

# ING appendix for SEPA Credit Transfers, SEPA Instant Credit Transfers and Direct Debits

Channels: File-based Channels

# Index

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<b>1</b>	<b>Introduction</b>	<b>1</b>
<b>2</b>	<b>SEPA Credit Transfer &amp; SEPA Instant Credit Transfer</b>	<b>2</b>
2.1	Payment type determination	2
2.1.1	SEPA Credit Transfer – batch and single	2
2.1.2	SEPA Credit Transfer Batch Salary	3
2.1.3	SEPA Credit Transfer Intra Company	3
2.1.4	Euro Credit Transfer Real Time	3
2.1.5	SEPA Instant Credit Transfer – batch and single	4
2.2	Important notes on file name convention for SEPA Instant Credit Transfer & Verification of Payee (VoP)	4
2.2.1	SEPA Instant Credit Transfer	4
2.2.2	Verification of Payee (VoP)	4
2.3	Payment type determination in Czech, Hungary, Poland, Romania and Slovakia	5
2.3.1	SEPA Credit Transfer Next Day – single only	5
2.3.2	SEPA Credit Transfer Same Day – single only	5
2.3.3	Euro Credit Transfer Real Time (TREA) – single	6
2.3.4	SEPA Credit Transfer INTC – single	6
2.4	Payment type determination in Bulgaria	7
2.4.1	Euro Credit Transfer Real Time	7
2.4.2	Tax Payments	8
	Instruction Priority / Category Purpose Code Table:	9
2.5	The priority of the Code words	11
2.6	DK Standard: SEPA TREA with Service level code URGP	12
2.7	Other service level codes	13
2.8	Beneficiary bank routing	13
2.9	Option 2 – Provide beneficiary BIC	13
2.10	Option 3 – use code word NOTPROVIDED	13
2.11	Structured Remittance Information	13
2.12	Ultimate debtor and creditor	15
<b>3</b>	<b>SEPA Direct Debit</b>	<b>17</b>
<b>4</b>	<b>New XML versions- Pain 001.001.09 for CT and Pain 008.001.08 for DD</b>	<b>18</b>
4.1	Structured address	18
4.2	LEI - Unique Legal Identifier	19
4.3	UETR - Unique Transaction Identifier	19
4.4	Proxy	19
4.5	Change in tag name of the BIC	19
<b>5</b>	<b>Sample payment</b>	<b>20</b>
5.1	Sample XML pain 001.001.03 for SEPA CT	20
5.2	Sample XML pain 001.001.09 for SEPA CT	22
5.3	Sample XML pain 001.001.09 for SEPA CT Inst	24
5.4	Sample XML pain 008.001.02 for SEPA DD	26

5.5	Sample XML pain 008.001.08 for SEPA DD	29
5.6	Sample Tax payment Bulgaria liable ordering party – To be Changed	35
5.7	Sample Tax payment Bulgaria liable ordering party including tax type	37
5.8	Sample Tax TREA (instruction priority HIGH + Category purpose Code TAXS) payment Bulgaria including ultimate debtor (as liable person) on order level	39
5.9	Sample Tax TREA (Category purpose Code TREA) Bulgaria including ultimate debtor (as liable person) on transaction level	41

# 1 Introduction

This appendix describes how different SEPA CT, SEPA CT Inst and Direct Debits can be initiated through the file-based channels connected to the Global Initiation Order Manager (GIOM).

- Channels: InsideBusiness Connect, SwiftNet/FileAct and EBICS Global
- File format: ISO20022 XML pain.001.001.03 & pain 001.001.09 for SEPA CT
- File format: ISO20022 XML pain 001.001.09 for SEPA CT Inst
- File format: ISO20022 XML pain.008.001.02 & pain.008.001.08 for SEPA DD

## 2 SEPA Credit Transfer & SEPA Instant Credit Transfer

### 2.1 Payment type determination

To trigger the different payment types all code words must be provided on order level <PmtInf> and will be ignored on transaction level <CdtTrfTxInf>.

The batch booking tag <BtchBookg> must also be provided at order level.

A credit transfer order containing no Batch Booking tag will automatically be handled as a batch, one global debit, in the countries where a Batch product is offered. To instruct individual transactions (single debits), the batch booking tag must be present and used with value “false”.

SEPA salary payments must always contain the batch booking tag <BtchBookg> with value “true” to ensure the correct processing and reporting of the salaries.

A SEPA batch product and salary batch is not supported in Czech, Hungary, Poland, Romania and Slovakia.

*One order <PmtInf> may only contain one payment type and one currency to ensure the correct processing. Mixed orders are not supported.*

However, the file can contain a mix of different order types, for example SEPA orders and International payment orders.

#### 2.1.1 SEPA Credit Transfer – batch and single

TAG	Value
Batch Booking	true, absent (one global debit) false (multiple single debits)
Instruction Priority	ignored
Service Level - Cd	SEPA or absent
Category Purpose – Cd	Absent
Charge Bearer	SLEV, SHAR, DEBT, CRED or absent In SEPA area, the costs are always shared
Currency	EUR
Counterparty region	SEPA

### 2.1.2 SEPA Credit Transfer Batch Salary

TAG	value
Batch Booking	true
Instruction Priority	ignored
Service Level - Id	SEPA or absent
Category Purpose - Cd	SALA
Charge Bearer	SLEV, SHAR, DEBT, CRED or absent In SEPA area, the costs are always shared
Currency	EUR
Counterparty region	SEPA

### 2.1.3 SEPA Credit Transfer Intra Company

TAG	value
Batch Booking	false
Instruction Priority	ignored
Service Level - Cd	SEPA or absent
Category Purpose - Cd	INTC
Charge Bearer	SLEV, SHAR, DEBT, CRED or absent In SEPA area, the costs are always shared
Currency	EUR
Counterparty region	SEPA

### 2.1.4 Euro Credit Transfer Real Time

TAG	value
Batch Booking	false
Instruction Priority	ignored
Service Level - Cd	SEPA, URGP or absent
Category Purpose - Cd	TREA
Charge Bearer	SLEV, SHAR, DEBT, CRED or absent In SEPA area costs are always shared
Currency	EUR
Counterparty region	SEPA

## 2.1.5 SEPA Instant Credit Transfer – batch and single

TAG	value
Batch Booking	true, absent (one global debit) false (multiple single debits)
Instruction Priority	ignored
Service Level - Cd	SEPA or absent
Local Instrument - Cd	INST*
Category Purpose - Cd	Absent
Charge Bearer	SLEV, SHAR, DEBT, CRED or absent In SEPA area costs are always shared
Currency	EUR
Counterparty region	SEPA

*\*Every order in this pain.001.001.09 file should contain this field, so all orders are processed as instant. If it is not there, then all orders will be processed as SEPA classic credit transfer or TIP or domestic credit transfer. SEPA instant credit transfer is not allowed to be mixed with regular SEPA or International Credit Transfers in same file.*

**In case the value in Local Instrument Code is **INST**, while the file name convention **doesn't follow** the instructions accordingly (see Chapter 2.2.1), the payment will be processed as a classic SEPA credit transfer.**

## 2.2 Important notes on file name convention for SEPA Instant Credit Transfer & Verification of Payee (VoP)

### 2.2.1 SEPA Instant Credit Transfer

**Key reminder: If you plan to initiate SEPA Instant Credit Transfer, the file name must begin with **INST\_**.**

### 2.2.2 Verification of Payee (VoP)

**Key reminder: Same rule also applies to Verification of Payee (VoP). If you plan to use the VoP check functionality through our connectivity channels, please ensure that the file name begins with **VOP\_ (All letters must be in uppercase; underscore after VOP is also a must)**. Files with any other prefix (i.e., VoP, vop, without the underscore / combine with other symbols i.e, minus -, hyphen ~ etc.) will be treated as payment files and processed accordingly.**

For more information [Instant Payments and VoP Connectivity Channels](#). **To avoid unexpected issues, clients are strongly advised to follow the instructions provided.**

## 2.3 Payment type determination in Czech, Hungary, Poland, Romania and Slovakia

In Czech, Hungary, Poland, Romania and Slovakia, the SEPA payments can only be executed as single debits. The payment type Batch is not available in these countries. Hence the batch booking tag, <BtchBookg>, must be present and used with the value “false”. The SEPA Salary Batch is not available.

### 2.3.1 SEPA Credit Transfer Next Day – single only

TAG	Value
Batch Booking	Mandatory Always false (multiple single debits)
Instruction Priority	NORM or absent
Service Level - Cd	SEPA or absent
Category Purpose - Cd	Absent
Charge Bearer	SLEV, SHAR, DEBT, CRED or absent In SEPA area, the costs are always shared
Currency	EUR
Counterparty region	SEPA

**This product is not available in Czech and Slovakia.**

### 2.3.2 SEPA Credit Transfer Same Day – single only

TAG	Value
Batch Booking	Mandatory Always false (multiple single debits)
Instruction Priority *	HIGH
Service Level - Cd	SEPA or absent
Category Purpose - Cd	Absent
Charge Bearer	SLEV, SHAR, DEBT, CRED or absent In SEPA area, the costs are always shared
Currency	EUR
Counterparty region	SEPA

**\* As SEPA Credit Transfer Next Day is not available in Czech and Slovakia, this means that SEPA Credit Transfer Same Day is the default product. It is therefore not necessary to use instruction priority HIGH**

**This product is not available in Poland.**

### 2.3.3 Euro Credit Transfer Real Time (TREA) – single

<b>TAG</b>	<b>value</b>
Batch Booking	Mandatory false
Instruction Priority	ignored
Service Level - Id	SEPA, URGP or absent
Category Purpose – Cd	TREA
Charge Bearer	SLEV, SHAR, DEBT, CRED or absent In SEPA area, the costs are always shared
Currency	EUR
Counterparty region	SEPA

**This product is currently not available in Czech.**

### 2.3.4 SEPA Credit Transfer INTC – single

<b>TAG</b>	<b>value</b>
Batch Booking	Mandatory false
Instruction Priority	Ignored
Service Level - Cd	SEPA or absent
Category Purpose – Cd	INTC
Charge Bearer Cd	SLEV, SHAR, DEBT, CRED or absent In SEPA area, the costs are always shared
Currency	EUR
Counterparty region	SEPA

**This product is currently not available in Czech, Slovakia, Poland.**

## 2.4 Payment type determination in Bulgaria

SEPA tax payments must always contain the batch booking tag <BtchBookg> with value “false”. Tax payments will be processed as single transactions. SEPA tax payments can only be processed between accounts held within BG.

SEPA batch salary payments must contain the batch booking tag <BtchBookg> with value “true” (See [2. SEPA Credit Transfer](#) for further details regarding SEPA batch salary). To instruct individual transactions (single debits) for salary payments, against a dedicated payroll account, the batch booking tag must be present and used with value “false”.

*One order <PmtInf> may only contain one payment type and one currency to ensure the correct processing. Mixed orders are not supported. If SEPA and international payments are mixed in the same order, the SEPA payments are rejected and only the international payments are processed.*

However, the file can contain a mix of different order types, for example SEPA orders and International payment orders.

### 2.4.1 Euro Credit Transfer Real Time

TAG	value
Batch Booking	false
Instruction Priority	ignored
Service Level - Cd	SEPA or absent
Category Purpose - Cd	TREA, CASH, CORT, HEDG, SECU, TRAD*
Charge Bearer	SLEV, SHAR, DEBT, CRED or absent In SEPA area costs are always shared
Currency	EUR
Counterparty region	SEPA

\*In addition CASH, CORT, HEDG, SECU & TRAD can be used within Bulgaria for a SEPA TREA

## 2.4.2 Tax Payments

### 2.4.2.1 SEPA Credit Transfer (Tax)

TAG	Value
Batch Booking	false (multiple single debits)
Instruction Priority	NORM or absent
Service Level - Cd	SEPA or absent
Category Purpose – Cd	TAXS or absent
Charge Bearer	SLEV, SHAR or absent In SEPA area, the costs are always shared
Beneficiary IBAN	Digit “3” or “8” in position 13
Debtor with OrgId/PrvtId Or Ultimate Debtor with OrgId/PrvtId	See <a href="#">2.3.5.3 Debtor and Ultimate Debtor</a>
Currency	EUR
Counterparty region	Bulgaria

### 2.4.2.2 Euro Credit Transfer Real Time (Tax)

TAG	value
Batch Booking	false
Instruction Priority*	HIGH or Any
Service Level - Cd	SEPA or absent
Category Purpose – Cd*	TREA, TAXS
Charge Bearer	SLEV, SHAR or absent In SEPA area costs are always shared
Beneficiary IBAN	Digit “3” or “8” in position 13
Debtor with OrgId/PrvtId Or Ultimate Debtor with OrgId/PrvtId	See <a href="#">2.3.5.3 Debtor and Ultimate Debtor</a>
Currency	EUR
Counterparty region	Bulgaria

\*To instruct a SEPA TREA (Euro Credit Transfer Real Time) for Tax, either Category Purpose – Cd “TREA” with Any Instruction Priority or Instruction Priority “HIGH” with Category Purpose – Cd “TAXS” must be used.

Instruction Priority / Category Purpose Code Table:

Priority/Category Purpose Code	TREA	TAXS	Absent
<b>HIGH</b>	SEPA TREA	SEPA TREA	SEPA CT
<b>Any (NORM or Absent)</b>	SEPA TREA	SEPA CT	SEPA CT

### 2.4.2.3 Debtor and Ultimate Debtor

For beneficiary IBAN with digit **'8'** in **position 13**, the Identifier (EIK, EGN, LNC) of the Debtor or Ultimate Debtor is **Mandatory**; only **one** Identifier can be filled.

For beneficiary IBAN with digit **'3'** in **position 13**, the Identifier (EIK, EGN, LNC) of the Debtor or Ultimate Debtor is **Optional**; only **one** Identifier can be filled.

**Note:** <Dbtr> <RegId> and <Dbtr> <Authstn> <Nm> are not supported anymore; Debtor and Ultimate Debtor (Id and Nm) must be used.

**The Ultimate Debtor can be used either at order level (<PmtInf>) or at transaction level (<CdtTrfTxInf>):**

- If Ultimate Debtor is present at both levels then the Ultimate Debtor on transaction level is preferred over the order level; since only 1 can be shared between banks in the PACS messages.
- If Ultimate Debtor is only present at order level and not at transaction level, Ultimate Debtor at order level will be used on transaction level.
- For an order containing multiple transactions, if neither the Debtor nor Ultimate Debtor is specified at the order level, Ultimate Debtor at transaction level should be present for all transactions

Liability	Name Type of Identification Identification (number)
Liable Organization = Payment's Debtor	Dbtr/Nm* Dbtr/Id/OrgId/Othr/SchmeNm/Prtry = 'EIK' Dbtr/Id/OrgId/Othr/Id = Unique Reference Number**
Liable Organization = <b>not</b> Payment's Debtor	UltmtDbtr/Nm* UltmtDbtr/Id/OrgId/Othr/SchmeNm/Prtry = 'EIK' UltmtDbtr/Id/OrgId/Othr/Id = Unique Reference Number**
Liable Person = person <b>with</b> Bulgarian Citizenship and Payment's Debtor	Dbtr/Nm* Dbtr/Id/PrvtId/Othr/SchmeNm/Prtry = 'EGN' Dbtr/Id/PrvtId/Othr/Id = National Identity Number**
Liable Person = person <b>with</b> Bulgarian Citizenship and <b>not</b> Payment's Debtor	UltmtDbtr/Nm* UltmtDbtr/Id/PrvtId/Othr/SchmeNm/Prtry = 'EGN' UltmtDbtr/Id/PrvtId/Othr/Id = National Identity Number**

Liabe Person = person <b>without</b> Bulgarian Citizenship and Payment's Debtor	Dbtr/Nm* Dbtr/Id/PrvtId/Othr/SchmeNm/Prtry = 'LNC' Dbtr/Id/PrvtId/Othr/Id = Alian Registration Number**
Liabe Person = person <b>without</b> Bulgarian Citizenship and <b>not</b> Payment's Debtor	UltmtDbtr/Nm* UltmtDbtr/Id/PrvtId/Othr/SchmeNm/Prtry = 'LNC' UltmtDbtr/Id/PrvtId/Othr/Id = Alian Registration Number**

\*Debtor and Ultimate Debtor name can be max 70 characters

\*\*Unique Reference Number (**EIK**): Can be 9 or 10 or 13 digits

National Identity Number (**EGN**): Exactly 10 digits

Alian Registration Number (**LNC**): Exactly 10 digits

#### 2.4.2.4 Optional fields

- The tax type field <Tax><Cdtr><TaxTp> is not required. However, it remains optional for payments to administrators of public municipal collections (beneficiary IBAN with digits "84" in positions 13 and 14)).  
If provided, the Tax type must be 6 digits long.
- Remittance information: document type, document number, document date and period  
The document type, document number, document date and period are not required.  
If provided, Remittance Information Unstructured <RmtInf><Ustrd> must be used;  
  
The content will not be validated.  
**Note:** <CtgyDtls> and <Prd> are not supported anymore; Remittance information Unstructured must be used.

## 2.5 The priority of the Code words

If both instruction priority HIGH and category purpose code TREA are provided at the same time and the batch booking tag has value “false”, the category purpose TREA prevails. The payment will be processed as a SEPA TREA (RTGS processing).

If both instruction priority HIGH and service level code URGP are provided at the same time, and the batch booking tag has value “false”, the service level code URGP prevails. The payment will be processed as a SEPA TREA (RTGS processing).

When a batch booking tag with value “true” or no batch booking is provided, the payment is processed as a SEPA batch, irrespective of the code word used.

## 2.6 DK Standard: SEPA TREA with Service level code URGP

The service level code <PmtTpInf><SvcLvl><Cd> is an optional tag. According to the SEPA Rulebook, if used, this code must have value SEPA.

On the German market, however, the service level code URGP may also be used in a SEPA payment instruction. This is a German standard set by the German Banking Industry Committee, Deutsche Kreditwirtschaft (DK).

This code is typically used as an urgency marker for SEPA payments, leading to RTGS (Real-Time Gross settlement) processing.

For SEPA payments with the service level code URGP to be correctly processed as SEPA TREA, the payment instruction needs to contain the following elements:

TAG	value
Batch Booking	false
Local instrument Cd	absent
Service Level - Cd	URGP
Category Purpose - Cd	absent
Charge Bearer Cd	SLEV, SHAR, DEBT, CRED or absent In SEPA area, the costs are always shared
Currency	EUR
Counterparty region	SEPA

If you follow the DK standard and already use the code URGP in your ERP system to request Urgent SEPA payments, you can continue to do so.

In case you start new with SEPA payments in ING, we strongly recommend that you only use the service level code SEPA and that you request RTGS processing by using the category purpose code TREA.

When using URGP there are a few conditions to be taken into consideration:

- If category purpose INTC is provided in the same payment instruction and the batch booking tag has value “false”, INTC will prevail. The payment will be processed as SEPA INTC. The code URGP will be ignored
- If any other category purpose code, e.g. SALA CORT, CASH, HEDGE, TRAD are provided in the same payment instruction and the batch booking tag has value “false”, these codes will be ignored
- If the batch booking has value “true” or is missing, URGP is ignored and the resulting payment is a SEPA Batch in the countries where a batch product is offered.

## 2.7 Other service level codes

ING does not utilize other service level codes such as NURG or SDVA in SEPA payments. If these codes are included, they will not trigger any special processing.

## 2.8 Beneficiary bank routing

Preferred option is to omit the BIC and only provide the beneficiary IBAN. ING will then assure that the payment is delivered to the correct Financial Institution to credit the beneficiary account.

## 2.9 Option 2 – Provide beneficiary BIC

```
<CdtrAgt>
  <FinInstnId>
    <BIC>INGBNL2A</BIC>
  </FinInstnId>
</CdtrAgt>
```

## 2.10 Option 3 – use code word NOTPROVIDED

```
<CdtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</CdtrAgt>
```

## 2.11 Structured Remittance Information

The remittance information can be provided in structured or unstructured format. If both structured and unstructured remittance information are present, then the structured remittance information prevails. One line of 140 characters max will be forwarded to the beneficiary bank.

The structured information allows the optional specification of the creditor reference information (CdtrRefInf). This field is used for automatic reconciliation.

In the Netherlands it can be used for the 16 positions Dutch reference betaalkenmerk.

The following structured remittance tags are supported:

### 1. **Type/Code TAG:**

```
<RmtInf> <Strd><CdtrRefInf> <Tp> <CdOrPrtry> <Cd>
```

When structured Remittance Information is present then Creditor Reference Type must be present.

When present, then Creditor Reference Type code must be '**SCOR**'

### 2. **Issuer TAG:**

```
<RmtInf> <Strd> <CdtrRefInf> <Tp><Issr>
```

When present it can be:

- "CUR": only for counter party agent BIC country code = NL
- "BBA": only for counter party agent BIC country code = BE
- "ISO": for all countries "ISO": it is always accepted

### 3. **Creditor Reference TAG:**

```
<RmtInf> <Strd><CdtrRefInf><Ref>
```

Only numerical values, e.g. the 16 positions of the Dutch reference (betaalkenmerk)

#### **Example structured remittance information:**

```
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      <Issr>CUR</Issr>
    </Tp>
  <Ref>1234567</Ref>
</CdtrRefInf>
</Strd>
</RmtInf>
```

## 2.12 Ultimate debtor and creditor

The ultimate debtor or “on behalf of” information can be used for both orders containing single credit transfers and for batch orders (global debit).

The tags name <UltmtDbtr><Nm> and organisation id <Id><Orgld><Othr><Id> are supported End-to-End. Currently the address tags are not supported.

The ultimate creditor information tags can also be used.

This functionality is available for the Western European countries.

If you need to use this data for your account held in Romania, Slovakia, Hungary and Czech, please discuss this with your account manager.

The ultimate debtor can be used either at order level or at transaction level. If it is used at both levels then the Ultimate Debtor on transaction level is preferred over the order level, since only 1 can be shared between banks in the PACS messages.

Example of ultimate debtor at order level:

```
<PmtInf>
  <PmtInflid>SEPA_UltmtDbtr</PmtInflid>
  <PmtMtd>TRF</PmtMtd>
  <BtchBookg>>false</BtchBookg>

  <PmtTplInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTplInf>
  <ReqdExctnDt>2021-04-06</ReqdExctnDt>
  <Dbtr>
    <Nm>DEBTOR NAME2</Nm>
    <PstlAdr>
      <Ctry>NL</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>NL07INGB0008501556</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnld>
      <BIC>INGBNL2A</BIC>
    </FinInstnld>
  </DbtrAgt>
</UltmtDbtr>
```

```

        <Nm>Ultimate Name </Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>AL1616</Id>
            </Othr>
          </OrgId>
        </Id>
      </UltmtDbtr>
    <ChrgBr>SLEV</ChrgBr>
  <CdtTrfTxInf>

```

=====

Example of ultimate debtor at transaction level:

```

<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>Ultimate_debtor</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">1.60</InstdAmt>
  </Amt>
  <UltmtDbtr>
    <Nm> Ultimate Name </Nm>
    <Id>
      <OrgId>
        <Othr>
          <Id>AL1616</Id>
        </Othr>
      </OrgId>
    </Id>
  </UltmtDbtr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>INGBNL2A</BIC>
      <Nm>ING NV</Nm>
    </FinInstnId>
  </CdtrAgt>

```

=====

### 3 SEPA Direct Debit

**SEPA Direct debit is always processed as a batch, one global credit. Individual credits are not supported.**

TAG	value
Batch Booking	Ignored All SDDs are processed as Global Debit
Instruction Priority	Ignored
Service Level - Cd	SEPA
Local instrument-Cd	Core or B2B
Sequence Type	FNAL FRST OOF RCUR
Category Purpose - Cd	Ignores
Charge Bearer Cd	SLEV or absent In SEPA area, the costs are always shared
Currency	EUR
Counterparty region	SEPA

## 4 New XML versions- Pain 001.001.09 for CT and Pain 008.001.08 for DD

Starting with March 2024, the SEPA Rulebook introduces the 2019 XML version of ISO20022. ING supports the new XML versions, XML pain 001.001.09 (V9) for SEPA CT and XML pain 008.001.08 (V8) for SEPA DD.

XML pain 001.001.09 can also be used, like XML pain 001.001.03, to initiate all the credit transfer types offered by ING, SEPA, International and Domestic.

Similarly, XML pain 008.001.08 (V8) can also be used for domestic direct debits.

The main XML tags introduced in the new versions are:

- **Structured** postal **address** tags
- **UETR**, Unique Transaction Identifier
- **LEI**, Unique Legal Identifier
- **Proxy** (only for Credit Transfers)

The latest XML versions should be implemented in case of migration from a legacy format to XML or when ERP system upgrades are made.

### 4.1 Structured address

The lower XML version, pain 001.001.03 and XML pain 008.001.02 will continue to be supported in ING; additionally, the structured address fields are supported for these XML versions as well.

If currently the addresses are not used in the transactions, e.g. beneficiary address in Credit Transfer or debtor address in Direct Debit, this change will have no impact on the creation of the XML payment files.

For SEPA Transactions within the SEPA Area, the use of address is optional.

For SEPA Direct Debits the debtor address is mandatory only when the debtor IBAN is held outside the SEPA area, e.g. United Kingdom and Switzerland (list of non-EEA Countries: <https://www.europeanpaymentscouncil.eu/sites/default/files/kb/file/2021-03/EPC409-09%20EPC%20List%20of%20SEPA%20Scheme%20Countries%20v4.0.pdf>).

The change in the ERP system needs to be made in time to prevent rejections of such transactions. This structured address must always contain minimum the Country and City/Town name of the debtor.

## 4.2 LEI - Unique Legal Identifier

This is an alternative identifier for your organization. It may be used in the payment message when you initiate payments. However, it is not functionally used in the complete payment chain yet per Nov 2023.

## 4.3 UETR - Unique Transaction Identifier

It may be used in the payment message. However, it is not functionally used in the complete payment chain.

## 4.4 Proxy

This is the alias of the originator or beneficiary account number. Although possible to specify in the payment instruction, ING will **not** support this element.

## 4.5 Change in tag name of the BIC

The XML tag BICOrBEI XML has been replaced by "AnyBIC"  
The XML tag BIC has been changed to 'BICFI'

## 5 Sample payment

### 5.1 Sample XML pain 001.001.03 for SEPA CT

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>Sample File</MsgId>
      <CreDtTm>2015-11-16T12:01:22</CreDtTm>
      <NbOfTxes>2</NbOfTxes>
      <InitgPty>
        <Nm>Initiating Party Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>SEPA_Batch</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2015-11-16</ReqdExctnDt>
      <Dbtr>
        <Nm>DEBTOR NAME A2</Nm>
        <PstlAdr>
          <Ctry>NL</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>NL84INGB0004337512</IBAN>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>INGBNL2A</BIC>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SLEV</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>E2E</EndToEndId>
        </PmtId>
        <Amt>
```

```

        <InstdAmt Ccy="EUR">0.14</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>INGBFRPP</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Creditor Name A</Nm>
        <PstlAdr>
            <Ctry>FR</Ctry>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>FR7630438000083612203600871</IBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Remittance</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
    <PmtId>
        <EndToEndId>E2E</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="EUR">0.15</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>INGBNL2A</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Creditor Name B</Nm>
        <PstlAdr>
            <Ctry>NL</Ctry>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>NL62INGB0019081908</IBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Remittance</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfIntr>

```

</Document>

## 5.2 Sample XML pain 001.001.09 for SEPA CT

```

<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">
  <CstmrCdtTrfIntr>
    <GrpHdr>
      <MsgId>NEW XML Version V9</MsgId>
      <CreDtTm>2023-06-26T10:42:34</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>Name</Nm>
        <Id>
          <OrgId>
            <AnyBIC>INGBNL2A</AnyBIC>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfd>NEW XML Version V9</PmtInfd>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>>false</BtchBookg>
      <ReqdExctnDt>
        <Dt>2023-07-20</Dt>
      </ReqdExctnDt>
      <Dbtr>
        <Nm>Customer name</Nm>
        <PstlAdr>
          <Dept>Corebank</Dept>
          <SubDept>AMZO</SubDept>
          <StrtNm>Haarlerbergweg</StrtNm>
          <BldgNb>21</BldgNb>
          <BldgNm>CISCO</BldgNm>
          <Flr>5a</Flr>
          <PstBx>not known</PstBx>
          <Room>A5.000</Room>
          <PstCd>1101CH</PstCd>
          <TwnNm>AMSTERDAM</TwnNm>
          <TwnLctnNm>AMSTERDAM ZUIDOOST</TwnLctnNm>
          <DstrctNm>NOORD-HOLLAND</DstrctNm>
          <CtrySubDvsn>RANDSTAD</CtrySubDvsn>
          <Ctry>NL</Ctry>
          <AdrLine>Haarlerbergweg 21 A-G(0)1101CH Amsterdam Zuidoost</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>NL10INGB0654220XXX</IBAN>
        </Id>
      </DbtrAcct>
    </PmtInf>
  </CstmrCdtTrfIntr>
</Document>

```

```

</Id>
<Prxy>
  <Id>ignorecom</Id>
</Prxy>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>INGBNL2AXXX</BICFI>
  </FinInstnId>
</DbtrAgt>
<UltmtDbtr>
  <Nm>Name</Nm>
  <Id>
    <Orgld>
      <AnyBIC>KOPXXXXX</AnyBIC>
    </Orgld>
  </Id>
</UltmtDbtr>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>Test transaction</InstrId>
    <EndToEndId>E2E-Test transaction</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">2.12</InstdAmt>
  </Amt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>ABBYGB2L</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Beneficiary name</Nm>
    <PstlAdr>
      <Dept>Coredpt of CH</Dept>
      <SubDept>CSM5</SubDept>
      <StrtNm>Bundesstrasse</StrtNm>
      <BldgNb>29</BldgNb>
      <BldgNm>CISCO</BldgNm>
      <Flr>5B</Flr>
      <PstBx>93375</PstBx>
      <Room>A-G(5)</Room>
      <PstCd>1105CH</PstCd>
      <TwnNm>Zurich</TwnNm>
      <TwnLctnNm>Zurich Ost</TwnLctnNm>
      <DstrctNm>Distr Zurich 5</DstrctNm>
      <CtrySubDvsn>Regio Zurich W</CtrySubDvsn>
      <Ctry>CH</Ctry>
      <AdrLine>Addrline one</AdrLine>
      <AdrLine>Addrline two</AdrLine>
    </PstlAdr>
  </Cdtr>
</CdtTrfTxInf>

```

```

    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>GB84ABBY09012739022XXX</IBAN>
    </Id>
  </CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInittn>
</Document>

```

### 5.3 Sample XML pain 001.001.09 for SEPA CT Inst

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>UAT-WA 2025-08-13 MICT.NL.01.01.002</MsgId>
      <CreDtTm>2025-08-13T08:01:23.456</CreDtTm>
      <NbOfTxes>2</NbOfTxes>
      <CtrlSum>0.03</CtrlSum>
      <InitgPty>
        <Nm>PSS UAT WA</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>PmtInf 2025-08-13 MICT.NL.01.01.002</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxes>2</NbOfTxes>
      <CtrlSum>0.03</CtrlSum>
    <PmtTpInf>
      <InstrPrty>NORM</InstrPrty>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
      <LclInstrm>
        <Cd>INST</Cd>
      </LclInstrm>
    </PmtTpInf>
    <ReqdExctnDt>
      <Dt>2025-08-13</Dt>
    </ReqdExctnDt>
    <Dbtr>
      <Nm>ING NL Client EUR Account</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>

```

```

        <IBAN>NL58INGB0008284910</IBAN>
    </Id>
</DbtrAcct>
<DbtrAgt>
    <FinInstnId>
        <BICFI>INGBNL2AXXX</BICFI>
    </FinInstnId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
    <PmtId>
        <EndToEndId>E2E 2025-08-13 MICT.NL.01.01.00.001</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="EUR">0.01</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BICFI>INGBNL2AXXX</BICFI>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>ING NL Client EUR Account</Nm>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>NL13INGB0004542199</IBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>autotest-discardhitkw IBC-NL-MICT-OUT 2025-08-13 NL.01.01.00.001
        / 02 Max filled
        123456789a123456789b123456789c123456789d123456789e123456789</
        Ustrd>
    </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
    <PmtId>
        <EndToEndId>E2E 2025-08-13 MICT.NL.01.01.00.002</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="EUR">0.02</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BICFI>INGBNL2AXXX</BICFI>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>ING NL Client EUR Account</Nm>
    </Cdtr>

```

```

    <CdtrAcct>
      <Id>
        <IBAN>NL13INGB0004542199</IBAN>
      </Id>
    </CdtrAcct>
    <RmtInf>
      <Ustrd>autotest-discardhitkw IBC-NL-MICT-OUT 2025-08-13 NL.01.01.00.001
      / 02 Max filled
      123456789a123456789b123456789c123456789d123456789e123456789</
      Ustrd>
    </RmtInf>
    </CdtTrfTxInf>
  </PmtInf>
</CstmrCdtTrfInittn>
</Document>

```

## 5.4 Sample XML pain 008.001.02 for SEPA DD

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02">
  <CstmrDrctDbtInittn>
    <GrpHdr>
      <MsgId>JRN0003333</MsgId>
      <CreDtTm>2016-01-17T23:32:35</CreDtTm>
      <NbOfTxes>2</NbOfTxes>
      <CtrlSum>269.00</CtrlSum>
      <InitgPty>
        <Nm>Customer Name</Nm>
        <PstlAdr>
          <Ctry>NL</Ctry>
          <AdrLine>address line</AdrLine>
          <AdrLine>address line</AdrLine>
        </PstlAdr>
        <Id>
          <OrgId>
            <Othr>
              <Id>NL22728XXX7B99</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>JRN0003333</PmtInflId>
      <PmtMtd>DD</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <PmtTplInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>

```

```

        <LclInstrm>
            <Cd>B2B</Cd>
        </LclInstrm>
        <SeqTp>FRST</SeqTp>
    </PmtTpInf>
    <ReqdColltnDt>2016-01-25</ReqdColltnDt>
    <Cdtr>
        <Nm>Customer Name</Nm>
        <Id>
            <OrgId>
                <Othr>
                    <Id>NL227281757B88</Id>
                </Othr>
            </OrgId>
        </Id>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>NL54INGB0661901XXX</IBAN>
        </Id>
    </CdtrAcct>
    <CdtrAgt>
        <FinInstnId>
            <BIC>INGBNL2A</BIC>
        </FinInstnId>
    </CdtrAgt>
    <ChrgBr>SLEV</ChrgBr>
    <CdtrSchmeld>
        <Id>
            <PrvtId>
                <Othr>
                    <Id>NL63ABC050828200XXX</Id>
                    <SchmeNm>
                        <Prtry>SEPA</Prtry>
                    </SchmeNm>
                </Othr>
            </PrvtId>
        </Id>
    </CdtrSchmeld>
    <DrctDbtTxInf>
        <PmtId>
            <EndToEndId>E2E0000004466428</EndToEndId>
        </PmtId>
        <InstdAmt Ccy="EUR">117.00</InstdAmt>
        <DrctDbtTx>
            <MndtRltdInf>
                <MndtId>MDT0000224387</MndtId>
                <DtOfSgntr>2014-01-08</DtOfSgntr>
                <AmdmntInd>false</AmdmntInd>
            </MndtRltdInf>
        </DrctDbtTx>
    
```

```

<DbtrAgt>
  <FinInstnId>
    <BIC>INGBNL2A</BIC>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Debtor name</Nm>
  <PstlAdr>
    <Ctry>NL</Ctry>
    <AdrLine>Debtor Address</AdrLine>
    <AdrLine>Debtor Address</AdrLine>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>NL84INGB0002826XXX</IBAN>
  </Id>
</DbtrAcct>
<RmtInf>
  <Ustrd>Klantnr.K00198938 factuurnr.F0507143, dit is incl.
  BTW ad20.31 EUR</Ustrd>
</RmtInf>
</DrctDbtTxInf>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>6000000004466436</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">152.00</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>MDT0000066350</MndtId>
      <DtOfSgntr>2013-12-26</DtOfSgntr>
      <AmdmntInd>false</AmdmntInd>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BIC>ABNANL2A</BIC>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
      <Ctry>NL</Ctry>
      <AdrLine>Debtor Address</AdrLine>
      <AdrLine>Debtor Address</AdrLine>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>NL18ABNA0434470511</IBAN>
    </Id>
  </DbtrAcct>

```

```

        </Id>
        </DbtrAcct>
        <RmtInf>
            <Ustrd>Klantnr.K00198959 factuurnr.F0181302, dit is incl.
BTW ad26.38 EUR</Ustrd>
        </RmtInf>
    </DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInittn>
</Document>

```

## 5.5 Sample XML pain 008.001.08 for SEPA DD

```

<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.08">
    <CstmrDrctDbtInittn>
        <GrpHdr>
            <MsgId>2023-05-10SV5818ACC</MsgId>
            <CreDtTm>2023-05-10T10:42:34</CreDtTm>
            <NbOfTxs>4</NbOfTxs>
            <InitgPty>
                <Nm>Name</Nm>
                <Id>
                    <OrgId>
                        <AnyBIC>INGBNL2A</AnyBIC>
                    </OrgId>
                </Id>
            </InitgPty>
        </GrpHdr>
        <PmtInf>
            <PmtInflId>SEPA Direct Debit_XML Pain V8</PmtInflId>
            <PmtMtd>DD</PmtMtd>
            <BtchBookg>true</BtchBookg>
            <PmtTpInf>
                <SvcLvl>
                    <Cd>SEPA</Cd>
                </SvcLvl>
                <LclInstrm>
                    <Cd>CORE</Cd>
                </LclInstrm>
                <SeqTp>OOFF</SeqTp>
            </PmtTpInf>
            <ReqdColltnDt>2023-07-27</ReqdColltnDt>
            <Cdtr>
                <Nm>Ordering customer Name</Nm>
                <PstlAdr>
                    <Dept>Corebank</Dept>
                    <SubDept>AMZO</SubDept>
                    <StrtNm>Haarlerbergweg</StrtNm>
                </PstlAdr>
            </Cdtr>
        </PmtInf>
    </CstmrDrctDbtInittn>
</Document>

```

```

        <BldgNb>21</BldgNb>
        <BldgNm>CISCO</BldgNm>
        <Flr>5a</Flr>
        <PstBx>not known</PstBx>
        <Room>A5.000</Room>
        <PstCd>1101CH</PstCd>
        <TwnNm>AMSTERDAM</TwnNm>
        <TwnLctnNm>AMSTERDAM ZUIDOOST</TwnLctnNm>
        <DstrctNm>RANDSTAD</DstrctNm>
        <CtrySubDvsn>NOORD-HOLLAND</CtrySubDvsn>
        <Ctry>NL</Ctry>
        <AdrLine>Haarlerbergweg 21 A-G(0)1101CH Amsterdam
Zuidoost</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>NL90INGB000828XXXX</IBAN>
        </Id>
    </CdtrAcct>
    <CdtrAgt>
        <FinInstnId>
            <BICFI>INGBNL2A</BICFI>
        </FinInstnId>
    </CdtrAgt>
    <UltmtCdtr>
        <Nm>Name</Nm>
        <Id>
            <OrgId>
                <Othr>
                    <Id>5SB30JJJJJ8J3ZU0QEXXX</Id>
                </Othr>
            </OrgId>
        </Id>
    </UltmtCdtr>
    <ChrgBr>SLEV</ChrgBr>
    <CdtrSchmeld>
        <Id>
            <PrvtId>
                <Othr>
                    <Id>NL96ZZZ970067820001</Id>
                    <SchmeNm>
                        <Prtry>SEPA</Prtry>
                    </SchmeNm>
                </Othr>
            </PrvtId>
        </Id>
    </CdtrSchmeld>
    <DrctDbtTxInf>
        <PmtId>
            <InstrId>Instruction_01</InstrId>

```

```

        <EndToEndId>E2E_01</EndToEndId>
        <UETR>e499abb1-5778-4392-ac6d-313e256d5f09</UETR>
    </PmtId>
    <InstdAmt Ccy="EUR">2.09</InstdAmt>
    <DrctDbtTx>
        <MndtRltdInf>
            <MndtId>MDT-A1NNNN-EEAnonING-SV5818-
8ACC</MndtId>
            <DtOfSgntr>2016-11-30</DtOfSgntr>
            <AmdmntInd>>false</AmdmntInd>
        </MndtRltdInf>
    </DrctDbtTx>
    <DbtrAgt>
        <FinInstnId>
            <BICFI>INGBIE2DICM</BICFI>
        </FinInstnId>
    </DbtrAgt>
    <Dbtr>
        <Nm>Debtor name </Nm>
        <PstlAdr>
            <Ctry>IE</Ctry>
            <AdrLine>20 ROCK ROADBLACKROCK CO DUBLIN
(IE)</AdrLine>
        </PstlAdr>
        <Id>
            <Orgld>
                <AnyBIC>BBRUBEBBXXX</AnyBIC>
            </Orgld>
        </Id>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>IE34INGB99024090018XXX</IBAN>
        </Id>
    </DbtrAcct>
    <RmtInf>
        <Ustrd>SEPA Direct Debit in pain 008.001.08</Ustrd>
    </RmtInf>
</DrctDbtTxInf>
<DrctDbtTxInf>
    <PmtId>
        <InstrId>Instruction_02</InstrId>
        <EndToEndId>E2E_02</EndToEndId>
    </PmtId>
    <InstdAmt Ccy="EUR">2.10</InstdAmt>
    <DrctDbtTx>
        <MndtRltdInf>
            <MndtId>MDT-A2NNNY-EEAnonING-SV5818-
9ACC</MndtId>
            <DtOfSgntr>2016-11-30</DtOfSgntr>
            <AmdmntInd>>false</AmdmntInd>

```

```

        </MndtRltdInf>
    </DrctDbtTx>
    <DbtrAgt>
        <FinInstnId>
            <BICFI>INGBIE2DICM</BICFI>
        </FinInstnId>
    </DbtrAgt>
    <Dbtr>
        <Nm>Name</Nm>
        <PstlAdr>
            <Dept>Coredpt of SI</Dept>
            <SubDept>SKYB</SubDept>
            <StrtNm>Haarlerbergstrasse</StrtNm>
            <BldgNb>21</BldgNb>
            <BldgNm>CISCO</BldgNm>
            <Flr>5E</Flr>
            <PstBx>93371</PstBx>
            <Room>A-G(1)</Room>
            <PstCd>1101SI</PstCd>
            <TwnNm>Ljubljana</TwnNm>
            <TwnLctnNm>Ljubljana Ost</TwnLctnNm>
            <DstrctNm>Distr Ljubljana</DstrctNm>
            <CtrySubDvsn>Regio Ljubljana</CtrySubDvsn>
            <Ctry>SI</Ctry>
            <AdrLine>Addrline one</AdrLine>
            <AdrLine>two</AdrLine>
        </PstlAdr>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>IE34INGB9902409001XXXX</IBAN>
        </Id>
    </DbtrAcct>
    <RmtInf>
        <Strd>
            <CdtrRefInf>
                <Tp>
                    <CdOrPrtry>
                        <Cd>SCOR</Cd>
                    </CdOrPrtry>
                    <Issr>ISO</Issr>
                </Tp>
                <Ref>RF74G72UURRF45</Ref>
            </CdtrRefInf>
        </Strd>
    </RmtInf>
</DrctDbtTxInf>
<DrctDbtTxInf>
    <PmtId>
        <InstrId>Instruction_03</InstrId>
        <EndToEndId>E2E_03</EndToEndId>

```

```

<UETR>e499abb1-5778-4392-ac6d-313e256d5f09</UETR>
  </PmtId>
  <InstdAmt Ccy="EUR">2.11</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>MDT-A3NNYN-EEAnonING-SV5818-
10ACC</MndtId>
      <DtOfSgntr>2016-11-30</DtOfSgntr>
      <AmdmntInd>>false</AmdmntInd>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>INGBIE2DICM</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Name</Nm>
    <PstlAdr>
      <Dept>Coredpt of SK</Dept>
      <SubDept>SKYB</SubDept>
      <StrtNm>Haarlerbergstrasse</StrtNm>
      <BldgNb>23</BldgNb>
      <BldgNm>CISCO</BldgNm>
      <Flr>5E</Flr>
      <PstBx>93373</PstBx>
      <Room>A-G(3)</Room>
      <PstCd>1103SK</PstCd>
      <TwnNm>Bratislava</TwnNm>
      <TwnLctnNm>Bratislava Ost</TwnLctnNm>
      <DstrctNm>Distr Bratislava</DstrctNm>
      <CtrySubDvsn>Regio Bratislava</CtrySubDvsn>
      <Ctry>SK</Ctry>
      <AdrLine>Addrline one</AdrLine>
      <AdrLine>two</AdrLine>
    </PstlAdr>
    <Id>
      <OrgId>
        <Id>5SB30INIUIJ8J3ZU0QE205</Id>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>IE34INGB99024090018XXX</IBAN>
    </Id>
  </DbtrAcct>
  <RmtInf>

```

```

        <Strd>
            <CdtrRefInf>
                <Ref>Reference no issuer</Ref>
            </CdtrRefInf>
        </Strd>
    </RmtInf>
</DrctDbtTxInf>
<DrctDbtTxInf>
    <PmtId>
        <InstrId>Instruction_04</InstrId>
        <EndToEndId>E2E_04</EndToEndId>
    </PmtId>
    <InstdAmt Ccy="EUR">2.12</InstdAmt>
    <DrctDbtTx>
        <MndtRltdInf>
            <MndtId>MDT-A4NNYY-EEAnonING-SV5818-
11ACC</MndtId>
            <DtOfSgntr>2016-11-30</DtOfSgntr>
            <AmdmntInd>>false</AmdmntInd>
        </MndtRltdInf>
    </DrctDbtTx>
    <DbtrAgt>
        <FinInstnId>
            <BICFI>INGBIE2DICM</BICFI>
        </FinInstnId>
    </DbtrAgt>
    <Dbtr>
        <Nm>Name</Nm>
        <PstlAdr>
            <Dept>Coredpt of RO</Dept>
            <SubDept>CSM23</SubDept>
            <StrtNm>Main Street</StrtNm>
            <BldgNb>23</BldgNb>
            <BldgNm>CISCO</BldgNm>
            <Flr>23E</Flr>
            <PstBx>93323</PstBx>
            <Room>A-G(23)</Room>
            <PstCd>1123RO</PstCd>
            <TwnNm>Town</TwnNm>
            <TwnLctnNm>Town East</TwnLctnNm>
            <DstrctNm>Distr Town 5</DstrctNm>
            <CtrySubDvsn>Regio X</CtrySubDvsn>
            <Ctry>RO</Ctry>
            <AdrLine>Addr one</AdrLine>
            <AdrLine>two</AdrLine>
        </PstlAdr>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>IE34INGB9902409001XXXX</IBAN>
        </Id>

```

```

        </DbtrAcct>
        <RmtInf>
            <Ustrd>SEPA Direct Debit in pain 008.001.08</Ustrd>
        </RmtInf>
    </DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>

```

## 5.6 Sample Tax payment Bulgaria liable ordering party – To be Changed

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<CstmrCdtTrfInitn>
    <GrpHdr>
        <MsgId>20250925_payment</MsgId>
        <CreDtTm>2025-09-25T12:15:19</CreDtTm>
        <NbOfTxes>1</NbOfTxes>
        <InitgPty>
            <Nm>Ordering party name</Nm>
        </InitgPty>
    </GrpHdr>
    <PmtInf>
        <PmtInflId>BG00INGB91451000000000</PmtInflId>
        <PmtMtd>TRF</PmtMtd>
        <BtchBookg>>false</BtchBookg>
        <NbOfTxes>1</NbOfTxes>
        <PmtTpInf>
            <InstrPrty>NORM</InstrPrty>
        </PmtTpInf>
        <ReqdExctnDt>2025-09-25</ReqdExctnDt>
        <Dbtr>
            <Nm>Ordering party name</Nm>
            <PstlAdr>
                <Ctry>BG</Ctry>
                <AdrLine>Ordering party address</AdrLine>
            </PstlAdr>
            <Id>
                <OrgId>
                    <Othr>
                        <Id>123456789</Id>
                        <SchmeNm>
                            <Prtry>EIK</Prtry>
                        </SchmeNm>
                    </Othr>
                </OrgId>
            </Id>
        </Dbtr>
    </PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

```

        </Id>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>BG00INGB91451000000000</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BIC>INGBBGSF</BIC>
        </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
        <PmtId>
            <EndToEndId>end to end reference</EndToEndId>
        </PmtId>
        <PmtTpInf>
            <InstrPrty>NORM</InstrPrty>
        </PmtTpInf>
        <Amt>
            <InstdAmt Ccy="EUR">1.00</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <BIC>BNBGBGSF</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>NRA</Nm>
            <PstlAdr>
                <Ctry>BG</Ctry>
                <AdrLine>Beneficiary address</AdrLine>
                <AdrLine>Sofia</AdrLine>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>BG88BNBG96618000195001</IBAN>
            </Id>
        </CdtrAcct>
        <RmtInf>
            <Ustrd>Unstructured remittance information</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

## 5.7 Sample Tax payment Bulgaria liable ordering party including tax type

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<CstmrCdtTrfInittn>
  <GrpHdr>
    <MsgId>20250925_payment</MsgId>
    <CreDtTm>2025-09-25T12:15:19</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <InitgPty>
      <Nm>Ordering party name</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>BG00INGB91451000000000</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>>false</BtchBookg>
    <NbOfTxs>1</NbOfTxs>
    <PmtTpInf>
      <InstrPrty>NORM</InstrPrty>
    </PmtTpInf>
    <ReqdExctnDt>2025-09-25</ReqdExctnDt>
    <Dbtr>
      <Nm>Ordering party name</Nm>
      <PstlAdr>
        <Ctry>BG</Ctry>
        <AdrLine>Ordering party address</AdrLine>
      </PstlAdr>
      <Id>
        <OrgId>
          <Othr>
            <Id>123456789</Id>
            <SchmeNm>
              <Prtry>EIK</Prtry>
            </SchmeNm>
          </Othr>
        </OrgId>
      </Id>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>BG00INGB91451000000000</IBAN>
      </Id>
      <Ccy>EUR</Ccy>
    </DbtrAcct>
  </PmtInf>
</CstmrCdtTrfInittn>

```

```

<DbtrAgt>
  <FinInstnId>
    <BIC>INGBBGSF</BIC>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>end to end reference</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="EUR">1.00</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SOMBBGSF</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>NRA</Nm>
    <PstlAdr>
      <Ctry>BG</Ctry>
      <AdrLine>Beneficiary address</AdrLine>
      <AdrLine>Sofia</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>BG88BNBG96618000195001</IBAN>
    </Id>
  </CdtrAcct>
  <Tax>
    <Cdtr>
      <TaxTp>442500</TaxTp>
    </Cdtr>
  </Tax>
  <RmtInf>
    <Ustrd>Unstructured remittance information</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInItN>
</Document>

```

## 5.8 Sample Tax TREA (instruction priority HIGH + Category purpose Code TAXS) payment Bulgaria including ultimate debtor (as liable person) on order level

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<CstmrCdtTrfInittn>
  <GrpHdr>
    <MsgId>20250925_payment</MsgId>
    <CreDtTm>2025-09-25T12:15:19</CreDtTm>
    <NbOfTxes>1</NbOfTxes>
    <InitgPty>
      <Nm>Ordering party name</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInflId>BG00INGB91451000000000</PmtInflId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>>false</BtchBookg>
    <NbOfTxes>1</NbOfTxes>
    <PmtTpInf>
      <InstrPrty>HIGH</InstrPrty>
      <CtgyPurp>
        <Cd>TAXS</Cd>
      </CtgyPurp>
    </PmtTpInf>
    <ReqdExctnDt>2025-09-25</ReqdExctnDt>
    <Dbtr>
      <Nm>Ordering party name</Nm>
      <PstlAdr>
        <Ctry>BG</Ctry>
        <AdrLine>Ordering party address</AdrLine>
      </PstlAdr>
      <Id>
        <OrgId>
          <Othr>
            <Id>123456789</Id>
            <SchmeNm>
              <Prtry>EIK</Prtry>
            </SchmeNm>
          </Othr>
        </OrgId>
      </Id>
    </Dbtr>
  </PmtInf>
</CstmrCdtTrfInittn>

```

```

<DbtrAcct>
  <Id>
    <IBAN>BG00INGB91451000000000</IBAN>
  </Id>
  <Ccy>EUR</Ccy>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>INGBBGSF</BIC>
  </FinInstnId>
</DbtrAgt>
<UltmtDbtr>
  <Nm>Name of the liable person</Nm>
  <Id>
    <PrvtId>
      <Othr>
        <Id>0123456789</Id>
        <SchmeNm>
          <Prtry>EGN</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</UltmtDbtr>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>end to end reference</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="EUR">1.00</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BNBGBGSF</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>NRA</Nm>
    <PstlAdr>
      <Ctry>BG</Ctry>
      <AdrLine>Beneficiary address</AdrLine>
      <AdrLine>Sofia</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>BG88BNBG96618000195001</IBAN>

```

```

        </Id>
      </CdtrAcct>
    <RmtInf>
      <Ustrd>Unstructured remittance information</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInittn>
</Document>

```

## 5.9 Sample Tax TREA (Category purpose Code TREA) Bulgaria including ultimate debtor (as liable person) on transaction level

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>20250925_payment</MsgId>
      <CreDtTm>2025-09-25T12:15:19</CreDtTm>
      <NbOfTxes>1</NbOfTxes>
      <InitgPty>
        <Nm>Ordering party name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>BG00INGB91451000000000</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
      <NbOfTxes>1</NbOfTxes>
      <PmtTpInf>
        <CtgyPurp>
          <Cd>TREA</Cd>
        </CtgyPurp>
      </PmtTpInf>
      <ReqdExctnDt>2025-09-25</ReqdExctnDt>
      <Dbtr>
        <Nm>Ordering party name</Nm>
        <PstlAdr>
          <Ctry>BG</Ctry>
          <AdrLine>Ordering party address</AdrLine>
        </PstlAdr>
      <Id>
        <OrgId>
          <Othr>
            <Id>123456789</Id>
            <SchmeNm>
              <Prtry>EIK</Prtry>
            </SchmeNm>
          </Othr>

```

```

        </Orgld>
    </Id>
</Dbtr>
<DbtrAcct>
    <Id>
        <IBAN>BG00INGB91451000000000</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
</DbtrAcct>
<DbtrAgt>
    <FinInstnId>
        <BIC>INGBBGSF</BIC>
    </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
    <PmtId>
        <EndToEndId>end to end reference</EndToEndId>
    </PmtId>
    <PmtTplInf>
        <InstrPrty>NORM</InstrPrty>
    </PmtTplInf>
    <Amt>
        <InstdAmt Ccy="EUR">1.00</InstdAmt>
    </Amt>
    <UltmtDbtr>
        <Nm>Name of the liable person</Nm>
        <Id>
            <PrvtId>
                <Othr>
                    <Id>0123456789</Id>
                    <SchmeNm>
                        <Prtry>LNC</Prtry>
                    </SchmeNm>
                </Othr>
            </PrvtId>
        </Id>
    </UltmtDbtr>
    <CdtrAgt>
        <FinInstnId>
            <BIC>BNBGBGSF</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>NRA</Nm>
        <PstlAdr>
            <Ctry>BG</Ctry>
            <AdrLine>Beneficiary address</AdrLine>
            <AdrLine>Sofia</AdrLine>
        </PstlAdr>
    </Cdtr>
</CdtTrfTxInf>
</CdtrAcct>

```

```

        <Id>
            <IBAN>BG88BNBG96618000195001</IBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd>Unstructured remittance information</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInItN>
</Document>

```

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