

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:/BG11UBBS888810000000000
ИМЕ НА НАРЕДИТЕЛ
:52D:UBBSBGSF
ОББ АД
:57D:PRCBGSF
ПРОКРЕДИТ БАНК
:59:/BG03PRCB923010000000000
ИМЕ НА ПОЛУЧАТЕЛ
:70:ОСНОВАНИЕ
ДОПЪЛНИТЕЛНО ПЯСЕНИЕ
/NTYPE/0000000000000000
/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:/BG11UBBS888812222222222
ИМЕ НА НАРЕДИТЕЛ
:52D:UBBSBGSF
ОББ АД
:57D:PRCBGSF
ПРОКРЕДИТ БАНК
:59:/BG03PRCB923012222222222
ИМЕ НА ПОЛУЧАТЕЛ
:70:ОСНОВАНИЕ
/NTYPE/0000000000000000
```

```

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

```

Changes that come into effect from 01.01.2026:

- Field 77E, which indicates the currency of transfers, accepts only the value EUR, as well as field 32A
- Field 72, for the execution of express transfers, the value RINGS is replaced with TARGET.

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!n or /LNC/10!n	/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:F01RZBB9155XXXX0000000000}{2:I198RZBB9155XXXXN0000}{4:
:20:2403120A
:12:151
:77E::B01:240312
:B1T:2EUR2,00
-}{1:F01RZBB9155XXXX0000000000}{2:I103RZBB9155XXXXN0000}{4:
:20:24031201
:23B:CRED
:32A:240312EUR1,00
:50K:/BG11UBBS888810000000000
ИМЕ НА НАРЕДИТЕЛ
:52D:UBBSBGSF
ОББ АД
:57D:BNBGBGSD
БНБ
:59:/BG88BNBG966180000000000
НАП
```

```

:70:ОСНОВАНИЕ
ДОПЪЛНИТЕЛНО ПОЯСНЕНИЕ
/PROL/NSSI
/OPNAT/J
:71A:SHA
:72:/DTYPE/BUDJ/OPER/BISER
/BAEREF/000000000000000000
/BUL/111111111
/IZL/ЗАДЪЛЖЕНО ЛИЦЕ
-}{1:F01RZBB9155XXXX0000000000}{2:I103RZBB9155XXXXN0000}{4:
:20:24031202
:23B:CRED
:32A:240312EUR1,00
:50K:/BG11UBBS888810000000000
ИМЕ НА НАРЕДИТЕЛ
:52D:UBBSBGSF
ОББ АД
:57D:SOMBBGSF
ОБЩИНСКА БАНКА АД
:59:/BG24SOMB91308413443044PAY442100
СТОЛИЧНА ОБЩИНА
:70:ОСНОВАНИЕ
/PROL/NSSI
/OPNAT/J
:71A:SHA
:72:/DTYPE/BUDJ/OPER/BISER
/BAEREF/000000000000000000
/BUL/111111111
/IZL/ЗАДЪЛЖЕНО ЛИЦЕ
-}

```

Changes that come into effect from 01.01.2026:

- Field 77E, which indicates the currency of transfers, accepts only the value EUR, as well as field 32A
- Field 72, for the execution of express transfers, the value RINGS is not used. All outgoing budget transfers will be processed only through the BISERA payment system.

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**).
- 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	M/O	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	17a	Country of the Beneficiary's Bank
: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
: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.

Example of a file for .INT

```

:01:IB24030807769547
:02:2,00
:03:2
:04:UBBSBGSE
: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
UBBSBGSE
: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
 :70:ОСНОВАНИЕ
 ДОПЪЛНИТЕЛНО ПОЯСНЕНИЕ
 ДОПЪЛНИТЕЛНО ПОЯСНЕНИЕ
 ДОПЪЛНИТЕЛНО ПОЯСНЕНИЕ
 :71A:VEN
 :72:SAME
 //S/201/

Changes that come into effect from 22 November 2025

The changes are as follows:

- **Field 59, line 2 – “Name of recipient”**, the length of the field changes from 35 to 70 characters.
- **Field 59, line 3 – “Address of recipient”**, the length of the field changes from 35 to 70 characters and the value that is submitted must correspond to a physical address. Example: neighborhood, street, number, etc. The field is mandatory if the transfer is directed to a bank located outside the EU/EEA.
- **Field 59, line 4 – “City of recipient”**, the length of the field is 35 characters and the value that is submitted must explicitly indicate the city of the recipient’s address. The field is mandatory if the transfer is directed to a bank located outside the EU/EEA.
- **Field 59, line 5 – “Country of recipient”**, the length of the field is 2 characters. The value of this field must correspond to the 2-letter country code, as per ISO 3166, Alpha-2 code. The field is mandatory if the transfer is directed to a bank located outside the EU/EEA.
- **Field 59, line 6 – “Beneficiary Postal Code”**, the field length is 16 characters. The field is optional.
- **Field 57A – “Beneficiary Bank Identifier”**. Currently, the field accepts the BIC (SWIFT) code of the beneficiary bank. Starting from the date specified here, for transfers in USD currency, ordered to US banks, the user can enter the ABA code of the US bank in this field. ABA Routing Number is a US bank identification code, which is 9 digits.

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**).
- 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
<PmtInfId>	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	M	8a	SWIFT Code of the Payer's Bank

</BIC> </FinInstnId> </DbtrAgt>			
<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.
<CdtrAcct> <Id> <IBAN>XXXXXXXXXXXXXXXXXX</IBAN> </Id> </CdtrAcct>	M	34a	Beneficiary's Account/IBAN
<RgltryRptg> <DbtCdtRptgInd>DEBT</DbtCdtRptgInd> <DtIs> <Tp>xxx</Tp> <Cd>xxx</Cd> <Amt Ccy="EUR">xxxx</Amt> <Inf>XXXXXXXXXX</Inf> </DtIs>	O/M		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. <Tp> - indicates the type of information, provided in details for regulatory reporting purposes. This sub-element is optional for the group of elements. <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. <Amt Ccy> - indicates an amount and currency for regulatory reporting purposes. This sub-element is optional for the group of elements.	
<RmtInf> <Ustrd>XXXXXXXXXXXX xxx</Ustrd> </RmtInf>	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.

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">
  <CstmrCdtTrfInitn>
    <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>
      <PmtInfId>R09521320210312</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>0000000000000002</NbOfTxs>
      <CtrlSum>20.24</CtrlSum>
      <PmtTpInf>
        <InstrPrty>HIGH</InstrPrty>
        <Svlvl>
          <Cd>SEPA</Cd>
        </Svlvl>
      </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>
      <DbtrAcct>
        <Id>
          <IBAN>BG20UBBS80021096978330</IBAN>
        </Id>
      </DbtrAcct>
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Changes that come into effect from 22 November 2025

The changes are as follows:

- **Tag <Cdtr> , subtag <Nm>** – “Name of recipient”, the length of the field changes from 35 to 70 characters;

- **Tag <Cdtr> , subtag <PstlAdr><AdrLine>** – “Address of recipient”, the length of the field changes from 35 to 70 characters and the value that is submitted must correspond to a physical address. Example: neighborhood, street, number, etc. The field is mandatory if the transfer is directed to a bank located outside the EU/EEA.

- **Tag <Cdtr> , subtag <PstlAdr><TwnNm>** – “City of recipient”, the length of the field is 35 characters and the value submitted must explicitly indicate the city of the recipient’s address. The field is mandatory if the transfer is directed to a bank located outside the EU/EEA.

- **Tag <Cdtr> , subtag <PstlAdr><PstlCd>** – "Postal code of the recipient", the length of the field is 16 characters. The field is optional.