

Information on File Structure for Payment Processing : "Bulk Payments"

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1. Local Credit Transfer in EUR currency

This format for EUR credit transfers is only available for transactions towards accounts at UBB AD or other banks and financial institutions in Bulgaria.

When structuring the files, please observe the following instructions:

- The file name must not contain any special symbols and its extension must not be different from **.bgi**
- The file's encoding settings should be in one of the following formats **ANSI, Windows-1251**
- Files should contain two types of records - Header Record, containing general information about all single records and a Single Record, containing the other needed data to be filled in the respective document
- Fields, marked as **M (mandatory)** are obligatory for each transaction, the rest are optional (**O – optional**).
- Permitted symbols for entry purposes are letters in Cyrillic and Latin script, digits, space and the following symbols /.-+. The minimum number of symbols that should be entered in each field is two.

Header Record

Field Name	M/O	Lines	Length	Note
Message Start	M			Constant - {1:F01RZBB9155XXXX0000000000}{ 2:I198RZBB9155XXXXN0000}{4:
:20:	M			Reference – it needs to be unique within the file
:12:	M		3n	Constant - 151
:77E:	M	:B01: line 1	6d	File Creation Date YYMMDD or a future value date
	M	:B1T: line2	10n3!a15d	Total number of Single Records, currency EUR and Single Records' Sum Total

Single Record

Field Name	M/O	Lines	Length	Note
Message Start	M			Constant - {1:F01RZBB9155XXXX0000000000 0}{2:I103RZBB9155XXXXN0000}{ 4:
:20:	M			Reference – it needs to be unique within the file
:23B:	M		4a	Constant - CRED
:32A:	M		6!n3!a15d	Execution Date, Currency Code (the only possible value is EUR),, Amount
:50K:/	M	Line 1	22a	Payer's IBAN
	M	Line 2	35a	Payer's Name
:52D:	M	Line 1	8a	BIC Code of the Payer's Bank
	M	Line 2	35a	Name of the Payer's Bank

:57D:	M	Line 1	8a	BIC Code of the Beneficiary's Bank
	M	Line 2	35a	Name of the Beneficiary's Bank
:59:/	M	Line 1	22a	Beneficiary's IBAN
	M	Line 2	35a	Beneficiary's Name
:70:	M	Line 1	35a	Payment Reason
	O	Line 2	35a	Additional Payment Reason
	O	Line 3		Optional line
	O	Line 4		Optional line
:71A:	M		For	Costs Constant - SHA
:72:	M	Line 1	35a	Constant upon BISERA transfers - :72:/DTYPE/PORD/OPER/BISER Constant upon TARGET transfers - :72:/DTYPE/PORD/OPER/TARGET
	M	Line 2		Constant - /BAEREF/000000000000000000
	M	Line 3		Constant - /PROL/NORM

Example of a file for .BGI

```
{1:F01RZBB9155XXXX0000000000}{2:I198RZBB9155XXXXN0000}{4:
:20:202403120A
:12:151
:77E::B01:240312
:B1T:2EUR2,00
-}{1:F01RZBB9155XXXX0000000000}{2:I103RZBB9155XXXXN0000}{4:
:20:24031201
:23B:CRED
:32A:240312EUR1,00
:50K:/BG11UBBS88881000000000
ИМЕ НА НАРЕДИТЕЛ
:52D:UBBSBGSF
ОББ АД
:57D:PRCBVGSF
ПРОКРЕДИТ БАНК
:59:/BG03PRCB92301000000000
ИМЕ НА ПОЛУЧАТЕЛ
:70:ОСНОВАНИЕ
ДОПЪЛНИТЕЛНО ПЯСНЕНИЕ
/NTYPE/000000000000
/OPNAT/J
:71A:SHA
:72:/DTYPE/PORD/OPER/BISER
/BAEREF/000000000000000000
/PROL/NORM
-}{1:F01RZBB9155XXXX0000000000}{2:I103RZBB9155XXXXN0000}{4:
:20:24031202
:23B:CRED
:32A:240312EUR1,00
:50K:/BG11UBBS8888122222222222
ИМЕ НА НАРЕДИТЕЛ
:52D:UBBSBGSF
ОББ АД
:57D:PRCBVGSF
ПРОКРЕДИТ БАНК
:59:/BG03PRCB9230122222222222
ИМЕ НА ПОЛУЧАТЕЛ
:70:ОСНОВАНИЕ
/NTYPE/000000000000
```

```

/OPNAT/J
:71A:SHA
:72:/DTYPE/PORD/OPER/TARGET
/BAEREF/000000000000000000
/PROL/NORM
-}

```

2. Payment Order from/to the State Budget

When structuring the files, please observe the following instructions:

- The file name must not contain any special symbols and its extension must not be different from **.bgi**
- The file's encoding settings should be in one of the following formats **ANSI, Windows-1251**
- Files should contain two types of records - Header Record, containing general information about all single records and a Single Record, containing the other needed data to be filled in the respective document
- Fields, marked as **M (mandatory)** are obligatory for each transaction, the rest are optional (**O – optional**).
- Permitted symbols for entry purposes are letters in Cyrillic and Latin script, digits, space and the following symbols /.-+. The minimum number of symbols that should be entered in each field is two.

Header Record

Field Name	M/O	Lines	Length	Note
Message Start	M			Constant - {1:F01RZBB9155XXXX0000000000}{2:I198RZBB9155XXXXN0000}{4:
:20:	M			Reference – it needs to be unique within the file
:12:	M		3n	Constant - 151
:77E:	M	:B01: line 1	6d	File Creation Date YYMMDD or a future value date
	M	:B1T: line2	10n3!a15d	Total number of Single Records, currency EUR and Single Records' Sum Total

Single Record

Field Name	M/O	Lines	Length	Note
Message Start	M			Constant - {1:F01RZBB9155XXXX0000000000}{2:I103RZBB9155XXXXN0000}{4:
:20:	M			Reference – it needs to be unique within the file
:23B:	M		4a	Constant - CRED
:32A:	M		6!n3!a15d	Execution Date, Currency Code (the only possible value is EUR), Amount
:50K:/	M	Line 1	22a	Payer's IBAN
	M	Line 2	35a	Payer's Name

:52D:	M	Line 1	8a	BIC Code of the Payer's Bank
	M	Line 2	35a	Name of the Payer's Bank
:57D:	M	Line 1	8a	BIC Code of the Beneficiary's Bank
	M	Line 2	35a	Name of the Beneficiary's Bank
:59:/	M	Line 1	22a	Beneficiary's IBAN (in case of a code for payment type, please enter PAY and the respective code)
	M	Line 2	30a	Beneficiary's Name
:70:	M	Line 1	35a	Payment Reason
	O	Line 2	35a	Additional Payment Reason
	O	Line 3		Optional line
	O	Line 4		Optional line
:71A:	M		3a	Costs Constant - SHA
:72:	M	Line 1	35a	Constant upon BISERA transfers - :72:/DTYPE/BUDJ/OPER/BISER - - The field remains in the file structure, but is not used. All of the payments processed with this file format will be routed to BISERA payment system.
	M	Line 2		Constant - /BAEREF/000000000000000000
	M	Line 3		This line should remain blank
	M	Line 4		This line should remain blank
	M	Line 5	/BUL/13c or /EGN/10! or /LNC/10! !	/BUL/ - Bulstat /EGN/ - Personal ID Number /LNC/ - Foreign National's ID Number of the Payer
	M	Line 6		/IZL/ Payer's name

Example of a file for .BGI

```
{1:F01RZBB9155XXX0000000000}{2:I198RZBB9155XXXN0000}{4:
:20:2403120A
:12:151
:77E::B01:240312
:B1T:2EUR2,00
-}{1:F01RZBB9155XXX0000000000}{2:I103RZBB9155XXXN0000}{4:
:20:24031201
:23B:CRED
:32A:240312EUR1,00
:50K:/BG11UBBS888810000000000
ИМЕ НА НАРЕДИТЕЛ
:52D:UBBSBGSF
ОББ АД
:57D:BNBGBGSD
БНБ
:59:/BG88BNBG96618000000000
НАП
:70:ОСНОВАНИЕ
ДОПЪЛНИТЕЛНО ПОЯСНЕНИЕ
/PROL/NSSI
/OPNAT/J
:71A:SHA
:72:/DTYPE/BUDJ/OPER/BISER
/BAEREF/000000000000000000
```

```

/BUL/11111111
/IZL/ЗАДЪЛЖЕНО ЛИЦЕ
-}{1:F01RZBB9155XXXX000000000}{2:1103RZBB9155XXXXN0000}{4:
:20:24031202
:23B:CRED
:32A:240312EUR1,00
:50K:/BG11UBBS88881000000000
ИМЕ НА НАРЕДИТЕЛ
:52D:UBBSBGSF
ОББ АД
:57D:SOMVBGSF
ОБЩИНСКА БАНКА АД
:59:/BG24SOMVB91308413443044PAY442100
СТОЛИЧНА ОБЩИНА
:70:ОСНОВАНИЕ
/PROL/NSSI
/OPNAT/I
:71A:SHA
:72:/DTYPE/BUDJ/OPER/BISER
/BAEREF/000000000000000000
/BUL/11111111
/IZL/ЗАДЪЛЖЕНО ЛИЦЕ
-}

```

3. FX Transfer Order

This file format can be used for the following types of transfers:

- Interbank credit transfers in euros and other currencies to Bulgarian and foreign banks and payment institutions (Standard SEPA Credit Transfer and SWIFT transfers in EUR) – credit transfers towards accounts held in UBB.

When structuring the files, please observe the following instructions:

- The file name must not contain any special symbols and its extension must not be different from **.int**
- The file's encoding settings should be in one of the following formats **ANSI, Windows-1251 or UTF-8**
- Files should contain two types of records - Header Record, containing general information about all single records and a Single Record, containing the other needed data to be filled in the respective document
- Fields marked as M (mandatory) are obligatory for each transaction; the rest are optional (O – optional). The **C (conditional) field is required to be filled in under certain conditions.**
- Permitted symbols for entry purposes are letters in Cyrillic and Latin script, digits, space and the following symbols /,.-+. The minimum number of symbols that should be entered in each field is two.

Header Record

Field Name	M/O	Lines	Length	Note
:01:	M			Reference – it needs to be unique within the file
:02:	M		16n	Single Records' Sum Total
:03:	M		5n	Single Records' Total Number
:04:	M		11a	SWIFT Code of the Payer's Bank

:05:	M	line 1	35a	Payer's Name
	M	line 2	35a	Payer's Address
	M	line 3	35a	Payer's city and country
:06:	M			This line should remain blank
:07:	M		12a	File Name

Single Record

Field Name		Lines	Length	Note
This line should remain blank	M			This line should remain blank
:20:	M		16a	Reference – it needs to be unique within the file
:32A:	M		6!n3!a15d	Execution Date, Currency Code, Amount
:50:*	M	Line 1	35a	Payer's Name. The field remains in the file structure, but is not used.
	M	Line 2	35a	Payer's Address. The field remains in the file structure, but is not used.
	M	Line 3	35a	Payer's city and country. The field remains in the file structure, but is not used.
:52A:/D/	M	Line 1	22a	Payer's IBAN
	M	Line 2	11a	SWIFT Code of the Payer's Bank
:57A:	M		11a	BIC code of the recipient bank or for transfers in USD currency, ordered to a bank in the USA, this field may contain only the value of the ABA code of the recipient bank, which is 9 digits.
:57D:	M	Line 1	35a	Name of the Beneficiary's Bank
	M	Line 2	35a	Address of the Beneficiary's Bank
	M	Line 3	17a	City of the Beneficiary's Bank
	M	Line 4	2a	Country of the Beneficiary's Bank. The value must be with a two-digit alpha country code according to ISO 3166, Alpha-2 code.
:59:/**	M	Line 1	34a	Beneficiary's Account/IBAN
	M	Line 2	70a	Beneficiary's Name
	M	Line 3	35a	Beneficiary's Address (is not mandatory for fund transfers in EUR to banks on the EU/EAA territory)
	M	Line 4	35a	Beneficiary's city (is not mandatory for fund transfers in EUR to banks on the EU/EAA territory)
	M	Line 5	2a	Beneficiary's country. (is not mandatory for fund transfers in EUR to banks on the EU/EAA territory). The value must be with a two-digit alpha country code according to ISO 3166, Alpha-2 code.

	O	Line 6	16	Beneficiary's Postal code
:60:/	C	Line 1	3a	<p>The line represents the "Legal status of the recipient". The only possible values are IND for an individual recipient and BUS for a legal entity recipient. The line is mandatory to fill in with a value in one of two cases:</p> <p>1. The transfer is ordered in a currency other than the European currencies of the EU Member States, and the amount of the transfer in euro equivalent at the fixing exceeds 1000 euros.</p> <p>Or</p> <p>2. The transfer is ordered to a bank located outside the EU, the value of the transfer is in the European currencies of the EU Member States, and the amount exceeds 1000 euros or their equivalent at the fixing (when the amount of the transfer is in a currency other than the euro)</p> <p>The line is optional for transfers that do not fall into the two mandatory cases above.</p> <p>IMPORTANT: For transfers in EUR within the country, the field is not used.</p>
	C	Line 2	4a	<p>The line represents the "Recipient Identifier Type", which applies only to legal entities. The permissible values are specified in a table (see ***). An identifier is entered only if the value BUS is specified in field 60, line 1. If the value in field 60, line 1, is IND, no value is entered in this line.</p> <p>IMPORTANT: For transfers in EUR within the country, the field is not used.</p>
	C	Line 3	35a	<p>The line represents the "Recipient Identification Code", meaning a unique alphanumeric reference code that identifies a legal entity according to the specified Recipient Identifier Type. An identifier is entered only if the value BUS is specified in field 60, line 1. If the value in field 60, line 1, is IND, no value is entered in this line.</p> <p>IMPORTANT: For transfers in EUR within the country, the field is not used.</p>
:70:	M	Line 1	35a	Payment Reason
	O	Line 2	35a	Additional Payment Reason
	O	Line 3	35a	Additional Payment Reason

	O	Line 4	35a	Additional Payment Reason (upon an intrabank fund transfer, line 4 cannot be used)
:71A:	M		3a	Bank charges – SHA, BEN, OUR
:72:	M	Line 1		Constant - SAME
	O	Line 2		Please, state a code, indicating whether the payment relates to a fund transfer to an own account abroad, granting a loan, securities or direct investments abroad – applicable to fund transfers between local and foreign entities. Operation type, based on the nomenclature here .
		Line 3		Illegible

*The payer's details are not retrieved from the file. When uploading a file, the user will view and confirm the account holder's information as verified in the banking system.

** The fields for the recipient's address are not mandatory for the banks located in the Economic European Area (EEA). In case you choose to provide an address for a transfer to such a bank, it is required to follow the specified format and fill in all the mandatory fields as they are described in tag 59.

*** Information about the only possible values of field 59, line 8 is in the following table:

Code Value	BG Description	ENG description
COID	Национален идентификационен код, вкл. ЕИК	National Company Registration Number (CRN)
TXID	Данъчен номер	Tax Identification
LEI	LEI код	Legal Entity Identifier
VOID	Друга идентификация	Other

Enter the value from the Code Value column in the specified table. The code consists of 4 characters.

Example of a file for .INT

```

:01:IB24030807769547
:02:2,00
:03:2
:04:UBBSBGSF
:05:ИМЕ НА НАРЕДИТЕЛ
АДРЕС НА НАРЕДИТЕЛ
ГРАД И ДЪРЖАВА НА НАРЕДИТЕЛ
:06:
:07:ИМЕ НА ФАЙЛ
:20:IB24030807769547
:32A:240321USD1000,00
:50:ИМЕ НА НАРЕДИТЕЛ
АДРЕС НА НАРЕДИТЕЛ
ГРАД И ДЪРЖАВА НА НАРЕДИТЕЛ
:52A:/D/BG11UBBS84231000000000
UBBSBGSF
:57A:123456789
:57D:ИМЕ НА БАНКА НА ПОЛУЧАТЕЛ В САЩ
АДРЕС НА БАНКА НА ПОЛУЧАТЕЛ В САЩ
ГРАД НА БАНКА НА ПОЛУЧАТЕЛ В САЩ
ДЪРЖАВА НА БАНКА НА ПОЛУЧАТЕЛ- US
:59:/379117849411

```

ИМЕ НА ПОЛУЧАТЕЛ
АДРЕС НА ПОЛУЧАТЕЛ
ГРАД НА ПОЛУЧАТЕЛ
ДЪРЖАВА НА ПОЛУЧАТЕЛ
:70:ОСНОВАНИЕ
ДОПЪЛНИТЕЛНО ПОЯСНЕНИЕ
ДОПЪЛНИТЕЛНО ПОЯСНЕНИЕ
ДОПЪЛНИТЕЛНО ПОЯСНЕНИЕ
:71A:VEN
:72:SAME
//S/201/
:20:IB24030807769548
:32A:240321EUR1,00
:50:ИМЕ НА НАРЕДИТЕЛ
АДРЕС НА НАРЕДИТЕЛ
ГРАД И ДЪРЖАВА НА НАРЕДИТЕЛ
:52A:/D/BG11UBBS84231000000000
UBBSBGSF
:57A:ADCSBAEAA
:57D:ИМЕ НА БАНКА НА ПОЛУЧАТЕЛ
АДРЕС НА БАНКА НА ПОЛУЧАТЕЛ
ГРАД НА БАНКА НА ПОЛУЧАТЕЛ
ДЪРЖАВА НА БАНКА НА ПОЛУЧАТЕЛ
:59:/AD940030011221212121212
ИМЕ НА ПОЛУЧАТЕЛ
АДРЕС НА ПОЛУЧАТЕЛ
ГРАД НА ПОЛУЧАТЕЛ
ДЪРЖАВА НА ПОЛУЧАТЕЛ – AD
BUS
COID
000694959
:70:ОСНОВАНИЕ
ДОПЪЛНИТЕЛНО ПОЯСНЕНИЕ
ДОПЪЛНИТЕЛНО ПОЯСНЕНИЕ
ДОПЪЛНИТЕЛНО ПОЯСНЕНИЕ
:71A:VEN
:72:SAME
//S/201/

Changes in the Implementation of Regulation (EU) 2023/1113

Addition of New Field 60 with Three Lines for Recipient Identification

- Field 60, line 1

The line represents the “Legal status of the recipient”. The only possible values are IND for an individual recipient and BUS for a legal entity recipient. The line is mandatory to fill in with a value in one of two cases:

1. The transfer is ordered in a currency other than the European currencies of the EU Member States, and the amount of the transfer in euro equivalent to the fixing exceeds 1000 euros.

Or

2. The transfer is ordered to a bank located outside the EU. The value of the transfer is in the European currencies of the EU Member States, and the amount exceeds 1000 euros or their equivalent at the fixing (when the transfer is in a currency other than the euro)

The line is optional for transfers that do not fall into the two mandatory cases above.

- Field 60, line 2

The line represents the "Recipient Identifier Type", which applies only to legal entities. The permissible values are specified in a table (see ***). An identifier is entered only if the value BUS is specified in field 60, line 1. If the value in field 60, line 1, is IND, no value is entered in this line.

- Field 60, line 3

The line represents the "Recipient Identification Code", meaning a unique alphanumeric reference code that identifies a legal entity according to the specified Recipient Identifier Type. An identifier is entered only if the value BUS is specified in field 60, line 1. If the value in field 60, line 1, is IND, no value is entered in this line.

Information on the currencies of the EU member states, current as of April 2026.

EU member state	Currency	member name
Austria	EUR	AT
Belgium	EUR	BE
Bulgaria	EUR	BG
Germany	EUR	DE
Greece	EUR	GR
Denmark	DKK	DK
Estonia	EUR	EE
Ireland	EUR	IE
Spain	EUR	ES
Italy	EUR	IT
Cyprus	EUR	CY
Latvia	EUR	LV
Lithuania	EUR	LT
Luxembourg	EUR	LU
Malta	EUR	MT
Netherlands	EUR	NL
Poland	PLN	PL
Portugal	EUR	PT
Romania	RON	RO
Slovakia	EUR	SK
Slovenia	EUR	SI
Hungary	HUF	HU
Finland	EUR	FI
France	EUR	FR
Croatia	EUR	HR
Czech Republic	CZK	CZ
Sweden	SEK	SE

4. SEPA Credit Transfer Order

When structuring the files, please observe the following instructions:

- The file you should create for execution of payment orders of the SEPA Credit Transfer type needs to comply with the ISO20022 standard, as per the requirements of the following payment scheme: pain.001.001.03

- ISO 20022 is a standard for exchange of data between financial institutions and is the standard for messages, used for SEPA payments, as the included messages use xml syntax.
- The XML describes the data about payment operations in a tree-shaped structure and provides a method for defining the syntax in the file, which method will be used for content checking and validation purposes.
- The file name must not contain any special symbols and its extension must not be different from .xml
- The file's encoding settings should be in one of the following formats ANSI, Windows-1251 or UTF-8
- Fields, marked as **M (mandatory)** are obligatory for each transaction, the rest are optional (**O – optional**) or **C (conditional)** field is required to be filled in under certain conditions.
- Tags that do not require a mandatory value are always submitted in the file structure, but without a value in cases where it is optional.
- Permitted symbols for entry purposes are only letters in Latin script, digits, space and the following symbols /.-+. The minimum number of symbols that should be entered in each field is two.
- In addition to the requirements of the above payment scheme with regard to mandatory fields, upon preparing the file, please pay special attention to the following items, indicated below:

Fields in „Group Header Elements“ (GrpHdr) section

Field Name	M/O	Length	Note
<MsgId>	M		Reference – it needs to be unique within the file
<CtrlSum>	M	18n	Single Records' Sum Total
<NbOfTxS>	M	15n	Single Records' Total Number
<InitgPty> <Nm>XXXXXXXXXXXX </Nm> </InitgPty>	M	35a	Payer's Name

Fields in „Payment Information Elements“ (PmtTpInf) Section

Field Name	M/O	Length	Note
<PmtInflId>	M	Max35Text	Unique reference, which identifies the payment group in a file.
<PmtMtd>	M	3a	Constant "TRF" value
<ReqdExctnDt>	M	YYYY-MM-DD	Execution Date
<Dbtr> <Nm>XXXXXXXXXXXX</Nm>	M	35a	Payer's Name
<Dbtr> <PstlAdr> <Ctry>XX</Ctry>*	M	2a	Payer's Country*
<Dbtr> <PstlAdr> <AdrLine>xxxx </AdrLine>*	O	35a	Payer's Address*
<DbtrAcct> <Id> <IBAN>BGXXXXXXXXXXXXXXXXXX </IBAN> </Id> </DbtrAcct>	M	22a	Payer's IBAN

<DbtrAgt> <FinInstnId> <BIC>UBBSBGSF </BIC> </FinInstnId> </DbtrAgt>	M	8a	SWIFT Code of the Payer's Bank
<ChrgBr>	M	4a	Bank's charges – constant SLEV value
<Amt> <InstdAmt CCY="EUR">0.01</InstdAmt> </Amt>	M		Fund transfer currency and amount. <ul style="list-style-type: none"> The transaction currency can only be „EUR” The transaction amount should be 0.01 or larger, however not larger than 999999999.99 The decimal separator must be a decimal point.
<CdtrAgt> <FinInstnId> <BIC>XXXXXXXXXX</BIC> </FinInstnId> </CdtrAgt>	M	Min8a max11a	BIC code of the Beneficiary's Bank
Cdtr> <Nm>XXXXXXXXXX</Nm>	M	70a	Beneficiary's Name
<Cdtr> <PstlAdr> <Ctry>XX</Ctry>	M/O	2a	Beneficiary's country. (is not mandatory for fund transfers to banks on the EU/EAA territory). The value must be with a two-digit alpha country code according to ISO 3166, Alpha-2 code.
<Cdtr> <PstlAdr> <AdrLine>XX</AdrLine>	M/O	70a	Beneficiary's Address (is not mandatory for fund transfers to banks on the EU/EAA territory)
<Cdtr> <PstlAdr> <TwnNm>XX</TwnNm>	M/O	35a	Beneficiary's city (is not mandatory for fund transfers to banks on the EU/EAA territory)
<Cdtr> <PstlAdr> <PstlCd>XX</PstlCd>	O	16	Beneficiary's postal code.
<Cdtr>* <OrgId> <LegType>XX</LegType>	C	3a	Tag <OrgId>, Subtag Legtype represents the "Legal Status of the Recipient." The only possible values are IND for an individual and BUS for a legal entity. The field must be filled in only if the transfer is ordered to a bank outside the EU and the transfer value exceeds 1000 euros. The subtag is optional for transfers that do not fall into the mandatory case above. If there is no need to enter a value, this tag must be left empty.
<Cdtr>* <OrgId> <LegType>XX</LegType> <Othr>XX</Othr>	C	4a	Tag <OrgId> Subtag <Othr> represents the "Recipient Identifier Type". A value is required only when the recipient is a legal entity. The permissible values are listed in the table (see ***). Specifically, a value must be entered only when BUS is specified in Tag <Cdtr>, subtag

			<OrgId><LegType>. If the value in <LegType> is IND or there is no need to enter a value, this tag must be left empty.
<pre> <Cdtr>* <OrgId> <LegType>XX</LegType> <Othr>XX</Othr> <Id>XX</Id> </OrgId> </Cdtr> </pre>	C	35a	<p>Tag <OrgId> Subtag Id represents the "Recipient Identification Code", meaning a unique alphanumeric reference code that identifies a legal entity according to the specified Recipient Identifier Type; An identifier is entered only if the value BUS is specified in subtag LegType like <LegType>BUS</LegType> Specifically, a value must be entered only when BUS is specified in Tag <Cdtr>, subtag <OrgId><LegType>. If the value in <LegType> is IND or there is no need to enter a value, this tag must be left empty.</p>
<pre> <CdtrAcct> <Id> <IBAN>XXXXXXXXXXXXXXXXXX </IBAN> </Id> </CdtrAcct> </pre>	M	34a	Beneficiary's Account/IBAN
<pre> <RgltryRptg> <DbtCdtRptgInd>DEBT</DbtCdtRptgInd> <DtIs> <Tp>xxx</Tp> <Cd>xxx</Cd> <Amt Ccy="EUR">xxx</Amt> <Inf>XXXXXXXXXX</Inf> </DtIs> </pre>	O/M		<p>Please, state a code, indicating whether the payment relates to a fund transfer to an own account abroad, granting a loan, securities or direct investments abroad – applicable to fund transfers between local and foreign entities. Operation type, based on the nomenclature here. <DbtCdtRptgInd> - defines for which party to the payment transaction the regulatory reporting refers. Possible values DEBT; CRED; BOTH. This element is optional.</p> <p><Tp> - indicates the type of information, provided in details for regulatory reporting purposes. This sub-element is optional for the group of elements.</p> <p><Cd> Indicates the nature, purpose and reason for reporting the fund transfer to regulatory authorities in a coded form as per the attached list. This sub-element is mandatory for the group of elements, if the fund transfer code is included in the attached list.</p> <p><Amt Ccy> - indicates an amount and currency for regulatory reporting purposes. This sub-element is optional for the group of elements.</p>
<pre> <RmtInf> <Ustrd>XXXXXXXXXXXX xxx</Ustrd> </RmtInf> </pre>	M	Min1a max140a	Payment Reason

* The payer's details are not retrieved from the file. When uploading a file, the user will view and confirm the account holder's information as verified in the banking system.

** The fields for the recipient's (Creditor's) address are not mandatory for the banks located in the Economic European Area (EEA). In case you choose to provide an address for a transfer to such a bank, it is required to follow the specified format and fill in all the mandatory fields as they are described in tag <Cdtr> <PstlAdr>

All fields for beneficiary address are mandatory, when the SEPA transfer is forwarded towards bank, which is outside EEA.

*** Information about the only possible values of Tag <OrgId> Subtag <Othr> is in the following table:

Code Value	BG Description	ENG description
COID	Национален идентификационен код, вкл. ЕИК	National Company Registration Number (CRN)
TXID	Данъчен номер	Tax Identification
LEI	LEI код	Legal Entity Identifier
VOID	Друга идентификация	Other

Enter the value from the Code Value column in the specified table. The code consists of 4 characters.

Example XML file

```
<?xml version="1.0" encoding="utf-8"?>
<Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInftn>
    <GrpHdr>
      <MsgId>R095213</MsgId>
      <CreDtTm>2013-11-26T09:52:31.125</CreDtTm>
      <NbOfTxs>0000000000000002</NbOfTxs>
      <CtrlSum>20.24</CtrlSum>
      <InitgPty>
        <Nm>CROSS OOD</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
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      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>0000000000000002</NbOfTxs>
      <CtrlSum>20.24</CtrlSum>
      <PmtTpInf>
        <InstrPrty>HIGH</InstrPrty>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2024-04-10</ReqdExctnDt>
      <Dbtr>
        <Nm>CROSS OOD</Nm>
        <PstlAdr>
          <Ctry>BG</Ctry>
          <AdrLine>5th Floor, 3a Nikolay Haytov Str. 1</AdrLine>
        </PstlAdr>
      </Dbtr>
    </PmtInf>
  </CstmrCdtTrfInftn>
</Document>
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```

        </PstlAdr>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>BG20UBBS80021096978330</IBAN>
        </Id>
    </DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BIC>RZBBBGSF</BIC>
        </FinInstnId>
    </DbtrAgt>
    <ChrgBr>SLEV</ChrgBr>

    <CdtTrfTxInf>
        <PmtId>
            <InstrId>R095213</InstrId>
            <EndToEndId>VP004278-8801733477098</EndToEndId>
        </PmtId>
        <PmtTpInf>
            <SvcLvl>
                <Cd>SEPA</Cd>
            </SvcLvl>
        </PmtTpInf>
        <Amt>
            <InstdAmt Ccy="EUR">10.12</InstdAmt>
        </Amt>
        <CdtrAgt>
            <FinInstnId>
                <BIC>NORTESMMXX</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>Eugenio Santos Envasados Y Servicios, S.L. ESES</Nm>
            <PstlAdr>
                <Ctry>ES</Ctry>
                < TwNm >MADRID</ TwNm >
                <AdrLine>Zaragoza, Spain Zaragoza .1</AdrLine>
                < PstlCd >1234567878</ PstlCd >
            </PstlAdr>
            <OrgId>
            <LegType>BUS</LegType>
            <Othr>COID</Othr>
            <Id>1234567891011</Id>
            </OrgId>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>ES1221004616192200005468</IBAN>
            </Id>
            </CdtrAcct>
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            <DbtCdtRptgInd>DEBT</DbtCdtRptgInd>
            <Dtls>
                <Tp>100</Tp>
                <Cd>711</Cd>
                <Amt Ccy="EUR">5.12</Amt>
                <Inf>123456789</Inf>
            </Dtls>
        </RgltryRptg>
        <RmtInf>
            <Ustrd>201.150,201.158 123456789</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>

    <CdtTrfTxInf>
        <PmtId>
            <InstrId>R095213</InstrId>
            <EndToEndId>VP004283-8801733477100</EndToEndId>
        </PmtId>
        <PmtTpInf>
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                <Cd>SEPA</Cd>
            </SvcLvl>
        </PmtTpInf>
    
```

```

<Amt>
  <InstdAmt Ccy="EUR">10.12</InstdAmt>
</Amt>
<CdtrAgt>
  <FinInstnId>
    <BIC>ABNANL2A</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Ardol BV</Nm>
  <PstlAdr>
    <Ctry>NL</Ctry>
    < TwNnm >AMSTERDAM</ TwNnm >
    <AdrLine>AMTERS DAM STREE AND NUMBER HOUSE</AdrLine>
    < PstlCd >123456789878</ PstlCd >
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>NL98ABNA0586472533</IBAN>
  </Id>
</CdtrAcct>
<RgltryRptg>
  <DbtCdtRptgInd>DEBT</DbtCdtRptgInd>
  <Dtls>
    <Cd>350</Cd>
    <Amt Ccy="EUR">10.12</Amt>
  </Dtls>
</RgltryRptg>
<RmtInf>
  <Ustrd>21500025</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfIntr>
</Document>

```

The changes in implementation of Regulation (EU) 2023/1113 are as follows:

The following fields have been added:

- Tag <Cdtr>, subtag <OrgId><LegType> – “Legal type of the recipient”, the only possible values are IND for an individual and BUS for a legal entity. The field must be filled in only if the transfer is ordered to a bank outside the EU and the transfer value exceeds 1000 euros.

The subtag is optional for transfers that do not fall into the mandatory case above. If there is no need to enter a value, this tag must be left empty.

- Tag <Cdtr>, subtag <OrgId><Othr> – “Recipient identifier type”, the field length is max. 4 characters. ". A value is required only when the recipient is a legal entity. The permissible values are listed in the table (see ***). Specifically, a value must be entered only when BUS is specified in Tag <Cdtr>, subtag <OrgId><LegType>. If the value in <LegType> is IND or there is no need to enter a value, this tag must be left empty.

- Tag <Cdtr>, subtag <OrgId><Id> “Recipient identification code”, the field length is 35 characters. It is meaning a unique alphanumeric reference code that identifies a legal entity according to the specified Recipient Identifier Type; An identifier is entered only if the value BUS is specified in subtag LegType like <LegType>BUS</LegType>. If the value in <LegType> is IND or there is no need to enter a value, this tag must be left empty.

