

XML Message for European Direct Debit Initiation

Core and Business to Business
Implementation Guidelines





Contents

1	Introduction	3
1.1	European Direct Debit definition	3
1.2	Message Coverage	4
1.3	Usage of these Guidelines.....	4
1.4	Character Set.....	5
1.5	Message Structure	5
2	Structure	8
3	Detailed explanations for complex elements	31
3.1	Ultimate Creditor	31
3.2	Ultimate Debtor	31
3.3	‘Organisation Identification’ of a party.....	31
3.4	Payment Type Information	33
3.5	CategoryPurpose.....	34
3.6	Creditor Agent.....	35
3.7	Debtor Agent.....	35
3.8	Creditor Scheme Identification	36
3.9	Mandate Related Information	37
3.10	Amendment Information Details	37
3.10.1	To amend the Identifier of the Creditor:.....	37
3.10.2	To amend the account of the Debtor:.....	38
3.10.3	To amend the the Debtor agent:.....	39
3.11	Addresses.....	40
3.11.1	Address Types.....	40
3.11.2	Migration to Structured or Hybrid Addresses	41
3.11.3	Rules for Belgian Addresses	42
3.12	Remittance information	44
4	Examples	46
5	Annex 1 – Calculation of IBAN and ISO 11649 check digit.....	47
5.1	Method of validating the check digits.....	47
5.2	Method of calculating the check digits	47
6	Annex 2 – Identification of the Creditor	48

1 Introduction

This document sets out the Belgian Implementation Guidelines for the Customer Direct Debit Initiation message ISO 20022.

These Implementation Guidelines have been developed by the Belgian Financial Sector Federation (Febelfin) and provide guidance on the use of the SEPA Direct Debit Initiation Message sent to Banks, residing in Belgium. These comply with the SEPA Business-to-Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines 2025 version 1.0 for core and B2B (valid as of 05/10/2025) of the European Payments Council (EPC). We advise you to check with your bank if they support the implementation of this new version yet, earlier than the official date.

The utmost care has been taken to make sure that the information in this publication is correct. However, Febelfin can by no means be held liable for any loss or damage incurred to any incorrect or incomplete information as described in this publication.

This manual is only available in English.

Please contact your bank for any further information.

1.1 European Direct Debit definition

A European Direct Debit (or SEPA Direct Debit) is a payment instrument for collections in Euro throughout SEPA from bank accounts designated to accept collections. The current definition of SEPA encompasses the EU member states together with Iceland, Liechtenstein, Monaco, Norway, and Switzerland.

Transactions for the collection of funds from a Debtor's account with a Debtor Bank are initiated by a Creditor via its bank as agreed between Debtor and Creditor. This is based on an authorization given to the Creditor by the Debtor for the debit of its bank account: this authorization is referred to as the 'Mandate'. The Debtor and Creditor must each hold an account with a bank participating to the SEPA Direct Debit scheme.

Both Core and Business-to-Business European Direct Debits are described in this document.

The SEPA Core Direct Debit Scheme is intended for payments where Debtors are consumer entities. The SEPA Business-to-Business Direct Debit Scheme is intended for business payments where Debtors are business rather than consumer entities.

Both recurrent and one-off collections can be processed. Recurrent Direct Debits are those where the authorization by the Debtor is used for regular Direct Debits initiated by the Creditor. One-off Direct Debits are those where the authorization is given to initiate only one single Direct Debit, authorization which cannot be used for any subsequent transaction. All transactions must be in Euro.

1.2 Message Coverage

The Customer Direct Debit Initiation message is sent by the initiating party (PSU or Payment Service User) to the creditor agent (PSP or Payment Service Provider = your bank). It is used to request bulk collections of funds from one or various debtor's accounts for a creditor. The Customer Direct Debit Initiation message can contain one or more Direct Debit instructions. The message can be used in a direct scenario, which means that the message is sent directly to the creditor agent. The creditor agent is the account servicer or PSP of the creditor.

The message can also be used by an initiating party that has authority to send the message on behalf of the creditor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large company.

The Customer Direct Debit Initiation contains MandateRelatedInformation, i.e. extracts from a mandate, such as MandateIdentification and DateOfSignature. The customer Direct Debit Initiation message must not be considered as a mandate.

Version 2025 contains the same modifications as version 2023:

- Format version change: from pain.008.001.02 to pain.008.001.08
- Introduction of structured address element (new in 2025: hybrid addresses)
- LEI (Legal Entity Identification) as new Identification option.
- BIC name change : from <BIC> to <BICFI> and from <BICorBEI> to <AnyBIC>
- CDGM (alternative to the Name of the Debtor when a card is used)
- Commercial Trade Name Transparency (in the remittance when applicable)

The following options available in pain.008.001.08 are not applicable:

- UETR (Universally unique identifier) is an alternative to the end-to-end identification of a transaction
- Proxy alias is an alternative to the identification of an account
- Only 1 instance of Service Level is allowed

1.3 Usage of these Guidelines

Each item of the Direct Debit Initiation message refers to the corresponding index of the item in the ISO 20022 Message Definition Report for Payment Standards – Initiation. This Report can be found on www.iso20022.org, under “Catalogue of ISO 20022 messages”, with “pain.008.001.08” as reference.

Any gaps in the index numbering are due to the fact that some message elements of the ISO 20022 message are not supported. The occurrences of a message element can also be less extensive in these guidelines than in ISO 20022 Message Definition and EPC Implementation Guidelines.

Message elements not described in these guidelines must not be used and the usage rules must be followed in order to avoid the possibility of the message or payment being rejected or of data being ignored.

For more information, please contact your bank.

1.4 Character Set

The UTF8 character encoding standard must be used in the ISO 20022 messages.

The Latin character set, commonly used in international communication, must be used.

It contains the following characters:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - ? : () . , ' +

Space

In addition references , identifications and identifiers must respect the following rules:

- Content is restricted to the Latin character set as defined above
- Content must not start or end with a single forward slash '/'
- Content must not contain a double forward slash '//'.

Please contact your bank to determine if they accept / and // in the references.

Note to programmers:

- The usage of CDATA in XML is not admitted. Files with CDATA will be refused by the bank.
- Before using "name space" in a XML file contact beforehand your bank to check if this option is supported by your bank

1.5 Message Structure

The description of the ISO 20022 document models can be found in a number of schemes. A specific description language (XSD) is used in those schemes. The schemes make it possible to give a description of the tags in the document, the structure and sequence of those beacons (hierarchy of tags) as well as the codes which are allowed for some specific data, the number of possible cases, the obligatory or optional character of some of the data, etc.

The general XSD for pain.008.001.08 can be downloaded from www.iso20022.org

A file containing an XML- pain.008.001.08 message has the following structure:

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

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.08"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

    <CstmrDrctDbtInitn>
        message content...
    </CstmrDrctDbtInitn>

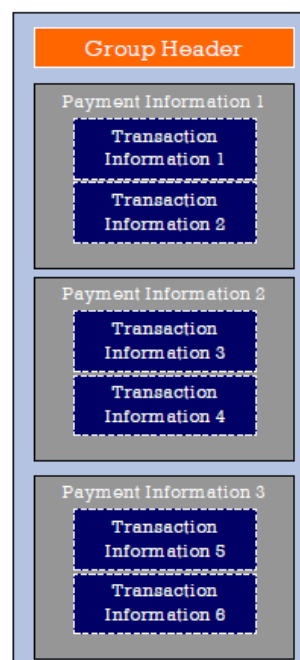
</Document>
```

A file must contain one single <Document> tag (envelope), which contains one single <CstmrDrctDbtInitn> XML message in it.

The message is composed of 3 building blocks:

- A. GroupHeader: This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date And Time.
- B. PaymentInformation: This building block is mandatory and repetitive (1 or more). It contains, among other things, elements related to the Credit side of the transaction, such as Creditor and Payment Type Information.
- C. DirectDebitTransactionInformation: This building block is mandatory and repetitive (1 or more). It contains, among other things, elements related to the debit side of the transaction, such as Debtor and RemittanceInformation Rules.

A detailed view on the structure of a Direct Debit Initiation Message is presented in the figure below and in the following table.



Legend for the table on next page

Lvl	Indicates the nesting of the element in the tree hierarchy
Name	Name of the element or the tag
XML Tag	Short name that identifies an element within an XML message, that is put between brackets. e.g. <InstdAmt> for Instructed Amount
Mult	Original multiplicity in the iso20022 xsd definition. When the value is changed, it is reflected in the column 'Restr' It indicates whether an element is optional or mandatory in the and how many times the element can be repeated. The number of occurrences is shown in square brackets For example: [0..1] shows that the element can be present 0 times or 1 time. The element is optional [1..1] shows that the element must only be present 1 time. The element is mandatory [1..n] shows that the element is mandatory and must be present 1 to n times An element, that is part of a block of elements, is mandatory as far as the block it is part of, is present in the message.
Type / code	Formatting of the element, or mandatory value. The element refers here to the data in between an opening and a closing tag. E.g. BE for <Ctry>BE</Ctry> The Element may not contain only nor begin with "space". At the end there may not be TAB character(s). At least one character has to be filled in Choice means that only one tag or element at the next level may be used. E.g. either for CategoryPurpose Code or Proprietary [A-Z]{2,2} is a regular expression e.g. for country like BE
Restr	I Ignored : can be provided but the Bank does not act upon X Removed: must be left out, the Bank may reject FV Fixed value T/C Type changed. E.g. length of text
Additional details	Any specific rules that could impact the presence or the values of an element. td: Maximum total number of digits (including decimals) fd: Maximum number of fraction (decimal) digits



2 Structure

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
0	Customer Direct Debit Initiation V08 (pain.008.001.08)	<CstmrDrctDbtInitn>				
1	Group Header	<GrpHdr>	[1..1]			
2	Message Identification	<MsgId>	[1..1]	text{1,35}		
2	Creation Date Time	<CreDtTm>	[1..1]	dateTime		
2	Authorisation	<Authstn>	[0..2]	Choice	I	
2	Number Of Transactions	<NbOfTxs>	[1..1]	text [0-9]{1,15}		Number of individual transactions contained in the message Usage : The validation of this data element depends on pre-agreed customer-to-bank conditions
2	Control Sum	<CtrlSum>	[0..1]	decimal td = 18 fd = 17	[1..1] T/C	Total of all individual amounts included in the message, irrespective of currencies. Please contact your bank, it is possible that this element remains optional ----- Type Changed: decimal td = 18 fd = 2
2	Initiating Party	<InitgPty>	[1..1]			



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Name	<Nm>	[0..1]	text{1,140}	T/C	Name is limited to 70 characters When Name is absent, Identification is mandatory ----- Type Changed: text{1,70}
3	Postal Address	<PstlAdr>	[0..1]		I	
3	Identification	<Id>	[0..1]	Choice		
4	Organisation Identification	<OrgId>	[1..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
5	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
5	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
5	Other	<Othr>	[0..*]		[0..1]	
6	Identification	<Id>	[1..1]	text{1,35}		
6	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
6	Issuer	<Issr>	[0..1]	text{1,35}		
4	Private Identification	<PrvtId>	[1..1]		X	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
3	Contact Details	<CtctDtls>	[0..1]		I	
2	Forwarding Agent	<FwdgAgt>	[0..1]		I	
1	Payment Information	<PmtInf>	[1..*]			
2	Payment Information Identification	<PmtInfId>	[1..1]	text{1,35}		
2	Payment Method	<PmtMtd>	[1..1]	text	FV	FixedValue: DD
3	Direct Debit			DD		
2	Batch Booking	<BtchBookg>	[0..1]	boolean		For Belgian PSP, when Batch Booking is absent, the default value is considered to be 'true'.
2	Number Of Transactions	<NbOfTxS>	[0..1]	text [0-9]{1,15}	[1..1]	Number of individual transactions contained in the payment information group. Please contact your bank, it is possible that this element remains optional
2	Control Sum	<CtrlSum>	[0..1]	decimal td = 18 fd = 17	[1..1] T/C	Total of all individual amounts included in the payment information group. Please contact your bank, it is possible that this element remains optional ----- Type Changed: decimal td = 18 fd = 2
2	Payment Type Information	<PmtTpInf>	[0..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
3	Instruction Priority	<InstrPrty>	[0..1]	text	I	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Service Level	<SvcLvl>	[0..*]	Choice	[0..1]	
4	Code	<Cd>	[1..1]	text{1,4}	FV	Only "SEPA" is allowed ----- FixedValue: SEPA
4	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
3	Local Instrument	<LclInstrm>	[0..1]	Choice	[1..1]	
4	Code	<Cd>	[1..1]	text{1,35}		CORE or B2B
4	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
3	Sequence Type	<SeqTp>	[0..1]	text	[1..1]	
4	First			FRST		
4	Recurring			RCUR		
4	Final			FNAL		
4	One Off			OOFF		
4	Represented			RPRE	X	
3	Category Purpose	<CtgyPurp>	[0..1]	Choice		
4	Code	<Cd>	[1..1]	text{1,4}		Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
4	Proprietary	<Prtry>	[1..1]	text{1,35}	I	
2	Requested Collection Date	<ReqdColltnDt>	[1..1]	date		
2	Creditor	<Cdtr>	[1..1]			
3	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: text{1,70}
3	Postal Address	<PstlAdr>	[0..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
4	Address Type	<AdrTp>	[0..1]	Choice	I	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Department	<Dept>	[0..1]	text{1,70}		
4	Sub Department	<SubDept>	[0..1]	text{1,70}		
4	Street Name	<StrtNm>	[0..1]	text{1,70}		
4	Building Number	<BldgNb>	[0..1]	text{1,16}		
4	Building Name	<BldgNm>	[0..1]	text{1,35}		
4	Floor	<Flr>	[0..1]	text{1,70}		
4	Post Box	<PstBx>	[0..1]	text{1,16}		
4	Room	<Room>	[0..1]	text{1,70}		
4	Post Code	<PstCd>	[0..1]	text{1,16}		
4	Town Name	<TwnNm>	[0..1]	text{1,35}		
4	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}		
4	District Name	<DstrctNm>	[0..1]	text{1,35}		
4	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
4	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
4	Address Line	<AdrLine>	[0..7]	text{1,70}		
3	Identification	<Id>	[0..1]	Choice	I	
3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
3	Contact Details	<CtctDtls>	[0..1]		I	
2	Creditor Account	<CdtrAcct>	[1..1]			
3	Identification	<Id>	[1..1]	Choice		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
4	Other	<Othr>	[1..1]		X	
3	Type	<Tp>	[0..1]	Choice	I	
3	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		
3	Name	<Nm>	[0..1]	text{1,70}	I	
3	Proxy	<Prxy>	[0..1]		I	
2	Creditor Agent	<CdtrAgt>	[1..1]			
3	Financial Institution Identification	<FinInstnId>	[1..1]			
4	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
4	Clearing System Member Identification	<ClrSysMmbld>	[0..1]		I	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}	I	
4	Name	<Nm>	[0..1]	text{1,140}	I	
4	Postal Address	<PstlAdr>	[0..1]		I	
4	Other	<Othr>	[0..1]			
5	Identification	<Id>	[1..1]	text{1,35}	FV	FixedValue: NOTPROVIDED
5	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
5	Issuer	<Issr>	[0..1]	text{1,35}	I	
3	Branch Identification	<BrnchId>	[0..1]		I	
2	Creditor Agent Account	<CdtrAgtAcct>	[0..1]		I	
2	Ultimate Creditor	<UltmtCdtr>	[0..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
3	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: text{1,70}
3	Postal Address	<PstlAdr>	[0..1]		I	
3	Identification	<Id>	[0..1]	Choice		
4	Organisation Identification	<OrgId>	[1..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
5	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
5	Other	<Othr>	[0..*]			
6	Identification	<Id>	[1..1]	text{1,35}		
6	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
6	Issuer	<Issr>	[0..1]	text{1,35}		
4	Private Identification	<PrvtId>	[1..1]		X	
3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
3	Contact Details	<CtctDtls>	[0..1]		I	
2	Charge Bearer	<ChrgBr>	[0..1]	text		
3	Borne By Debtor			DEBT	X	
3	Borne By Creditor			CRED	X	
3	Shared			SHAR	X	
3	Following Service Level			SLEV		
2	Charges Account	<ChrgsAcct>	[0..1]		I	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2	Charges Account Agent	<ChrgsAcctAgt>	[0..1]		I	
2	Creditor Scheme Identification	<CdtrSchmeld>	[0..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
3	Name	<Nm>	[0..1]	text{1,140}	X	
3	Postal Address	<PstlAdr>	[0..1]		X	
3	Identification	<Id>	[0..1]	Choice	[1..1]	
4	Organisation Identification	<OrgId>	[1..1]		X	
4	Private Identification	<PrvtId>	[1..1]			
5	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]		X	
5	Other	<Othr>	[0..*]		[1..1]	
6	Identification	<Id>	[1..1]	text{1,35}		The Identifier of the Creditor or CI See Appendix 2 – Identification of the Creditor
6	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
7	Code	<Cd>	[1..1]	text{1,4}	X	
7	Proprietary	<Prtry>	[1..1]	text{1,35}	FV	FixedValue: SEPA
6	Issuer	<Issr>	[0..1]	text{1,35}	X	
3	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
3	Contact Details	<CtctDtls>	[0..1]		I	
2	Direct Debit Transaction Information	<DrctDbtTxInf>	[1..*]			
3	Payment Identification	<PmtId>	[1..1]			
4	Instruction Identification	<InstrId>	[0..1]	text{1,35}		
4	End To End Identification	<EndToEndId>	[1..1]	text{1,35}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	UETR	<UETR>	[0..1]	text [a-f0-9]{8}- [a-f0-9]{4}- 4[a-f0-9]{3}- [89ab][a-f0-9]{3}-[a-f0-9]{12}	I	
3	Payment Type Information	<PmtTpInf>	[0..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
4	Instruction Priority	<InstrPrty>	[0..1]	text	I	
4	Service Level	<SvcLvl>	[0..*]	Choice	[0..1]	
5	Code	<Cd>	[1..1]	text{1,4}	FV	FixedValue: SEPA
5	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
4	Local Instrument	<LclInstrm>	[0..1]	Choice	[1..1]	
5	Code	<Cd>	[1..1]	text{1,35}		
5	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
4	Sequence Type	<SeqTp>	[0..1]	text		
5	First			FRST		
5	Recurring			RCUR		
5	Final			FNAL		
5	One Off			OOFF		
5	Represented			RPRE	X	
4	Category Purpose	<CtgyPurp>	[0..1]	Choice		
5	Code	<Cd>	[1..1]	text{1,4}		Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
5	Proprietary	<Prtry>	[1..1]	text{1,35}	I	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5		Amount must be 0.01 or more and 999999999.99 or less (than 1 Billion EUR) Max. 9 digits for the non-decimal part, followed by up to 2 for the decimal part. Decimal separator is “.” (dot, not comma)
4	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}	FV	FixedValue: EUR
3	Charge Bearer	<ChrgBr>	[0..1]	text		
4	Borne By Debtor			DEBT	X	
4	Borne By Creditor			CRED	X	
4	Shared			SHAR	X	
4	Following Service Level			SLEV		
3	Direct Debit Transaction	<DrctDbtTx>	[0..1]		[1..1]	
4	Mandate Related Information	<MndtRltdInf>	[0..1]		[1..1]	
5	Mandate Identification	<MndtId>	[0..1]	text{1,35}	[1..1]	
5	Date Of Signature	<DtOfSgntr>	[0..1]	date	[1..1]	
5	Amendment Indicator	<AmdmntInd>	[0..1]	boolean		
5	Amendment Information Details	<AmdmntInfDtls>	[0..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
6	Original Mandate Identification	<OrgnlMndtId>	[0..1]	text{1,35}		
6	Original Creditor Scheme Identification	<OrgnlCdtrSchmeld>	[0..1]			
7	Name	<Nm>	[0..1]	text{1,140}	X	
7	Postal Address	<PstlAdr>	[0..1]		X	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
7	Identification	<Id>	[0..1]	Choice	[1..1]	
8	Organisation Identification	<OrgId>	[1..1]		X	
8	Private Identification	<PrvtId>	[1..1]			
9	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]		X	
9	Other	<Othr>	[0..*]		[1..1]	
10	Identification	<Id>	[1..1]	text{1,35}		The amended Identifier of the Creditor or CI See Appendix 2 – Identification of the Creditor
10	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
11	Code	<Cd>	[1..1]	text{1,4}	X	
11	Proprietary	<Prtry>	[1..1]	text{1,35}	FV	FixedValue: SEPA
10	Issuer	<Issr>	[0..1]	text{1,35}	X	
7	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
7	Contact Details	<CtctDtls>	[0..1]		I	
6	Original Creditor Agent	<OrgnlCdtrAgt>	[0..1]		I	
6	Original Creditor Agent Account	<OrgnlCdtrAgtAcct>	[0..1]		I	
6	Original Debtor	<OrgnlDbtr>	[0..1]		I	
6	Original Debtor Account	<OrgnlDbtrAcct>	[0..1]			
7	Identification	<Id>	[1..1]	Choice		
8	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		Only use if in the same bank



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
8	Other	<Othr>	[1..1]			
9	Identification	<Id>	[1..1]	text{1,34}	FV	FixedValue: SMNDA
9	Scheme Name	<SchmeNm>	[0..1]	Choice	X	
9	Issuer	<Issr>	[0..1]	text{1,35}	X	
7	Type	<Tp>	[0..1]	Choice	X	
7	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	X	
7	Name	<Nm>	[0..1]	text{1,70}	X	
7	Proxy	<Prxy>	[0..1]		X	
6	Original Debtor Agent	<OrgnDbtrAgt>	[0..1]			
7	Financial Institution Identification	<FinInstnId>	[1..1]			
8	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	X	
8	Clearing System Member Identification	<ClrSysMmbld>	[0..1]		X	
8	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}	X	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
8	Name	<Nm>	[0..1]	text{1,140}	X	
8	Postal Address	<PstlAdr>	[0..1]		X	
8	Other	<Othr>	[0..1]		[1..1]	
9	Identification	<Id>	[1..1]	text{1,35}	FV	FixedValue: SMNDA
9	Scheme Name	<SchmeNm>	[0..1]	Choice	X	
9	Issuer	<Issr>	[0..1]	text{1,35}	X	
7	Branch Identification	<BrnchId>	[0..1]		I	
6	Original Debtor Agent Account	<OrgnIDbtrAgtAcct>	[0..1]		I	
6	Original Final Collection Date	<OrgnIFnlColltnDt>	[0..1]	date	I	
6	Original Frequency	<OrgnIFrqcy>	[0..1]	Choice	I	
6	Original Reason	<OrgnIRsn>	[0..1]	Choice	I	
6	Original Tracking Days	<OrgnITrckgDays>	[0..1]	text [0-9]{2}	I	
5	Electronic Signature	<ElctrncSgntr>	[0..1]	text{1,1025}		If the direct debit is based on an EPC electronic mandate, this data element must contain AT- M013 which is the reference to the Mandate Acceptance Report made by the bank of the Debtor. This data element is not to be used if the mandate is a paper mandate
5	First Collection Date	<FrstColltnDt>	[0..1]	date	I	
5	Final Collection Date	<FnlColltnDt>	[0..1]	date	I	
5	Frequency	<Frqcy>	[0..1]	Choice	I	
5	Reason	<Rsn>	[0..1]	Choice	I	
5	Tracking Days	<TrckgDays>	[0..1]	text [0-9]{2}	I	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Creditor Scheme Identification	<CdtrSchmeld>	[0..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
5	Name	<Nm>	[0..1]	text{1,140}	X	
5	Postal Address	<PstlAdr>	[0..1]		X	
5	Identification	<Id>	[0..1]	Choice	[1..1]	
6	Organisation Identification	<OrgId>	[1..1]		X	
6	Private Identification	<PrvtId>	[1..1]			
7	Date And Place Of Birth	<DtAndPlcOfBirth>	[0..1]		X	
7	Other	<Othr>	[0..*]		[1..1]	
8	Identification	<Id>	[1..1]	text{1,35}		See Appendix 2 – Identification of the Creditor
8	Scheme Name	<SchmeNm>	[0..1]	Choice		
9	Code	<Cd>	[1..1]	text{1,4}	X	
9	Proprietary	<Prtry>	[1..1]	text{1,35}	FV	FixedValue: SEPA
8	Issuer	<Issr>	[0..1]	text{1,35}	X	
5	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
5	Contact Details	<CtctDtls>	[0..1]		I	
4	Pre Notification Identification	<PreNtfctnId>	[0..1]	text{1,35}	I	
4	Pre Notification Date	<PreNtfctnDt>	[0..1]	date	I	
3	Ultimate Creditor	<UltmtCdtr>	[0..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
4	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: text{1,70}



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Postal Address	<PstlAdr>	[0..1]		I	
4	Identification	<Id>	[0..1]	Choice		
5	Organisation Identification	<OrgId>	[1..1]			
6	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
6	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
6	Other	<Othr>	[0..*]		[0..1]	
7	Identification	<Id>	[1..1]	text{1,35}		
7	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
7	Issuer	<Issr>	[0..1]	text{1,35}	FV	FixedValue: KBO-BCE
5	Private Identification	<PrvtId>	[1..1]		X	
4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
4	Contact Details	<CtctDtls>	[0..1]		I	
3	Debtor Agent	<DbtrAgt>	[1..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Financial Institution Identification	<FinInstnId>	[1..1]			
5	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]		I	
5	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}	I	
5	Name	<Nm>	[0..1]	text{1,140}	I	
5	Postal Address	<PstlAdr>	[0..1]		I	
5	Other	<Othr>	[0..1]			
6	Identification	<Id>	[1..1]	text{1,35}	FV	FixedValue: NOTPROVIDED
6	Scheme Name	<SchmeNm>	[0..1]	Choice	X	
6	Issuer	<Issr>	[0..1]	text{1,35}	X	
4	Branch Identification	<BrnchId>	[0..1]		I	
3	Debtor Agent Account	<DbtrAgtAcct>	[0..1]		I	
3	Debtor	<Dbtr>	[1..1]			



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Name	<Nm>	[0..1]	text{1,140}	[1..1] T/C	'Name' is limited to 70 characters in length. In case of a mandate generated using data from a payment card at the point of sale which results in a direct debit to and from a payment account, and where the name of the Debtor is not available, the attribute "Name of the Debtor" must be filled in with "/CDGM" (note: Card Data Generated Mandate), followed by "/card number", "/sequence number" and "/expiry date of the card" (note: this means that the information parts are delimited by "/") or, if these data elements are not available, by any other data element(s) that would uniquely identify the Debtor to the Debtor PSP ----- Type Changed: text{1,70}
4	Postal Address	<PstlAdr>	[0..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
5	Address Type	<AdrTp>	[0..1]	Choice	I	
5	Department	<Dept>	[0..1]	text{1,70}		
5	Sub Department	<SubDept>	[0..1]	text{1,70}		
5	Street Name	<StrtNm>	[0..1]	text{1,70}		
5	Building Number	<BldgNb>	[0..1]	text{1,16}		
5	Building Name	<BldgNm>	[0..1]	text{1,35}		
5	Floor	<Flr>	[0..1]	text{1,70}		
5	Post Box	<PstBx>	[0..1]	text{1,16}		
5	Room	<Room>	[0..1]	text{1,70}		
5	Post Code	<PstCd>	[0..1]	text{1,16}		
5	Town Name	<TwnNm>	[0..1]	text{1,35}		
5	Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
5	District Name	<DstrctNm>	[0..1]	text{1,35}		
5	Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}		
5	Country	<Ctry>	[0..1]	text [A-Z]{2,2}		
5	Address Line	<AdrLine>	[0..7]	text{1,70}		
4	Identification	<Id>	[0..1]	Choice		
5	Organisation Identification	<OrgId>	[1..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
6	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
6	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
6	Other	<Othr>	[0..*]		[0..1]	
7	Identification	<Id>	[1..1]	text{1,35}		
7	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
7	Issuer	<Issr>	[0..1]	text{1,35}		
5	Private Identification	<PrvtId>	[1..1]		X	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
4	Contact Details	<CtctDtls>	[0..1]		I	
3	Debtor Account	<DbtrAcct>	[1..1]			
4	Identification	<Id>	[1..1]	Choice		
5	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
5	Other	<Othr>	[1..1]		X	
4	Type	<Tp>	[0..1]	Choice	I	
4	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}	I	
4	Name	<Nm>	[0..1]	text{1,70}	I	
4	Proxy	<Prxy>	[0..1]		I	
3	Ultimate Debtor	<UltmtDbtr>	[0..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
4	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: text{1,70}
4	Postal Address	<PstlAdr>	[0..1]		I	
4	Identification	<Id>	[0..1]	Choice		
5	Organisation Identification	<OrgId>	[1..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
6	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
6	Other	<Othr>	[0..*]		[0..1]	
7	Identification	<Id>	[1..1]	text{1,35}		
7	Scheme Name	<SchmeNm>	[0..1]	Choice	I	
7	Issuer	<Issr>	[0..1]	text{1,35}		
5	Private Identification	<PrvtId>	[1..1]		X	
4	Country Of Residence	<CtryOfRes>	[0..1]	text [A-Z]{2,2}	I	
4	Contact Details	<CtctDtls>	[0..1]		I	
3	Instruction For Creditor Agent	<InstrForCdtrAgt>	[0..1]	text{1,140}	I	
3	Purpose	<Purp>	[0..1]	Choice		
4	Code	<Cd>	[1..1]	text{1,4}		For list of possible codes for Purpose, see External Purpose Code at http://www.iso20022.org/external code sets
4	Proprietary	<Prtry>	[1..1]	text{1,35}	I	



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Regulatory Reporting	<RgltryRptg>	[0..10]		I	
3	Tax	<Tax>	[0..1]		I	
3	Related Remittance Information	<RltdRmtInf>	[0..10]		I	
3	Remittance Information	<RmtInf>	[0..1]			Please refer to the section 'Detailed explanations for complex elements' for more details with regards to this Element
4	Unstructured	<Ustrd>	[0..*]	text{1,140}	[0..1]	
4	Structured	<Strd>	[0..*]		[0..1]	
5	Referred Document Information	<RfrdDocInf>	[0..*]		I	
5	Referred Document Amount	<RfrdDocAmt>	[0..1]		I	
5	Creditor Reference Information	<CdtrRefInf>	[0..1]		[1..1]	
6	Type	<Tp>	[0..1]		[1..1]	
7	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		
8	Code	<Cd>	[1..1]	text	FV	FixedValue: SCOR
9	Remittance Advice Message			RADM	X	
9	Related Payment Instruction			RPIN	X	
9	Foreign Exchange Deal Reference			FXDR	X	
9	Dispatch Advice			DISP	X	
9	Purchase Order			PUOR	X	
9	Structured Communication Reference			SCOR		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
8	Proprietary	<Prtry>	[1..1]	text{1,35}	X	
7	Issuer	<Issr>	[0..1]	text{1,35}	[1..1]	
6	Reference	<Ref>	[0..1]	text{1,35}	[1..1]	
5	Invoicer	<Invcr>	[0..1]		I	
5	Invoicee	<Invcee>	[0..1]		I	
5	Tax Remittance	<TaxRmt>	[0..1]		I	
5	Garnishment Remittance	<GrnshmtRmt>	[0..1]		I	
5	Additional Remittance Information	<AddtlRmtInf>	[0..3]	text{1,140}	I	
3	Supplementary Data	<SplmtryData>	[0..*]		I	

3 Detailed explanations for complex elements

3.1 Ultimate Creditor

Is Optional.

Ultimate Creditor is only to be used if different from Creditor. This data element may be present either at 'Payment Information' or at 'Direct Debit Transaction Information' level. Please contact your bank if you want to use it at the DirectDebitTransactionInformation level. It is possible that your bank does not support it at that level.

Either Name or Organisation Identification, or both, must be used.

For Organisation Identification, read hereafter.

3.2 Ultimate Debtor

Is Optional.

Ultimate Debtor is only to be used if different from Debtor.

Either Name or Organisation Identification, or both, must be used.

For Organisation Identification, read hereafter.

3.3 'Organisation Identification' of a party

This group can be used as unique and unambiguous identification of a party and is optional when Name is present. It can be present in

- Initiating party
- Ultimate Creditor
- Debtor
- Ultimate Debtor

Only one occurrence of either 'AnyBIC', or 'LEI' or 'Other\ld' is allowed.

Based on BIC

```

<Id>
  <OrgId>
    <AnyBIC>CLIEBEBB</AnyBIC>
  </OrgId>
</Id>

```

Based on LEI code (Legal Entity Identifier) .

LEI is a unique alphanumeric code that has 20 characters and is based on the ISO 17442 standard. The LEI code is an identification number for legal entities that wish to take part in financial transactions in international markets. The LEI code helps to make legal entities easily identifiable and provides key information for financial transactions.

```

<Id>
  <OrgId>
    <LEI>875500JW5JIUSWL7CW55</LEI>
  </OrgId>
</Id>

```

Based on Belgian Enterprise Number (10 digits)

For Belgian companies : Other Id can contain the company's Enterprise Number (10 digits)

KBO-BCE is recommended.

LEI is no longer allowed in this section.

```

<Id>
  <OrgId>
    <Othr>
      <Id>0542393217</Id>
      <Issr>KBO-BCE</Issr>
    </Othr>
  </OrgId>
</Id>

```


3.4 Payment Type Information

PaymentTypeInformation is mandatory and must be present either at the 'PaymentInformation' or at the DirectDebitTransactionInformation level.

Mixing of different local instruments (CORE B2B) in the same payment is not allowed.

Please contact your bank if you want to use it at the DirectDebitTransactionInformation level. It is possible that your bank does not support it at that level.

Local Instrument must contain either CORE or B2B.

Every SequenceType (FRST, RCUR, OOFF, FNAL) for CORE or B2B may be submitted up to D-1. For information related to the cut-off time and how many days you can send your collection in advance, consult your bank.

Example with minimum information:

```
<PmtTpInf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>CORE</Cd>
  </LclInstrm>
  <SeqTp>RCUR</SeqTp>
</PmtTpInf>
```

3.5 CategoryPurpose

This element is optional. Main values to be used are:

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

3.6 Creditor Agent

The BIC is no longer mandatory, but the tag <CdtrAgt> is still mandatory, thus use Other if you do not indicate the real BIC.

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

3.7 Debtor Agent

The BIC is no longer mandatory, but the tag <DbtrAgt> is still mandatory, thus use Other if you do not indicate the real BIC.

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

3.8 Creditor Scheme Identification

This data element is mandatory and must be present at either 'Payment Information' or 'DirectDebitTransaction' level. It is recommended to use it at 'Payment information' level.

Check with your bank if they support it at the 'DirectDebitTransaction' level.

It is recommended that all transactions within the same 'Payment Information' block have the same 'Creditor Scheme Identification'.

Check with your bank if different CreditorSchemeIdentifications are accepted within the same Payment Information Block (order).

More information related to the Identification of the Creditor (CI) can be found in Annex 2

```
<CdtrSchmeld>
  <Id>
    <PrvtId>
      <Othr>
        <Id> BE11ZZZ0403170701</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</CdtrSchmeld>
```

3.9 Mandate Related Information

Is mandatory.

Mandate Identification: Reference of the Direct Debit mandate that has been signed between the Debtor and the Creditor

Is not case sensitive : Man001 = MAN001 = man001

Date Of Signature : Date on which the Direct Debit mandate has been signed by the Debtor.

In case of a migration from a DOM80 scheme to SEPA Direct Debit scheme, DateOfSignature must be the migration date

Amendment Indicator : . Indicator notifying whether the underlying mandate is amended or not.

If not present, considered as "false".

If 'true' : AmendmentInformationDetails is mandatory. Read hereafter.

3.10 Amendment Information Details

3.10.1 To amend the Identifier of the Creditor:

```

<AmdmntInd>true</AmdmntInd>
<AmdmntInfDtls>
  <OrgnlCdtrSchmeld>
    <Id>
      <PrvtId>
        <Othr>
          <Id>BE11ZZZ0123456789</Id>
          <SchmeNm>
            <Prtry>SEPA</Prtry>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </OrgnlCdtrSchmeld>
</AmdmntInfDtls>

```

3.10.2 To amend the account of the Debtor:

Advice: always use SMNDA when the account has changed. The meaning of SMNDA is 'Same Mandate New Debtor Account').

IBAN can still be used when the debtor remains in the same bank.

Use "SMNDA" (Same Mandate with a New Debtor Account) to indicate same mandate with new Debtor Account

Example:

Preferred choice:

```
<AmdmntInd>true</AmdmntInd>
<AmdmntInfDtls>
  <OrgnDbtrAcct>
    <Id>
      <Othr>
        <Id>SMNDA</Id>
      </Othr>
    </Id>
  </OrgnDbtrAcct>
</AmdmntInfDtls>
```

If in the same bank:

```
<OrgnDbtrAcct>
  <Id>
    <IBAN>BE68539007547034</IBAN>
  </Id>
</OrgnDbtrAcct>
```

3.10.3 To amend the the Debtor agent:

This is no longer needed, but the following string is still allowed

```
<OrgnDbtrAgt>  
  <FinInstnId>  
    <Othr>  
      <Id>SMNDA</Id>  
    </Othr>  
  </FinInstnId>  
</OrgnDbtrAgt>
```

3.11 Addresses

3.11.1 Address Types

In a pain.008.001.08 message, the following address elements exist:

XML Field	Tag	Mult.	Format
Postal Address	<PstlAdr>	[0..1]	
Address Type	<AdrTp>	[0..1]	Choice
Department	<Dept>	[0..1]	text{1,70}
Sub Department	<SubDept>	[0..1]	text{1,70}
Street Name	<StrtNm>	[0..1]	text{1,70}
Building Number	<BldgNb>	[0..1]	text{1,16}
Building Name	<BldgNm>	[0..1]	text{1,35}
Floor	<Flr>	[0..1]	text{1,70}
Post Box	<PstBx>	[0..1]	text{1,16}
Room	<Room>	[0..1]	text{1,70}
Post Code	<PstCd>	[0..1]	text{1,16}
Town Name	<TwnNm>	[0..1]	text{1,35}
Town Location Name	<TwnLctnNm>	[0..1]	text{1,35}
District Name	<DstrctNm>	[0..1]	text{1,35}
Country Sub Division	<CtrySubDvsn>	[0..1]	text{1,35}
Country	<Ctry>	[0..1]	text [A-Z]{2,2}
Address Line	<AdrLine>	[0..7]	text{1,70}

The <PstlAdr> element can be constructed by making use of the following address types:

- Unstructured address: only up to 2 <AdrLine> elements are used, next to the <Ctry> element.
- Structured address: no <AdrLine> elements are used and at least the <TwnNm> element is present, next to the <Ctry> element.
- Hybrid address. the <TwnNm> and <Ctry> elements are again present, but additional address details are provided by the presence of 1 or 2 <AdrLine> elements.

The following table summarizes the conditions which apply per address type:

Address Type	<Ctry>	<AdrLine>	<TwnNm>	Any other <PstlAdr> child element
Unstructured	Mandatory	Up to 2 occurrences can be used	Not present	No other element present
Structured	Mandatory	Not present	Mandatory	Any other element can be present as well
Hybrid	Mandatory	Minimum 1 occurrence present. Up to 2 occurrences can be used	Mandatory	Any other element can be present as well

3.11.2 Migration to Structured or Hybrid Addresses

Starting from March 2024, structured address fields became available. In parallel, unstructured addresses can still be used.

However, the goal is to migrate away from unstructured addresses and to move to structured addresses. The use of structured addresses in payment transactions increases the STP rate by reducing errors in the various payment processing steps including regulatory screening and reconciliation processes.

To ease this migration process, hybrid addresses will be allowed before unstructured addresses become forbidden. In this transaction scheme, we have the following milestones:

- Starting from March 2024: structured addresses were introduced, whilst unstructured addresses are still allowed
- Starting from 5 October 2025, hybrid addresses can equally be used
- As of 22 November 2026, unstructured addresses will be forbidden

At the time of writing, it remains unclear if hybrid addresses will eventually become forbidden as well, and what the related time horizon would be for this to come into effect. In due time, it is advisable to check if your data repositories can add a hybrid address to your payment instructions where at least the Town Name field is present, next to the Country Code field.

Please contact your bank for any further information, or to know if your bank offers more flexibility compared to the rules described in this section.

3.11.3 Rules for Belgian Addresses

For an unstructured address in Belgium, the <AdrLine> tag should contain the following information:

- The Street and Building Number must be put in the first <AdrLine> element.
- The Postal code and Town must be put in the second <AdrLine> element.

An example is as follows:

```
<Cdtr>
  <Nm>Febelfin vzw/asbl</Nm>
  <PstlAdr>
    <Ctry>BE</Ctry>
    <AdrLine>Boulevard du Roi Albert II 19</AdrLine>
    <AdrLine>1210 Bruxelles</AdrLine>
  </PstlAdr>
</Cdtr>
```

The following table lists the fields which can be used for Belgian structured addresses:

Tag	Content
<StrtNm>	The street name
<BldgNb>	The building number
<Room>	The apartment number
<PstBx>	The post box
<PstCd>	The postal/ZIP code
<TwnNm>	The town name
<Ctry>	The country code

When making use of a structured address, the <TwnNm> and <Ctry> elements are mandatory. For Belgian addresses, the following rules equally apply:

- It is recommended to equally include the field <PstCd>
- The address can be further detailed by either:
 - Making use of the <StrtNm>, <BldgNb> and <Room> fields. These fields in fact belong together.
 - Making use of the field <PstBx>

An example is as follows:

```
<Cdtr>
  <Nm>Febelfin vzw/asbl</Nm>
  <PstlAdr>
    <StrtNm>Boulevard du Roi Albert II</StrtNm>
    <BldgNb>16</BldgNb>
    <PstCd>1210</PstCd>
    <TwnNm>Bruxelles</TwnNm>
    <Ctry>BE</Ctry>
  </PstlAdr>
</Cdtr>
```

When an hybrid address is used, the <TwnNm> field remains mandatory. However, up to 2 <AdrLine> elements can still be used. When doing so, it should be avoided to repeat the same information by making use of it in both the unstructured <AdrLine> elements as well as in one of the structured address elements.

In the below XML hybrid address snippet for example, the <TwnNm> value should not be repeated when populating the <AdrLine> elements:

```
<Cdtr>
  <Nm>Febelfin vzw/asbl</Nm>
  <PstlAdr>
    <PstCd>1210</PstCd>
    <TwnNm>Bruxelles</TwnNm>
    <Ctry>BE</Ctry>
    <AdrLine>Boulevard du Roi Albert II 19</AdrLine>
  </PstlAdr>
</Cdtr>
```

3.12 Remittance information

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

Unstructured remittance

Only one occurrence of 'Unstructured' is allowed.

New regulation :

If the commercial trade name of the payee (Creditor) is different from its legal name, then the commercial trade name must be provided here.

The location of where the transaction took place (if different from the address of the Creditor) as well as the transaction date and time can also be provided here.

Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes).

Example:

```
<RmtInf>
    <Ustrd>The Shopping Paradise/Boulevard des Marchands 123/2020- 12-
        24T11:37/Purchase Nr 1234567890AZ - Merry Christmas</Ustrd>
</RmtInf>
```

For further information, please refer to "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users".

Structured remittance

Information provided by the creditor in a structured form, to enable automatic reconciliation of an entry with the items that the transfer is intended to settle, e.g. a commercial invoice in an accounts' receivable system.

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

Either 'BBA' or 'ISO' is to be used

If BBA is used, the Creditor Reference contains the Belgian 12 digits structured communication, with the last 2 digits as check digits (modulo 97) of the first 10 digits, but if the result is 0 then the check digits are 97.

Example:

```
< CdtrRefInf>
  <Tp>
    <CdOrPrtry>
      <Cd>SCOR</Cd>
    </CdOrPrtry>
    <Issr>BBA</Issr>
  </Tp>
  <Ref>310126668750</Ref>
</CdtrRefInf>
```

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

RF nn cc..cccc, where RF = identifier of the RF Creditor Reference

nn = two digit check digit

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

Example:

```
< CdtrRefInf>
  <Tp>
    <CdOrPrtry>
      <Cd>SCOR</Cd>
    </CdOrPrtry>
    <Issr>ISO</Issr>
  </Tp>
  <Ref>RF98123456789012345678901</Ref>
</CdtrRefInf>
```



4 Examples

The full XML examples are available for download on the web site of Febelfin

5 Annex 1 – Calculation of IBAN and ISO 11649 check digit

5.1 Method of validating the check digits

Preliminary step

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

IBAN BE62 5100 0754 7061 becomes BE62510007547061

Step 1

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

result = 510007547061BE62

Step 2

Convert the letters into numerics (A=10, B=11...)

result = 510007547061111462

Step 3

Apply MOD 97-10 (see ISO 7604). For the check digits to be correct, the remainder after calculating the modulus 97 must be 1.

The remainder of the division of 510007547061111462 by 97 = 1

5.2 Method of calculating the check digits

Preliminary step

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

A Belgian BBAN 510-0075470-61 becomes BE00510007547061

Step 1

Move the first four characters of the IBAN to the right of the number. Result = 510007547061BE00

Step 2

Convert the letters into numerics (A=10, B=11...) . Result = 510007547061111400

Step 3

Apply MOD 97-10 (see ISO 7604)

Calculate the modulo 97 and subtract the remainder from 98. If the result is one digit, then insert a leading zero.

$98 - 36 = 62$ so IBAN = BE62510007547061

6 Annex 2 – Identification of the Creditor

The Creditor is identified in the scheme by an identifier as defined below. In the Guidelines, this identifier is described in the ISO 20022 data element 'Creditor Scheme Identification'. The creditor can be a legal entity, or an association that is not a legal entity, or a physical person.

This identifier must be stable over time, to enable the Debtor and the Debtor Bank to come back to the Creditor for Refunds and complaints, and to check the existence of a valid Mandate at the presentation of Collections by the Creditor.

The data element that identifies the Creditor is case and space insensitive.

- Positions 1 and 2 contain the ISO country code
- Positions 3 and 4 contain the check digits (1)
- Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to 'ZZZ' .

The business code can be used to make a distinction between several business units in the same enterprise. This code is not mandatory to identify a mandate univocally but contains useful information for the creditor as well as for the debtor (Ex. Subsidiary number, language code ...). The business code has no impact on the check digits.

- Positions 8 up to 35 contain the country-specific identifier. For Belgium:
 - A. Either the Enterprise Number of the Creditor (if it exists)
 - B. If no Enterprise Number, the bank will provide to the Creditor a specific number with the following structure:
 - i. Position 8 to 10: protocol code of creditor bank
 - ii. Position 11: "D"
 - iii. Position 12 to 20: increasing number attributed by the bank

Example: A With an Enterprise Number (0456 810 810): BE12ZZZ0456810810

B With a specific number: BE69ZZZ050D000000008

(1) The calculation of the check digit is done as follows:

- Disregard positions 5 to 7
- Take the country-specific part, positions 8 to 35, and delete all non-alphanumeric characters
- Add the ISO country code and '00' to the right-hand end
- Convert letters to digits in accordance with the conversion table below
- Apply the check character system MOD 97-10 (see ISO 7064)

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