MT101 SEPA payment in EUR

MT101 MESSAGE SEQUENCE A

M/O	Tag	Field Name	Content/Option	Specific conventions	Remarks
M	:20:	Sender's Reference	16x		
O	:21R:	Customer Specified Reference	16x	Will be ignored	
M	:28D:	Message Index/ Total	5n/5n	5n/5n	
O	:50L:	Instructing Party	35x		
O	:50H:	Ordering Customer	/34X 4*35X	/IBAN to be debited Name & Address	
O	:52A:	Account Servicing Institution	4!a2!a2!c[3!c]	Valid BIC address	
M	:30:	Requested Execution Date		DD/MM/YYYY	

MT101 MESSAGE SEQUENCE B

M/O	Tag	Field Name	Content/Option	Specific conventions	Remarks
M	:21:	Transaction Reference	16x		
O	:23E:	Instruction Code	4!c [/30x]	RTGS, URGP, SDVA, INTC	Use of RTGS will result in a SEPA TREA. URGP is only supported via EBICS.
M	:32B:	Currency/ Transaction amount	3!a15d	EUR/Amount	
O	:50H:	Ordering Customer	/34X 4*35X	Mandatory if not mentioned in sequence A /IBAN to be debited Name & Address	
O	:52A:	Account Servicing Institution	4!a2!a2!c[3!c]		
O	:56A:	Intermediary	4!a2!a2!c[3!c]	Not to be used	
O	:57A:	Account with Institution	4!a2!a2!c[3!c]	Valid BIC address	
M	:59F:	Beneficiary	/34x 4*35x	/IBAN* of the Beneficiary Name & Address	Use Hybrid Address (59F); **See below** for the details regarding the Hybrid address.
M	:70:	Remittance Information	4*35x	Details of payment, transmitted to the beneficiary	**See below** for the details regarding Budgetary/Tax payments.
O	:77B:	Regulatory Reporting	3*35x	Will be ignored	
M	:71A:	Details of Charges	3!a	SHA**/OUR/BEN	

a = Letters
c = Alphanumeric Character
d = Decimal
n = Numeric Character
x = Any Character

*IBAN is mandatory for SEPA payments.
**OPTION SHA IS MANDATORY FOR SEPA PAYMENTS.

Budgetary/Tax payments
Please note:
Initiating Budgetary/Tax payments is **not** supported via the EBICS channel
if **Beneficiary IBAN Account has "3" or "8"** at **position 13** of the BG IBAN then it is a Budgetary/Tax payment.

The applicable Budgetary/Tax payment details can be included in **Remittance Information as free text.** Some code words must be used, e.g. "/EIK/" or "/IZL/".

- Identification is **Mandatory** if beneficiary IBAN account has value **"8" at pos. 13**.
    "/EIK/* + number of the payer" ; if payer is **an organization** ; Can be 9 or 10 or 13 digits.
    "/EGN/ + number of the payer" ; if payer is a **person with Bulgarian Citizenship** ; Exactly 10 digits.
    "/LNC/ + number of the payer" ; if payer is a **person without Bulgarian Citizenship** ; Exactly 10 digits.

- The following fields are all **Optional**:
"/IZL/ + Payer name" ; if the account owner is not liable; add the payer name after code word "/IZL/".
Beneficiary payment code (6 digits)
Document type
Number of document
Date of document
From date
To date

Example 70:
/EIK/123456789 /IZL/John Smit 123456

*/BUL/ is replaced by /EIK/, but /BUL/ can still be used

Hybrid address
A new type of TAG59 is introduced: 59F. This tag supports a hybrid (mix of structured and unstructured elements) way to enter address data.
Full Unstructured addresses are no longer supported for SEPA and International payments after November 2026.
This means that, after November 2026, Unstructured addresses will be ignored
(Town name and Country are the minimum structured requirement)
In tag 59F each line starts with symbols that indicate the content of the line (between brackets).
 Customers can add a maximum of 2 Name lines (1/) and a maximum of 2 address lines (2/).
In case 2 name lines or 2 address lines are provided, they will be concatenated(separated by a space) in the payment processing. The total number of lines can never exceed 5.
The last line (3/) contains the ISO Country Code and Town Name, separated by a forward slash.

Example 59F:
:59F:/BG80BNBG96611020345678
1/John Smit
2/Rozova Dolina 25
2/1421
3/BG/Sofia