For RIBA it's mandatory to provide a value here.	Invoice 123
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <DbtrAgt> <FinInstId> <ClrSysMmbld> <Mmbld>	Debtor bank code	If no BIC is provided, this field must be filled with ABI/CAB codes.	03032/12100
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <Dbtr> <Id> <OrgId> <Othr> <Id>	Debtor's organisation ID	Must be filled with the VAT number of the debtor.	IT12345678901
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <Dbtr> <Id> <OrgId> <Othr> <Issr>	Issuer of the debtor's organisation ID	Fill with 'ADE'	ADE
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <DbtrAcct> <IBAN>	IBAN of an account	If the IBAN of the debtor is used for the RIBA payment, use this field to fill the IBAN.	IE13INGB99024090011401
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <DbtrAcct> <Id> <Othr> <Id>	Other identification of an account	If the RIBA is created with a domestic account number, use this field. If the RIBA is created without debtor IBAN or domestic account number, this field must be filled with 'NOTPROVIDED'.	NOTPROVIDED

3.2.7 United Kingdom domestic direct debits

Domestic UK direct debits can be imported using the domestic UK import format, but you can also use OneXML for that.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <BtchBookg>	Batch Booking	Set to 'true' for UK domestic direct debit.	True
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <PmtTpInf> <LclInstrm> <Prtry>	Proprietary local instrument code	Must contain the type of payment: 01 - First payment 04 - Regular payment 17 - Regular payment 18 - Re-presentation 19 - Final payment	04

3.2.8 Polish domestic direct debits

Polish direct debits can be imported using the domestic PLD format, but you can also use OneXML for that.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <BtchBookg>	Batch Booking	Set to 'false' for Polish domestic direct debit.	false
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <PmtTpInf> <LclInstrm> <Prtry>	Proprietary local instrument code	Must be filled with the direct debit type: 01 - Regular direct debit	01
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <RmtInf> <Ustrd>	Unstructured remittance information	The Tax identification(NIP) must be provided in this field, proceeded by /IDC/	/IDC/PL1234567890

3.2.9 Polish domestic split direct debits

Polish split direct debits can be imported using the domestic PLD format, but you can also use OneXML for that.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <BtchBookg>	Batch Booking	Set to 'false' for Polish domestic direct debit.	false
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <PmtTpInf> <LclInstrm> <Prtry>	Proprietary local instrument code	Must be filled with the direct debit type: 53 - Split direct debit	53
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <RmtInf> <Ustrd>	Unstructured remittance information	The VAT details must be provided in this field, preceded by code words: /NIP/ - The Tax ID (NIP) /INV/ - Invoice number /IDP/ - Payment identification /TXT/ - Additional information	/IDC/ PL1234567890/INV/2025.033/ /IDP/ref555/TXT/random text

3.2.10 SEPA direct debits

3.2.10.1 Format specifics

The XML format is the base format to import SEPA direct debits.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <PmtInfl>	Payment information ID	The value in this field will be visible in the global credit on your account statement. It can be any value that allows you to identify this bath.	20250918B1
<CstmrDrctDbtInitn> <PmtInf> <BtchBookg>	Batch Booking	Set to 'true' for SEPA domestic direct debit.	true
<CstmrDrctDbtInitn> <PmtInf> <PmtTpInf> <SvcLvl> <Cd>	Service code level	Must be filled with 'SEPA'	SEPA
<CstmrDrctDbtInitn> <PmtInf> <PmtTpInf> <LclInstrm> <Cd>	Local instrument code	Must be filled with the SEPA scheme: CORE - For core DD's B2B - For B2B DD's	B2B
<CstmrDrctDbtInitn> <PmtInf> <CdtrAcct> <Id> <IBAN>	IBAN of the creditor account	Use of IBAN is mandatory for SEPA DD	NL41INGB0751121886
<CstmrDrctDbtInitn> <PmtInf> <ChrgBr>	Charge bearer	For SEPA only sharing of costs is allowed. Use value 'SHAR' or 'SLEV'	SLEV
<CstmrDrctDbtInitn> <PmtInf> <CdtrSchmId> <Id> <PrvtId> <Othr> <Id>	Other creditor scheme ID	Must be filled with the creditor ID of the remitter.	NL67ZZZ302345190000
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <PmtTpInf> <SvcLvl> <Cd>	Service code level	Must be filled with 'SEPA'	SEPA
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <PmtTpInf> <LclInstrm> <Cd>	Local instrument code	Must be filled with the SEPA scheme: CORE - For core DD's B2B - For B2B DD's	B2B
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <SeqTp>	Sequence type	Must contain the sequence type of the direct debit: FRST - The first in a range RCUR - One in a range FNAL - The last one in a range OOF - A single DD, not a range	OOF
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <DrctDbtTx> <MndtRltInf> <MndtId>	Mandate ID	Must contain the ID of the mandate used for the direct debit.	MDT20250101
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <DrctDbtTx> <MndtRltInf> <DtOdSgntr>	Date of signature	Must contain the date the mandate was signed (yyyy-mm-dd)	2024-09-01

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <DrctDbtTx> <MndtRltInf> <AmdmntInd>	Mandate amendment indicator	Must be used to indicate if the mandate has been changed or not (true/false). In case of true, see next paragraph.	false

3.2.10.2 Mandate amendment

3.2.10.2.1 Change of debtor account

The new debtor account is added to the <DbtrAcct> tag like usual, the old debtor account does not have to be provided. In the amendment details following has to be added.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <DrctDbtTx> <MndtRltInf> <AmdmntInfDtls> <OrgnDbtrAcct> <Id> <Othr> <Id>	Original debtor account ID	Populate with value 'SMNDA' (Same Mandate with New Debtor Account)	20250918B1

3.2.10.2.2 Change of Mandate ID

In case the Mandate ID changes, the following has to be added.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <DrctDbtTx> <MndtRltInf> <AmdmntInfDtls> <OrgnMndtId>	Original mandate ID	Use this field to provide the previous mandate ID	MDT20230101

3.2.10.2.3 Change of Creditor ID

In case the Creditor ID changes, the following has to be added.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <DrctDbtTx> <MndtRltInf> <AmdmntInfDtls> <OrgnCdrSchmId> <Id> <PrvtId> <Othr> <Id>	Original creditor scheme ID	Use this field to provide the old creditor ID	NL67ZZZ302345190000

3.2.10.2.4 Change of company name

In case the Company name changes, the mandate changes as well. The next step is not mandatory but strongly advised.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <DrctDbtTx> <MndtRltInf> <AmdmntInfDtls> <OrgnCdrSchmId> <Nm>	Original creditor scheme ID	Use this field to provide the original name of the company	Virtual trading BV

3.2.11 Slovak domestic SEPA direct debits with symbols

The Slovak domestic SEPA direct debit format uses symbols as identifier for payments: variable, specific and constant. The values of these symbols must be added to the EndToEndID.

TAGS	Tag description	Instruction	Example content
<CstmrCdtTrfInitn> <PmtInf> <CdtTrfTxInf> <PmtId> <EndToEndId>	End to end identification	The values are preceded by a code that defines the symbol: /VS for variable symbol (10n) /SS for specific symbol (10n) /KS for constant symbol (4n) The complete string is preceded by a question mark The order must be ?/VS/SS/KS.	?/VS1234567890/SS1234567890/KS1234

3.2.12 Swiss domestic direct debits

Swiss domestic direct debit can be imported using the domestic Swiss file format, but you can also use OneXML.

TAGS	Tag description	Instruction	Example content
<CstmrDrctDbtInitn> <PmtInf> <BtchBookg>	Batch Booking	Set to 'false' for Swiss domestic direct debit.	false
<CstmrDrctDbtInitn> <PmtInf> <CdtrAgt> <FinInstnId> <Othr> <Id>	Other financial institution ID	In case the LSV reference is 27 digits long, this field must be populated with the registration reference.	123456786
<CstmrDrctDbtInitn> <PmtInf> <CdtrSchmId> <Id> <PrvtId> <Othr> <Id>	Creditor scheme ID	Must be populated with the mandate reference used for the direct debit.	ABC1W
<CstmrDrctDbtInitn> <PmtInf> <CdtrSchmId> <Id> <PrvtId> <Othr> <SchmeNm> <Prtry>	Scheme name	Must contain 'CHLS'	CHLS
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Prtry>	Proprietary creditor reference	Must contain 'IPI'	IPI
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Prtry>	Proprietary creditor reference type	Must contain 'ESR'	ESR
<CstmrDrctDbtInitn> <PmtInf> <DrctDbtTxInf> <RmtInf> <Strd> <CdtrRefInf> <Ref>	Structured payment reference	Must contain the LSV reference (20 or 27 digits)	12345678901234567890

Appendix: Clearing system codes

Land code	ISO Clearing system code	Definition
AT	ATBLZ	AustrianBankleitzahl
AU	AUBSB	AustralianBankStateBranchCodeBSB
CA	CACPA	CanadianPaymentsAssociationPaymentRoutingNumber
CH	CHBCC	SwissFinancialInstitutionIdentificationShort
CH	CHSIC	SwissFinancialInstitutionIdentificationLong
CN	CNCIP	Chinese Cross-border (CIPS) Identifier
CN	CNAPS	China National Advanced Payments System
DE	DEBLZ	GermanBankleitzahl
ES	ESNCC	SpanishDomesticInterbankingCode
GB	GBDSC	UKDomesticSortCode
GR	GRBIC	HellenicBankIdentificationCode
HK	HKNCC	HongKongBankCode
IE	IENCC	IrishNationalClearingCode
IN	INFSC	IndianFinancialSystemCode
IT	IRNCC	ItalianDomesticIdentificationCode
JP	JPZGN	JapanZenginClearingCode
NZ	NZNCC	NewZealandNationalClearingCode
PL	PLKNR	PolishNationalClearingCode
PT	PTNCC	PortugueseNationalClearingCode
RU	RUCBC	RussianCentralBankIdentificationCode
SE	SESBA	SwedenBankgiroClearingCode
TW	TWNCC	FinancialInstitutionCode
US	USABA	UnitedStatesRoutingNumberFedwireNACHA
US	USPID	CHIPSParticipantIdentifier

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