

2024

OneXML File Format

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

Version 4.8, November 2024



Index

- 1 Introduction 2
 - 1.1 General info about the OneXML format 2
- 2 Format Layout Credit Transfers 3
- 3 Format Layout Direct Debits 10
 - 3.1 General format 10
 - 3.2 Specifics for SEPA Direct Debit..... 15
 - 3.2.1 Mandate amendment 15
 - 3.3 Specifics for French LCR..... 17
- 4 Examples 18

1 Introduction

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

The file format can be uploaded in the channels:

- InsideBusiness Payments
- InsideBusiness Payments CEE
- InsideBusiness Connect

1.1 General info about the OneXML format

- The OneXML file format is based on ISO pain.001.001.03 XML Standard for credit transfers and ISO pain.008.001.02 for direct debits.
- The files must be in UTF-8 format, using only the characters included in ISO-8859-1
- The following characters are supported:
 - a b c d e f g h i j k l m n o p q r s t u v w x y z
 - A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
 - 0 1 2 3 4 5 6 7 8 9
 - / - ? : () . , ' +
 - space
- The OneXML file consists of a document header containing a group header containing 1 or more payment information blocks (batches) containing payments and ends with the document footer.
- Information items are identified with a tag. A tag looks like <TagName>.
- The value of the item identified in the tag name follows after the tag.
- The tag is closed by the closing tag that consist of the tag with the tag name preceded by a forward slash: <TagName>This is the name of the tag </TagName>
- Tags can also embed other tags. In that case only the tag at the lower level contains a value: <TagName><NormalName>This is the name of the tag </NormalName></TagName>
- In the description in the next chapter the level of a tag is indicated by an underscore in front of the tag:

<TagName>
_ <NormalName>
- If the tag is optional but embedded tags are mandatory this means that if the optional tag is used, the mandatory embedded tags have to be provided as well.
- If a tag is provided it has to contain data, meaning a value or at least one embedded tag.
- In some cases an optional tag can still be mandatory for a certain payment type. For instance the creditor address, this is an optional field, but for international payments and for SEPA payments to non-EEA countries providing at least country, address line and the town as the beneficiary address is mandatory. In case of doubt try to create a payment manually. All fields mandatory on screen are mandatory for file import as well.

2 Format Layout Credit Transfers

Document header [1..1]

```
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

Group header [1..1]

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

Payment information block [1..*]

Tag	Description	Rules
__<PmtInf>	Start of the batch	M
___<PmtInfId>	Unique identification of the batch	M 35 a For HU Multiple payments this field should contain: Company's Tax ID + Date of file creation (yyyymmdd)+order number of the batch (4n) to make this item unique. The Tax ID should be the same as the value in <TaxId>
___<PmtMtd>	Payment method that will be used	M {TRF}
___<BtchBookg>	Indicate if batch has to be booked as global debit on account statement	O {true/false} If not provided, default value is true if payment type supports global debit, otherwise default is false. Batch booking true is only possible for: SEPA CT in NL, FR, UK, AT, IT, SE, PT, LU, BE, DE, IE, CH, BG Domestic CT in UK, CH, HU
___<NbOfTx>	Number of transactions in the batch	O 15 n
___<CtrlSum>	Total amount of transactions in the batch	O 18 n. including a dot as decimal separator
___<PmtTpInf>	Specification of the type of the transaction	O Can be provided on batch and/or payment level
___<InstrPrty>	Priority for the payments in the batch	O HIGH – urgent NORM – normal If provided both on batch and payment level the one on payment level is leading Only NORM allowed if <ul style="list-style-type: none"> Local instrument code INST is used or Service level code TREA is used or The payment is a CH QR bill
___<SvcLvl>		O
___<Cd>		C 4 a {SEPA/NURG} SEPA – For SEPA payments NURG – For all other payment types Code or Proprietary has to be provided
___<LclInstrm>		O
___<Cd>		C 35 a {INST } INST – For instant payments Code or Proprietary has to be provided

-----<Prtry>		C 35 a {51/53/71} 51 – Polish domestic Credit Transfer 53 – Polish split payment 71 – Polish Tax payment Code or Proprietary has to be provided
---<CtgyPurp>		O
-----<Cd>		M 4 {SALA/TREA/INTC/TAXS} SALA – All payments in batch will be credited on same day TREA – Payment is cleared over Real time Clearing Engine for High value payments INTC – Payment is handled as Intracompany payment TAXS – Payment is a BG Budgetary payment or a PL Tax payment
--<ReqdExctnDt>	Requested execution date	M Format: YYYY-MM-DD 5 days in the past to 370 days in the future
--<Dbtr>	Debtor header	M In case of IBP Debtor data will be replaced with registered subscription data
-----<Nm>	Name of the debtor	M 70 a
-----<PstlAdr>	Postal address of the debtor	O
-----<StrtNm>	Street name	O
-----<BldgNb>	Building number	O
-----<PstCd>	Postal Code	O
-----<TwnNm>	Town Name	O
-----<Ctry>	Country of the debtor	O 2 a ISO country code
-----<AdrLine>	Address line 1	O 70 a
-----<AdrLine>	Address line 2	O 70 a
--<DbtrAcct>	Account to be debited	M
---<Id>		M
-----<IBAN>	IBAN of the debtor account	O Valid IBAN Either IBAN or Other has to be provided
-----<Othr>		O Either IBAN or Other has to be provided
-----<Id>	Identification of an account, other than IBAN	M 34 a
---<Ccy>	Account currency	O 3 a ISO currency code
--<DbtrAgt>	Bank details of the debtor account	M
---<FinInstnId>		M
-----<BIC>	BIC of the account holding bank	M 11 a 8 or 11 (uppercase) characters
--<ChrgBr>	Instruction on transaction charges	O 4 a {SHAR/SLEV/CRED/DEBT} SHAR – Charges are shared between debtor and creditor SLEV – Charges are handled according to service level CRED – Charges paid by the creditor DEBT – Charges paid by the debtor As per the Payments Service Directive 2 (PSD2), the payment transfer costs are always shared within the SEPA area. Both for SEPA payments and domestic payments in the SEPA area only SHAR/SLEV are allowed. The charge bearer has to either be supplied in the Payment Information Block or in the Payment block, but not in both.
--<ChrgsAcct>	Account to be used for the charges	O
---<Id>		
-----<IBAN>	IBAN of the charges account	C Valid IBAN Either IBAN or Other has to be provided
-----<Othr>		
-----<Id>	Identification of an account, other than IBAN	C 34 a Either IBAN or Other has to be provided
---<Ccy>	Charges account currency	For NL foreign currency accounts where charges need to be debited to the connected Euro account only map currency EUR, and <Othr><Id>NOTPROVIDED for charges account

Payment block [1..*]		
Tag	Description	Rules
__<CdtTrfTxInf>	Start of a payment block	M
___<PmtId>	Identification of the payment	M
_____<EndToEndId>	End to End reference of the payment	<p>M 16 a</p> <p>For CZ Credit Transfers this field can contain the symbols in format /VS9999999999/SS9999999999/KS9999</p> <p>For SK SEPA Credit Transfers this field can contain the symbols in format ?/VS9999999999/SS9999999999/KS9999</p> <p>If used for symbol information, the tag is allowed to contain 35 characters.</p> <p>For AT Tax payments this field should contain the AT tax number.</p> <p>For HU Multiple payments this field should contain the Item Number Sequence (order number of the payment in the batch(6n))</p> <p>Use NOTPROVIDED if End to End reference is not needed</p>
___<PmtTpInf>	Specification of the type of the transaction	<p>O</p> <p>Can be provided on batch and/or payment level</p>
_____<InstrPrty>	Priority for the payment	<p>O</p> <p>HIGH – urgent NORM – normal</p> <p>If provided both on payment information block level and payment block level, the value on payment block level is leading</p> <p>Only NORM allowed if</p> <ul style="list-style-type: none"> • Local instrument code INST is used or • Service level code TREA is used or • The payment is a CH QR bill
_____<SvcLvl>	Indication of special agreement for all payments in the batch	O
_____<Cd>	Service level code	<p>C 4 a {SEPA/NURG}</p> <p>SEPA – For SEPA payments NURG – For all other payment types Code or Proprietary has to be provided</p>
_____<Prtry>	Proprietary code	<p>C 35 a</p> <p>Code or Proprietary has to be provided</p>
_____<LclInstrm>	Local instrument used in processing	O
_____<Cd>	Local instrument code	<p>C 35 a {INST }</p> <p>INST – For instant payments Code or Proprietary has to be provided</p>
_____<Prtry>	Proprietary code for local instrument	<p>C 35 a {51/53/71}</p> <p>51 – Polish domestic Credit Transfer 53 – Polish split payment 71 – Polish Tax payment Code or Proprietary has to be provided</p>
_____<CtgyPurp>	Category purpose for the payment	O
_____<Cd>	Category purpose code	<p>M 4 {SALA/TREA/INTC/TAXS}</p> <p>SALA – All payments in batch will be credited on same day TREA – Payment is cleared over Real time Clearing Engine for High value payments INTC – Payment is handled as Intracompany payment TAXS – Payment is a BG Budgetary payment or a PL Tax payment</p>
___<Amt>	Amount of the payment	M

_____<InstdAmt>	Instructed amount	M 24 n (18 digits, 5 fraction digits. Dot as decimal separator) The instructed amount currency should be mentioned in the opening tag as Ccy="ISO currency code" like: <InstdAmt Ccy="EUR">100.99<InstdAmt> For SEPA payments only currency EUR is allowed.
___<ChrgBr>	Charge bearer	O 4 a {SHAR/SLEV/CRED/DEBT} SHAR – Charges are shared between debtor and creditor SLEV – Charges are handled according to service level CRED – Charges paid by the creditor DEBT – Charges paid by the debtor As per the Payments Service Directive 2 (PSD2), the payment transfer costs are always shared within the SEPA area. Both for SEPA payments and domestic payments in the SEPA area only SHAR/SLEV are allowed. The charge bearer has to either be supplied in the Payment Information Block or in the Payment block, but not in both.
___<UltmtDbtr>	Details of the ultimate debtor	O
_____<Nm>	Name of ultimate debtor	M 70 a
_____<Id>		O
_____<Orgld>		M
_____<Othr>		O
_____<Id>	Identification of ultimate debtor	M 35 a
_____<CdtrAgt>	Details of the receiving bank	O
_____<FinInstId>		M
_____<BIC>	BIC of receiving bank	C 11 a BIC or bank code should be provided 8 or 11 (uppercase) characters
_____<ClrSysMmbld>		
_____<ClrSysId>		O
_____<Cd>	Code of the clearing system	O 5 a
_____<Mmbld>	Bank code of the receiving bank	C 35 a BIC or bank code should be provided
_____<PstlAdr>		
_____<Ctry>	Country of the creditor agent	C 2a ISO country code Needs to be provided in case Creditor Account is no IBAN and Financial institution ID is no BIC
___<Cdtr>	Details of the creditor	M In case of IBP, if creditor is matched to an entry in the address book, only the data from the address book is used
_____<Nm>	Name of the creditor	M 70 a
_____<PstlAdr>		O 70 a
_____<StrtNm>	Street name	Street name and building number are merged and mapped to Address
_____<BldgNb>	Building number	
_____<PstCd>	Postal Code	
_____<TwnNm>	Town Name	
_____<Ctry>	Country of the creditor	O 2a ISO country code
_____<AdrLine>	Address of the creditor (mapped to Address)	O 70 a
_____<AdrLine>	Address of the creditor (mapped to Town)	O 70 a
_____<Id>	Identification of creditor	O 24 a
_____<CdtrAcct>	Account of the creditor	M
_____<Id>		M
_____<IBAN>	IBAN of the receiving account	C Valid IBAN Either IBAN or Other/Id has to be provided For SEPA IBAN is mandatory, with the exception of MECT+. Needs to be a QR IBAN (country code CH or LI, position 5-9 in IBAN in range 30000-31999) for a CH QR bill In case a Romanian beneficiary IBAN contains 'TREZ' or 'NBOR' at position 5-8, the payment is assumed to be a budgetary payment.

-----<Othr>		
-----<Id>	Identification of an account, other than IBAN	C 34 a In case of leading IBAN value can be NOTPROVIDED
___<UltmtCdtr>	Details about the ultimate receiver of the transfer	
-----<Nm>	Ultimate creditor name	O 70 a Used for the Counterparty Name in HU multiple domestic Credit Transfers
-----<Id>		O
-----<Orgld>		M
-----<Othr>		M
-----<Id>	Ultimate creditor identification	M 35 a Used for the Counterparty ID in HU multiple domestic Credit Transfers
___<InstrForCdtrAgt>		O
-----<Cd>		O Fill with "TELB" for NL TIP with fax notification
___<InstrInf>	Instructing for creditor agent	O 140 a Field contains fax number in case of a fax notification
___<InstrForDbtrAgt>	Instruction for debtor agent	O 140 a
-----<Purp>	Purpose code	O
-----<Cd>	Code	C 35 a Cd or Prtry should be provided TAXS – identification of Austrian Tax payment
-----<Prtry>	Proprietary	C 35 a Cd or Prtry should be provided Used for Hungarian purpose codes in domestic HU Credit Transfers
___<RgltryRptg>		O
-----<Dtls>		O
-----<Inf>	Regulatory reporting details	O
___<Tax>	Tax information	O
-----<Cdtr>		O
-----<Taxld>	Tax identification	O 35 a For RO Budgetary payment the Fiscal identification code For HU Multiple payments, the remitter Tax ID
-----<TaxTp>	Tax type	C 35 a Mandatory for BG Budgetary payment (contains the Tax payment code) Mandatory for RO Budgetary payment (contains the Fiscal identification type {CIF, CNP, NIF})
-----<Dbtr>		O
-----<Taxld>	Tax identification of debtor	C 35 a Mandatory for HU domestic multiple Credit transfers
-----<Regld>		C 35 a For BG budgetary payments this field contains the mandatory identification of the payer. Value is preceded with a code for Type of identification: /BUL/ for BULSTAT /EGN/ for EGN /LNC/ for LNC For PL tax payment field is mandatory filled with NIP id.
-----<Authstn>		O
-----<Nm>	Name of the tax payer	O 140 a For BG budgetary payments this field contains the mandatory name of the payer.
-----<Rcrd>	Tax record	O
-----<Tp>	Tax type	C 35 a For PL Tax payments this field mandatory contains the code that defines the tax period*
-----<CtgyDtls>	Details of the Tax transfer	O 35 a For BG tax payments follow next structure: "/DOC/NUM"+ first position is document type second to 18 position is document number + "DAT" after DAT comes the date in format YYYYMMDD
-----<FrmsCd>	Tax forms code	C 35 a For Polish Tax payments field is mandatory filled with tax forms code

-----<Prd>	Tax period	O Used for period in BG budgetary payments
-----<FrToDt>		O
-----<FrDt>	From date	M Format: YYYY-MM-DD
-----<ToDt>	To date	M Format: YYYY-MM-DD
-----<AddtlInf>	Additional information	O 40 a Can contain additional information for Polish tax payments
___<RmtInf>	Payment details	O
-----<Ustrd>	Unstructured remittance information	C 140 a Mutual exclusive with structured remittance information in case of SEPA payments In case of a PL split payment, tax details are preceded by code words: VAT amount Starts with code word /VAT/ NIP Starts with code word /IDC/ Invoice number Starts with code word /INV/ Additional information Starts with code word /TXT/ For AT Tax payments this field contains tax information** Not allowed for CH QR bill, use additional remittance information instead In case of a Romanian budgetary payment to a TREZ account you can use this tag to provide: - Payment obligation (mandatory) - Remittance information (optional) - Customs declaration number (optional) Separate each field by a pipe “ ” symbol. Examples Payment obligation type: <Ustrd>VAT</Ustrd> Payment obligation type and Remittance information: <Ustrd>VAT January 2024</Ustrd> Payment obligation type and Customs declaration number: <Ustrd>VAT 12345</Ustrd> All three fields: <Ustrd>VAT January 2024 12345</Ustrd> Note that symbols “/” and “\” must not be used in these three fields. For Romanian budgetary payments to a NBOR account this tag is used for Remittance information only.
___<Strd>		C Mutual exclusive with unstructured remittance information in case of SEPA payments
-----<CdtrRefInf>		O
-----<Tp>		O
-----<CdOrPrtry>		O
-----<Cd>		C Cd or Prtry needs to be provided “SCOR” if issuer is provided except for AT tax payments Use “SCOR” without issuer for CH domestic payments Don’t use “SCOR” for CH QR bill.
-----<Prtry>		C Cd or Prtry needs to be provided “QRR” for CH QR bill payments
-----<Issr>	Type in which Structured payment reference is structured	O 35 a {CUR/ISO/BBA} CUR – Dutch betalingskenmerk with 11-check ISO – Reference is structured according to ISO 11649 standard (RF number) BBA – Reference is structured according to Belgian Banking Association
-----<Ref>	Structured payment reference	M 35 a Must contain a QR reference for a CH QR bill
-----<AddtlRmtInf>	Additional remittance information	Remittance information in case of CH domestic payments

Document footer [1..1]

</Document>

Abbreviations in the table

M = Mandatory

O = Optional

C = Conditional

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

n = Numerical 0-9

{ / } = Possible values separated by a forward slash

* Polish tax period definition

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

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

M – means month,

P – means half-year,

R – means year,

K – means quarter of year,

D – means decade,

J – means day.

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

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

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

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

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

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

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

** AT tax information

e.g. <Ustrd>1901/03-5000U20+15000PRK</Ustrd>

Tax payment 1:

19 – Year

01/03 = period (month 1 – 3)

minus (-) = debit

5000 = amount in cents

U = tax type

Tax payment 2:

20 = year

No period if tax is yearly

+ = Credit

15000 = amount in cents

PRK = tax type

3 Format Layout Direct Debits

3.1 General format

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

Group header [1..1]		
Tag	Description	Rules
<CstmrDrctDbtInit>	Actual start of the file content	M
_ <GrpHdr>	Start of the group header	M
__ <MsgId>	Identification of the file	M 35 a
__ <CreDtTm>	Date/time the file was created	M UTC time format (YYYY-MM-DDThh:mm:ss.sssZ) UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm) Local time format (YYYY-MM-DDThh:mm:ss.sss).
___ <NbOfTxs>	Number of transactions in the file	M 15 n
___ <CtrlSum>	Total amount of transactions in the file	O 18 n. including a dot as decimal separator
___ <InitgPty>	Header for initiating party	M
___ <Nm>	Name of initiating party	C 70 a Either <Nm> or <Id> has to be provided
___ <Id>		C Either <Nm> or <Id> has to be provided
_____ <OrgId>		M
_____ <Othr>		M
_____ <Id>	Identification of initiating party	M 35 a For Belgium remitters this fields must contain the 10 digit Enterprise number.
_____ <Issr>	Issuer	O For Belgium remitters this field must contain the value KBO-BCE

Payment information block [1..*]		
Tag	Description	Rules
_ <PmtInf>	Start of the batch	M
__ <PmtInflId>	Unique identification of the batch	M 35 a In case of SEPA DD, this value is presented on the creditor's account statement as reference of the batch.
__ <PmtMtd>	Payment method that will be used	M {DD}
__ <BtchBookg>	Indicate if batch has to booked as global debit on account statement	O {true/false} For SEPA always true, for domestic direct debits the value depends on country: UK / FR LCR / IT RIBA: always true HU: true or false All other: always false
___ <NbOfTxs>	Number of transactions in the batch	O 15 n
___ <CtrlSum>	Total amount of transactions in the batch	O 18 n. including a dot as decimal separator
___ <PmtTpInf>	Specification of the type of the transaction	C Mandatory for SEPA
_____ <SvcLvl>	Service Level	O
_____ <Cd>	Service Level Code	M {SEPA}
_____ <LclInstrm>	Local Instrument	M
_____ <Cd>	Local Instrument Code	M For SEPA value CORE or B2B depending on SEPA Scheme 60 for a FR LCR RIBA for IT RIBA

_____ <Prtry>		O UK domestic direct debit: "01" -> First payment "04" -> Regular payment "17" -> Regular payment "18" -> Re-presentation "19" -> Final payment PL domestic direct debit: 01 for regular PL DD 53 for PL Split DD
___ <SeqTp>	Sequence type	C Mandatory for SEPA {FNAL, FRST, OOFF RCUR}
__ <ReqdColltnDt>	Requested collection date	M {format: YYYY-MM-DD} Maximum 370 days in future
__ <Cdtr>	Creditor header	M In case of IBP Creditor data will be replaced with registered subscription data
___ <Nm>	Name of the creditor	M 70 a
___ <PstlAdr>	Postal address of the creditor	O
_____ <StrtNm>	Street name	O
_____ <BldgNb>	Building number	O
_____ <PstCd>	Postal Code	O
_____ <TwnNm>	Town Name	O
_____ <Ctry>	Country of the creditor	O 2 a ISO country code
_____ <AdrLine>	Address line 1	O 70 a
_____ <AdrLine>	Address line 2	O 70 a
_____ <Id>		O
_____ <OrgId>		O
_____ <Othr>		O
_____ <Id>		O mandatory for IT RIBA: IT VAT number of the creditor
_____ <Issr>		O mandatory for IT RIBA: {ADE}
__ <CdtrAcct>	Account to be credited	M
_____ <Id>		M
_____ <IBAN>	IBAN of the creditor account	O Valid IBAN Either IBAN or Other has to be provided.
_____ <Othr>		O Either IBAN or Other has to be provided
_____ <Id>	Identification of an account, other than IBAN	M 34 a
___ <Ccy>	Account currency	O 3 a ISO currency code
__ <CdtrAgt>	Bank details of the creditor account	M
___ <FinInstnId>		M
_____ <BIC>	BIC of the account holding bank	M 11 a 8 or 11 (uppercase) characters
__ <ChrgBr>	Instruction on transaction charges	O 4 a {SHAR/SLEV/CRED/DEBT} SHAR – Charges are shared between debtor and creditor SLEV – Charges are handled according to service level CRED – Charges paid by the creditor DEBT – Charges paid by the debtor For SEPA only SHAR/SLEV allowed. The charge bearer has to either be supplied in the Payment Information Block or in the Payment block, but not in both.
__ <CdtrSchmeld>	Details about the DD contract	C Mandatory for SEPA
_____ <Id>		O
_____ <PrvtId>		O
_____ <Othr>		O
_____ <Id>		O SEPA: Must contain creditor ID UK domestic direct debit: must contain creditor SUN (Service User Number) CH domestic direct debit: must contain mandate reference IT RIBA: Must contain SIA code of creditor
_____ <SchmeNm>		O

----- <Prtry>		O {SEPA/SIA/CHLS} SEPA: Must contain SEPA IT RIBA: must contain SIA CH: must contain CHLS
---------------	--	--

Payment block [1..*]

Tag	Description	Rules
___ <DrctDbtTxInf>	Start of a payment block	M
___ <PmtId>	Identification of the payment	M
----- <InstrId>	Instruction ID	O 10a For FR LCR this field contains Invoice reference
----- <EndToEndId>	End to End reference of the payment	M 16 a Use NOTPROVIDED if End to End reference is not needed For CZ Direct Debits this field can contain the symbols in format /VS999999999/SS999999999/KS9999 For SK SEPA Direct Debits this field can contain the symbols in format ?/VS999999999/SS999999999/KS9999 If the field is used for symbols, the total length can be 35 characters. For IT RIBA it's mandatory to fill this field with a value.
___ <PmtTpInf>	Specification of the type of the transaction	O
----- <SvcLvl>	Service Level	O
----- <Cd>	Service Level Code	C Mandatory for SEPA value 'SEPA'
----- <LclInstrm>	Local Instrument	M
----- <Cd>	Local Instrument Code	C Mandatory for SEPA value CORE or B2B depending on SEPA Scheme 60 for a FR LCR RIBA for IT RIBA
----- <Prtry>		O UK domestic direct debit: "01" -> First payment "04" -> Regular payment "17" -> Regular payment "18" -> Re-representation "19" -> Final payment PL domestic direct debit: 01 for regular PL DD 53 for PL Split DD
----- <SeqTp>	Sequence type	C Mandatory for SEPA: {FNAL, FRST, OOFF RCUR}
___ <InstdAmt>	Instructed amount	M 24 n (18 digits, 5 fraction digits. Dot as decimal separator) The instructed amount currency should be mentioned in the opening tag as Ccy="ISO currency code" like: <InstdAmt Ccy="EUR">100.99<InstdAmt>
___ <ChrgBr>	Charge bearer	O 4 a {SHAR/SLEV/CRED/DEBT} SHAR – Charges are shared between debtor and creditor SLEV – Charges are handled according to service level CRED – Charges paid by the creditor DEBT – Charges paid by the debtor For SEPA only SHAR/SLEV allowed. The charge bearer has to either be supplied in the Payment Information Block or in the Payment block, but not in both.
___ <DrctDbtTx>	Specific information to the direct debit mandate	C Mandatory for SEPA
----- <MndtRltdInf>	Mandate related information	M

----- <MndtId>	Mandate ID	M 35 a For RO direct debit this field contains the subscriber's code
----- <DtOfSgntr>	Date the mandate was signed	C {format YYYY-MM-DD} Mandatory for SEPA
----- <AmdmntInd>	Indicator if the mandate was changed	O {true/false}. See paragraph 3.2.1 in case of 'true'
----- <CdtrSchmld>	Creditor Scheme ID	C Mandatory for SEPA
----- <Id>		M
----- <PrvtId>		M
----- <Othr>		M
----- <Id>	Creditor ID	M 35 a
----- <UltmtCdtr>	Details of the ultimate creditor	O
----- <Nm>	Name of ultimate creditor	O 140 a
----- <Id>		O
----- <OrgId>		M
----- <Othr>		O
----- <Id>	Identification of ultimate creditor	M 35 a
----- <DbtrAgt>	Details of the counterparty bank	M
----- <FinInstnId>		M
----- <BIC>	BIC of counterparty bank	C 11 a BIC or bank code should be provided 8 or 11 (uppercase) characters
----- <ClrSysMmbld>		
----- <ClrSysId>		O
----- <Cd>	Code of the clearing system	O 5 a
----- <Mmbld>	Bank code of the counterparty bank	C 35 a BIC or bank code should be provided IT RIBA: if no BIC is provided this field contains the ABI/CAB codes.
----- <PstlAdr>		
----- <Ctry>	Country of the debtor agent	C 2a ISO country code Mandatory in case no debtor IBAN nor BIC is provided
----- <Othr>		O
----- <Id>		O Use NOTPROVIDED in case of leading IBAN
----- <Dbtr>	Details of the debtor	M In case of IBP, if debtor is matched to an entry in the address book, only the data from the address book is used
----- <Nm>	Name of the debtor	M 70 a For HU Multiple DD: Account holder name
----- <PstlAdr>		O 70 a
----- <StrtNm>	Street name	Street name and building number are merged and mapped to Address
----- <BldgNb>	Building number	
----- <PstCd>	Postal Code	
----- <TwnNm>	Town Name	
----- <Ctry>	Country of the debtor	O 2a ISO country code
----- <AdrLine>	Address of the debtor (mapped to Address)	O 70 a
----- <AdrLine>	Address of the debtor (mapped to Town)	O 70 a
----- <Id>		O
----- <OrgId>		O
----- <Othr>		O
----- <Id>		O mandatory for IT RIBA: IT VAT number of the debtor
----- <Issr>		O mandatory for IT RIBA: {ADE}
----- <DbtrAcct>	Account of the debtor	M
----- <Id>		M
----- <IBAN>	IBAN of the counterparty account	C Valid IBAN Either IBAN or Other/Id has to be provided. For SEPA IBAN is mandatory.
----- <Othr>		
----- <Id>	Identification of an account, other than IBAN	C 34 a IT RIBA: use NOTPROVIDED in case no debtor IBAN is available

___ <UltmtDbtr>	Details about the ultimate debtor of the transfer	O
_____ <Nm>	Ultimate debtor name	O 70 a For HU Multiple DD: Customer's name
_____ <Id>		O
_____ <OrgId>		M
_____ <Othr>		M
_____ <Id>	Ultimate debtor identification	M 35 a
_____ <InstrForCdrAg>	Instruction for creditor agent	O used for FR LCR keywords. See also paragraph 3.3
___ <Purp>	Purpose code	O Mandatory for HU direct debits with batch booking=true
_____ <Cd>	Code	C 4 a
_____ <Prtry>	Proprietary	C 35 a Cd or Prtry should be provided For Hu direct debits this field must be filled with a GIRO purpose code of 3 characters For FR LCR this field must be filled with acceptance indicator: 0 - non accepted draft bill 1 - accepted draft bill 2 - promissory note 3 - draft bill to be accepted
___ <RgltryRptg>		C Mandatory for HU direct debits with batch booking=false
_____ <Dtls>	Details	
_____ <Cd>	Code	M 1 n For HU direct debits filled with Reason code: -Authorisation by the debtor -> Cd = 1 -Based on regulation -> Cd =3 For FR LCR filled with Transaction code
_____ <Inf>	Information	C 19 a Mandatory for HU direct debits in case Reason code = 3
___ <Tax>	Tax information	C Mandatory For BG Budgetary direct debits
_____ <Dbtr>		M
_____ <TaxId>	Tax identification of debtor	O 35 a For HU direct debits this field is filled with the CUI ID
_____ <RegnId>		C 35 a For BG budgetary direct debits this field contains the mandatory identification of the payer. Value is preceded with a code for Type of identification: /BUL/ for BULSTAT /EGN/ for EGN /LNC/ for LNC
_____ <Rcrd>	Tax record	O
_____ <Ctgy>	Category	C 6 n For BG budgetary direct debits this field contains the mandatory paragraph
_____ <Prd>	Period	O
_____ <FrToDt>		O
_____ <FrDt>	From date	O For BG budgetary direct debits this field optionally contains the start date of the tax period, but if start date is provided then also end date should be provided
_____ <ToDt>	To date	O For BG budgetary direct debits this field optionally contains the end date of the tax period, but if end date is provided also a start date should be provided
_____ <AddtlInf>	Additional info	O For BG budgetary direct debits this field optionally contains the number of days/number of persons
___ <RmtInf>	Payment details	O

_____ <Ustrd>	Unstructured remittance information	C 140 a In case of a PL split payment, tax details are preceded by code words: VAT amount Starts with code word /VAT/ NIP Starts with code word /IDC/ NIP starts with code word /NIP/ (in case of split direct debit) Invoice number Starts with code word /INV/ Payment identification starts with /IDP/ Additional information Starts with code word /TXT/ Mutual exclusive with structured remittance information in case of SEPA payments Not to be used for BG budgetary direct debits
_____ <Strd>		C Mutual exclusive with unstructured remittance information in case of SEPA payments
_____ <CdtrRefInf>		O
_____ <Tp>		M
_____ <CdOrPrtry>		O
_____ <Cd>		C Cd or Prtry needs to be provided "SCOR" if issuer is provided
_____ <Prtry>		C Cd or Prtry needs to be provided CH Direct Debit: Must contain IPI
_____ <Issr>	Type in which Structured payment reference is structured	O 35 a {CUR/ISO/BBA} CUR – Dutch betalingskenmerk with 11-check ISO – Reference is structured according to ISO 11649 standard (RF number) BBA – Reference is structured according to Belgian Banking Association Only used for SEPA direct debits
_____ <Ref>	Structured payment reference	M 35 a CH Domestic Direct Debit: Must contain LSV reference FR LCR May contain Reference of drawee (max 10 positions)

Document footer [1..1]

</Document>

3.2 Specifics for SEPA Direct Debit

3.2.1 Mandate amendment

3.2.1.1 Change of debtor account

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

_____ <AmdmtInd>	Indicator if the mandate was changed	Value 'true'
_____ <AmdmntInfDtls>		
_____ <OrgnlDbtrAcct>		
_____ <Id>		
_____ <Othr>		
_____ <Id>		Value 'SMNDA' (Same Mandate with New Debtor Account)

3.2.1.1 Change of Mandate ID

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

_____ <AmdmtInd>	Indicator if the mandate was changed	Value 'true'
_____ <AmdmntInfDtls>		
_____ <OrgnlMndtId>	The old Mandate ID	M 35 a

3.2.1.1 Change of Creditor ID

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

_____ <AmdmtInd>	Indicator if the mandate was changed	Value 'true'
_____ <AmdmntInfDtls>		
_____ <OrgnCdtrSchmeld>		
_____ <Id>		
_____ <PrvtId>		
_____ <Othr>		
_____ <Id>	Old Creditor ID	M 35 a

3.2.1.1 Change of company name

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

_____ <AmdmtInd>	Indicator if the mandate was changed	Value 'true'
_____ <AmdmntInfDtls>		
_____ <OrgnIMndtId>	The old Mandate ID	M 35 a
_____ <OrgnCdtrSchmeld>		
_____ <Nm>	Original name of the company	O 70 a

3.3 Specifics for French LCR

For filling LCR elements which do not have a natural home in the pain.008 message SWIFT created the [France – LCR and BOR – Format Guidelines for ISO 20022 pain.008](#) guidelines.

ING has a couple of specific implementations regarding this guidelines for codewords in the <InstrForCdtrAgt> tag:

- The swift documentation identifies additional mandatory fields besides ACIN and CRDT.
But since ING maps only ACIN and CRDT the value and presence of other keywords are ignored, even the ones that are defined as mandatory by SWIFT can be omitted.
- SWIFT describes codeword MADT for maturity date. IBP uses the <ReqdColltnDt> tag for the maturity date and ignores the MADT codeword if provided.
- The validation described in the SWIFT documentation that a keyword can be present only once is not implemented in IBP. If a keyword is present multiple times the value of the first encounter is imported

Allowed values for the ACIN (Acception indicator) keyword are:

- 0 - non accepted draft bill
- 1 - accepted draft bill
- 2 - promissory note (BOR)

Note: SWIFT allows value 3 (draft bill to be accepted) as well, but this value is not supported/allowed by ING)

Allowed value for CRDT (Creation date) is a date in format CCYY-MM-DD

Example:

```
<InstrForCdtrAgt>/ACIN/0/CRDT/2020-01-30</InstrForCdtrAgt>
```

4 Examples

International payment with charges account

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>M0000000000000000000000000000000000000062995</MsgId>
      <CreDtTm>2020-09-02T12:52:04</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>602.12</CtrlSum>
      <InitgPty>
        <Nm>FAT Test Customer</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>FAT Test Customer</Id>
              <SchmeNm>
                <Prtry>1000005</Prtry>
              </SchmeNm>
              <Issr>MVIFP</Issr>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>000</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>602.12</CtrlSum>
      <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
      </PmtTpInf>
      <ReqdExctnDt>2020-09-10</ReqdExctnDt>
      <Dbtr>
        <Nm>FAT Test Customer</Nm>
        <PstlAdr>
          <Ctry>NL</Ctry>
          <AdrLine>Haaksbergweg 4 Gebouw 1</AdrLine>
          <AdrLine>1101 BX Amsterdam</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>NL60INGB0021545065</IBAN>
        </Id>
        <Ccy>GBP</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>INGBNL2A</BIC>
        </FinInstnId>
      </DbtrAgt>
      <ChrgsAcct>
        <Id>
```

```

        <Othr>
            <Id>NOTPROVIDED</Id>
        </Othr>
    </Id>
    <Ccy>EUR</Ccy>
</ChrgsAcct>
<CdtTrfTxInf>
    <PmtId>
        <InstrId>WEB024600000012</InstrId>
        <EndToEndId>NOTPROVIDED</EndToEndId>
    </PmtId>
    <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
    </PmtTpInf>
    <Amt>
        <InstdAmt Ccy="USD">602.12</InstdAmt>
    </Amt>
    <ChrgBr>DEBT</ChrgBr>
    <CdtrAgt>
        <FinInstnId>
            <BIC>HSBCHKHHXXX</BIC>
            <ClrSysMmbld>
                <ClrSysId>
                    <Cd>HKNCC</Cd>
                </ClrSysId>
                <Mmbld>004808</Mmbld>
            </ClrSysMmbld>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>HK counterparty import</Nm>
        <PstlAdr>
            <TwnNm>Hong Kong</TwnNm>
            <Ctry>HK</Ctry>
            <AdrLine>main street 1</AdrLine>
            <AdrLine>1234rr Hong Kong</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>47186390001</Id>
            </Othr>
        </Id>
    </CdtrAcct>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfIntrn>
</Document>

```

Single SEPA Credit Transfer

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>M00000000000000000000000000000000000000000000075424</MsgId>
      <CreDtTm>2020-08-12T10:39:08</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>602.05</CtrlSum>
      <InitgPty>
        <Nm>FAT Test Customer</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>FAT Test Customer</Id>
              <SchmeNm>
                <Prtry>1000005</Prtry>
              </SchmeNm>
              <Issr>MVIFP</Issr>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>M00000000000000000000000000000000000000000000075423</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>602.05</CtrlSum>
      <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <CtgyPurp>
          <Cd>TREA</Cd>
        </CtgyPurp>
      </PmtTpInf>
      <ReqdExctnDt>2020-08-12</ReqdExctnDt>
      <Dbtr>
        <Nm>FAT Test Customer</Nm>
        <PstlAdr>
          <Ctry>NL</Ctry>
          <AdrLine>Haaksbergweg 4 Gebouw 1</AdrLine>
          <AdrLine>1101 BX Amsterdam</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>NL43INGB0209943912</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>INGBNL2AXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

```

</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>WEB022500000008</InstrId>
    <EndToEndId>NOTPROVIDED</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
    <CtgyPurp>
      <Cd>TREA</Cd>
    </CtgyPurp>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="EUR">602.05</InstdAmt>
  </Amt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>INGBNL2A</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>DANIEL GOEDHART</Nm>
    <PstlAdr>
      <Ctry>NL</Ctry>
      <AdrLine>DAM 1</AdrLine>
      <AdrLine>1111AA AMSTERDAM</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>NL85INGB0662857011</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>XUT</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInIt>
</Document>

```

Austrian Tax payment

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInItn>
    <GrpHdr>
      <MsgId>M0000000000000000000000000000065363</MsgId>
      <CreDtTm>2020-09-10T13:15:01</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>100.00</CtrlSum>
      <InitgPty>
        <Nm>FAT Test Customer</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>FAT Test Customer</Id>
              <SchmeNm>
                <Prtry>1000005</Prtry>
              </SchmeNm>
              <Issr>MVIFP</Issr>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>M0000000000065362</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>100.00</CtrlSum>
      <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2020-09-10</ReqdExctnDt>
      <Dbtr>
        <Nm>FAT Test Customer</Nm>
        <PstlAdr>
          <Ctry>NL</Ctry>
          <AdrLine>Haaksbergweg 4 Gebouw 1</AdrLine>
          <AdrLine>1101 BX Amsterdam</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>AT475700021011130470</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>INGBATWWXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
```

```

        <InstrId>WEB025400000129</InstrId>
        <EndToEndId>269135729</EndToEndId>
    </PmtId>
    <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
    </PmtTpInf>
    <Amt>
        <InstdAmt Ccy="EUR">100.00</InstdAmt>
    </Amt>
    <ChrgBr>SLEV</ChrgBr>
    <CdtrAgt>
        <FinInstnId>
            <BIC>INGBATWWXXX</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>AT BENEFICIARY</Nm>
        <PstlAdr>
            <Ctry>AT</Ctry>
            <AdrLine>MOZARTGASSE 7</AdrLine>
            <AdrLine>5678 WIEN</AdrLine>
        </PstlAdr>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>AT841200051580769101</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
    </CdtrAcct>
    <Purp>
        <Cd>TAXS</Cd>
    </Purp>
    <RmtInf>
        <Ustrd>1905+4000WA20+6000MKL</Ustrd>
    </RmtInf>
    </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfIntr>
</Document>

```


SEPA Direct Debit

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>M0000000000000000000000000000043272</MsgId>
      <CreDtTm>2014-01-13T11:24:50</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>602.31</CtrlSum>
      <InitgPty>
        <Nm>FAT Test Customer</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>FAT Test Customer</Id>
              <SchmeNm>
                <Prtry>1000005</Prtry>
              </SchmeNm>
              <Issr>MVIFP</Issr>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>M0000000000043271</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>602.31</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
        <SeqTp>FNAL</SeqTp>
      </PmtTpInf>
      <ReqdColltnDt>2021-02-03</ReqdColltnDt>
      <Cdtr>
        <Nm>FAT Test Customer</Nm>
        <PstlAdr>
          <Ctry>NL</Ctry>
          <AdrLine>Haaksbergweg 4 Gebouw 1</AdrLine>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <IBAN>NL43INGB0209943912</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </CdtrAcct>
      <CdtrAgt>
        <FinInstnId>
          <BIC>INGBNL2A</BIC>
        </FinInstnId>
      </CdtrAgt>
    </PmtInf>
  </CstmrDrctDbtInitn>
</Document>
```

```

</CdtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtrSchmld>
  <Id>
    <PrvtId>
      <Othr>
        <Id>NL67ZZZ302345190000</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</CdtrSchmld>
<DrctDbtTxInf>
  <PmtId>
    <InstrId>WEB401300000075</InstrId>
    <EndToEndId>NOTPROVIDED</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">602.31</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>602-31</MndtId>
      <DtOfSgntr>2014-01-13</DtOfSgntr>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BIC>INGBNL2A</BIC>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>DANIEL GOEDHART</Nm>
    <PstlAdr>
      <Ctry>NL</Ctry>
      <AdrLine>DAM 1</AdrLine>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>NL85INGB0662857011</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </DbtrAcct>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInittn>
</Document>

```

Czech domestic Direct Debit

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:supl="http://www.ing.com/xsd/supl.GCB_GCBL_Payments_Integrity">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>M000000000066787</MsgId>
      <CreDtTm>2021-12-14T11:09:56</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>16614.00</CtrlSum>
      <InitgPty>
        <Nm>FAT Test Customer</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>FAT Test Customer</Id>
              <SchmeNm>
                <Prtry>1000005</Prtry>
              </SchmeNm>
              <Issr>MVIFP</Issr>
            </Othr>
          </OrgId>
        </Id>
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