



**OP Corporate Bank plc Lithuanian Branch**

**OP Corporate Bank plc Latvian Branch**

**OP Corporate Bank plc Estonian Branch**

## **C2B Services**

**Importing payments**

**PAIN.001.001.09**

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### 1 Appendix 4: External interface requirements – NB pain.001

The UTF8 character encoding standard is used in message.

In Estonia, the Estonian specific characters (Õ, Ä, Ö, Ü, Ž, Š, õ, ä, ö, ü, ž, š) are allowed.

In Latvia, the Latvian specific characters (Ā, Ē, Ī, Ū, Ķ, Ļ, Ņ, Ģ, Š, Č, Ž, ā, ē, ī, ū, ķ, ļ, ņ, š, č, ž) are allowed.

In Lithuania, the Lithuanian specific characters (ą, A, č, Č, ę, E, é, É, į, I, š, Š, ū, U, ū, Ū, ž, Ž) are allowed

Note: The transliteration of Estonian, Latvian and Lithuanian characters to Latin characters shall be done for SEPA cross-border and Other cross-border payments when outgoing payments are sent out.

The table below contains the definitions of the NB pain.001.001.09 message elements and the NETBANK usage rules. Explanations of the columns:

- 1) **“Index”** column - indicates the message element index number in the ISO 20022 XML Message Definition Report. This report can be found at [www.iso20022.org](http://www.iso20022.org) under “Catalogue of ISO 20022 messages” with “pain.001.001.09” as reference.
- 2) **“Mult.”** column - indicates whether an element is mandatory or optional and how many repetitions are allowed for the element. For example:
  - [1..1] - element is mandatory and can be presented only once
  - [1..n] - element is mandatory and can be presented 1 to n times
  - [0..1] - element is optional and can be presented only once
  - [0..n] - element is optional and can be presented 0 to n times
  - {Or...Or} - only one of several elements may be presented
- 3) **“Message Element”** column - element name used in ISO 20022 XML Message Definition Report. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.
- 4) **“XML tag”** column - specifies a respective element in NB pain.001 message.
- 5) **“NETBANK usage rules”** column - specifies the rules for the message/payment validation in NETBANK and payment order creation; as well as references to expected notification/error messages (e.g.: E3). For additional information please see: notes and examples at the end of the table; [Appendixes 2 - 3](#).  
When the NETBANK usage rule is not given then NetBank ignores the content of the message element.

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- 6) The interpretation of Service level codes to be converted into SEPA payment types given in the imported pain.001 file is happening so, that the payment level prevails over the file level, but SDVA is assumed to be always a SWIFT or TGT payment:

	File level		Payment level		Type of payment
<b>6.1.16.1.3.2</b> <b>(2.38 in vers. 03)</b> <b>Proprietary &lt;Prtry&gt;</b>	<b>6.1.16.1.2.1</b> <b>(2.9 in vers. 03)</b> <b>ServiceLevel Code</b>	<b>6.1.16.1.3.1</b> <b>(2.12 in vers. 03)</b> <b>LocalInstrument Code</b>	<b>6.1.16.1.2.1</b> <b>(2.34 in vers. 03)</b> <b>ServiceLevel Code</b>	<b>6.1.16.1.3.1</b> <b>(2.37 in vers. 03)</b> <b>LocalInstrument Code</b>	<b>Payment type assigned based on codes provided</b>
SDVA	SEPA	INST	SEPA	INST	Target2
	SEPA	empty	SEPA	INST	
	empty	INST	SEPA	INST	
	empty	empty	SEPA	INST	
	SEPA	INST	SEPA	empty	
	SEPA	empty	SEPA	empty	
	empty	INST	SEPA	empty	
	empty	empty	SEPA	empty	
	SEPA	INST	empty	INST	
	SEPA	empty	empty	INST	
	empty	INST	empty	INST	
	empty	empty	empty	INST	
	SEPA	INST	empty	empty	
	SEPA	empty	empty	empty	
	empty	INST	empty	empty	
	empty	empty	empty	empty	

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	File level		Payment level		Type of payment
<b>6.1.16.1.3.2</b> <b>(2.38 in vers. 03)</b> <b>Proprietary &lt;Prtry&gt;</b>	<b>6.1.16.1.2.1</b> <b>(2.9 in vers. 03)</b> <b>ServiceLevel Code</b>	<b>6.1.16.1.3.1</b> <b>(2.12 in vers. 03)</b> <b>LocalInstrument Code</b>	<b>6.1.16.1.2.1</b> <b>(2.34 in vers. 03)</b> <b>ServiceLevel Code</b>	<b>6.1.16.1.3.1</b> <b>(2.37 in vers. 03)</b> <b>LocalInstrument Code</b>	<b>Payment type assigned based on codes provided</b>
URGP, NURG, any other value	SEPA	INST	SEPA	INST	Fastest possible
	SEPA	empty	SEPA	INST	Fastest possible
	empty	INST	SEPA	INST	Fastest possible
	empty	empty	SEPA	INST	Fastest possible
	SEPA	INST	empty	empty	Fastest possible
	empty	empty	empty	empty	Fastest possible
	SEPA	empty	empty	empty	SEPA Classic
	SEPA	INST	SEPA	empty	SEPA Classic
	SEPA	empty	SEPA	empty	SEPA Classic
	empty	INST	SEPA	empty	SEPA Classic
	empty	empty	SEPA	empty	SEPA Classic
	SEPA	INST	empty	INST	SEPA Instant
	SEPA	empty	empty	INST	SEPA Instant
	empty	INST	empty	INST	SEPA Instant
	empty	empty	empty	INST	SEPA Instant
empty	INST	empty	empty	SEPA Instant	

If element is mandatory then it must be present in the message and must contain data in it.

The column is grey when the message element cannot contain any data.

Message Root (single instance per NB pain.001 message)

Index	Mult.	Message Element	XML tag version 09	ISO Type	NETBANK usage rules
	[1..1]	+Message Root	<CstmrCdtTrfInitt>		

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Group Header (single instance per NB pain.001 message)

Index	Mult.	Message Element	XML Tag version 09	ISO Type	NETBANK usage rules
2.4.1	[1..1]	+GroupHeader	<GrpHdr>		
6.1.12.5.1	[1..1]	++MessageIdentification	<MsgId>	Text	<p>Message ID (mandatory) is used to specify the 'File ID' on Import payments "History" form in Net Bank.</p> <ul style="list-style-type: none"> <li>• Must be unique for the customer for predefined time period<sup>1</sup>; otherwise the notification message is shown (E1).</li> </ul>
6.1.12.5.2	[1..1]	++CreationDateTime	<CreDtTm>	DateTime	
6.1.12.5.4	[1..1]	++NumberOfTransaction	<NbOfTx>	Text	<p>Number of payments in the message (mandatory) is used to verify the completeness of the file.</p> <ul style="list-style-type: none"> <li>• Must match the actual number of the payments in the message (that is counted by NetBank during import); otherwise the message is rejected (E2).</li> </ul>
6.1.12.5.5	[0..1] or [1..1]	++ControlSum	<CtrlSum>	Quantity	<p>Sum of payments in the message (optional/mandatory<sup>1</sup>) is used to verify the completeness of the file.</p> <ul style="list-style-type: none"> <li>• In case element is present, then value must match the sum of the payments in the message (that is counted by NETBANK during import); otherwise the message is rejected (E3). Note: The payment amounts are summed altogether irrespective of the payment currency.</li> <li>• In case mandatory element is missing (depends on configuration), then message is rejected (E113).</li> </ul>
6.1.12.5.6	[1..1]	++InitiatingParty	<InitgPty>		
6.1.14.1.1	[0..1]	+++Name	<Nm>	Text	
6.1.14.1.3	[0..1]	+++Identification	<Id>		
6.1.14.2.1	{Or	++++OrganisationIdentification	<OrgId>		
6.1.13.1.1	{{Or	+++++AnyBIC	<AnyBIC>	Identifier	Code allocated to organisations by the ISO 9362:2014 Registration Authority, under an international identification scheme, as described in the latest version of the standard

<sup>1</sup> Depending on the Bank specific configuration, element 1.7 ControlSum is either optional (default configuration) or mandatory. The configuration change is not available via user interface.

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					ISO 9362:2014 Banking (Banking telecommunication messages, Bank Identifier Codes) if exists
6.1.13.1.2	Or	++++LEI	<LEI>	Identifier	Legal entity identifier of the financial institution or party as described in ISO 17442. Pattern: [A-Z0-9]{18,18}[0-9]{2,2} if exists
6.1.13.1.3	Or}}	++++Other	<Othr>		
6.1.13.1.3.1	[1..1]	+++++Identification	<Id>	Text	Customer registry number
6.1.13.1.3.2	[0..1]	+++++SchemeName	<SchmeNm>		
6.1.13.1.3.2.1	{Or [1..1]	+++++Code	<Cd>	Code	
6.1.13.1.3.2.2	[1..1] Or}	+++++Proprietary	<Prtry>	Text	
6.1.13.1.3.3		+++++Issuer	<lssr>	Text	
6.1.14.2.2	Or}	++++PrivateIdentification	<PrvtId>		
6.1.17.1.1	{Or	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
6.1.17.1.1.1	[1..1]	+++++BirthDate	<BirthDt>	DateTime	
6.1.17.1.1.2	[0..1]	+++++ProvinceOfBirth	<PrvcOfBirth>	Text	
6.1.17.1.1.3	[1..1]	+++++CityOfBirth	<CityOfBirth>	Text	
6.1.17.1.1.4	[1..1]	+++++CountryOfBirth	<CtryOfBirth>	Code	
6.1.17.1.2	Or}	++++Other	<Othr>		
6.1.17.1.2.1	[1..1]	+++++Identification	<Id>		
6.1.17.1.2.2	[0..1]	+++++SchemeName	<SchmeNm>		
6.1.17.1.2.2.1	{Or [1..1]	+++++Code	<Cd>	Code	
6.1.17.1.2.2.2	[1..1] Or}	+++++Proprietary	<Prtry>	Text	
6.1.17.1.2.3	[0..1]	+++++Issuer	<lssr>	Text	

PI - Payment Information block (single or multiple instances per NB pain.001 message)

This block contains elements related to debit side of the transaction and also single or several Credit Transfer Transaction Information parts which contain elements related to the credit side of the transaction.

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Index	Mult.	Message Element	XML Tag version 09	ISO Type	NETBANK usage rules
2.4.2	[1..n]	+PaymentInformation	<PmtInf>		
6.1.15.4.1	[1..1]	++PaymentInformationIdentification	<PmtInfId>	Text	Payment Information identification (mandatory). Used with notification/error message as reference to all payments in PI block.
6.1.15.4.2	[1..1]	++PaymentMethod	<PmtMtd>	Code	Payment method (mandatory). <ul style="list-style-type: none"> <li>Must be "TRF" (i.e. credit transfers); otherwise all payments in this PI block are rejected (E9).</li> </ul>
6.1.15.4.3	[0..1]	++BatchBooking	<BtchBookg>	Indicator	Ignored. Note: All payments in this PI block are considered as single payments (i.e. booking per transaction is requested).
6.1.15.4.4	[0..1] or [1..1]	++NumberOfTransactions	<NbOfTx>	Text	Number of payments in the message (optional/mandatory <sup>2</sup> ) is used to verify the completeness of the Payment Information block. <ul style="list-style-type: none"> <li>In case element is present, then value must match the actual number of the payments in this Payment Information block (that is counted by NETBANK during import); otherwise the message is rejected (E2).</li> <li>In case mandatory element is missing (depends on configuration), then message is rejected (E112).</li> </ul>
6.1.15.4.5	[0..1] or [1..1]	++ControlSum	<CtrlSum>	Quantity	Sum of payments in the message (optional/mandatory <sup>3</sup> ) is used to verify the completeness of the Payment Information block. <ul style="list-style-type: none"> <li>In case element is present, then value must match the sum of the payments in this Payment Information block (that is counted by NETBANK during import); otherwise the message is rejected (E3). Note: The payment amounts are summed altogether irrespective of the payment currency.</li> <li>In case mandatory element is missing (depends on configuration), then message is rejected (E113).</li> </ul>
6.1.15.4.6	[0..1]	++PaymentTypeInformation	<PmtTpInf>		
6.1.16.1.1	[0..1]	+++InstructionPriority	<InstrPrty>	Code	
6.1.16.1.2	[0..1]	+++ServiceLevel	<SvcLvl>		

<sup>2</sup> Depending on the Bank specific configuration, element 2.4 NumberOfTransactions is either optional (default configuration) or mandatory. The configuration change is not available via user interface.

<sup>3</sup> Depending on the Bank specific configuration, element 2.5 ControlSum is either optional (default configuration) or mandatory. The configuration change is not available via user interface.

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Index	Mult.	Message Element	XML Tag version 09	ISO Type	NETBANK usage rules
6.1.16.1.2.1	{Or [1..1]}	++++Code	<Cd>	Code	Usage: Please use "SEPA" if you want that your SEPA payment type is "Classic" Indicates a pre - agreed service ( payment type) or service level between the parties , as defined in the published list of service level codes .
6.1.16.1.3	[0..1]	+++LocalInstrument	<LclInstrm>		
6.1.16.1.3.1	{Or [1..1]}	++++Code	<Cd>		Please use "INST" if you want that your SEPA payment type is "Instant"
6.1.16.1.32	[1..1] Or}	++++Proprietary	<Prtry>		Used to specify the 'Payment type' in payment order (optional). Recommendation to use the code "INST" only for instant payments.
6.1.16.1.4	[0..1]	+++CategoryPurpose	<CtgyPurp>		
6.1.16.1.4.1	[1..1]	++++Code	<Cd>	Code	Used to specify the 'Credit transfer category purpose' in payment order (optional). See rules described in element 6.1.16.1.4.1
6.1.16.1.4.2	[1..1]	++++Proprietary	<Prtry>	Text	
6.1.15.4.7	[1..1]	++RequestedExecutionDate	<ReqdExctnDt>		
6.1.7.1.1	[1..1]	+++Date	<Dt>	DateTime	Used to specify the 'Date' in payment order (mandatory). <ul style="list-style-type: none"> <li>The date can be max up to predefined number of days<sup>2</sup> in the future (i.e. NETBANK System Date + predefined number of days); in case date exceeds max allowed future date then all payments in this PI block are rejected (E4).</li> <li>The date can be max up to predefined number of days<sup>10</sup> in the past (i.e. NETBANK System Date - predefined number of days); in case date exceeds max allowed past date then all payments in this PI block are rejected (E4). See also next requirement.</li> <li>The date must be allowed as payment date (T-date) for the respective payment type (i.e. SEPA local, SEPA intra-bank, SEPA cross-border, Other intra-bank, Other cross-border payment). In case the payment date is not allowed (incl. if date is passed, cut-off time is passed), then NETBANK changes the 'Date' to next possible payment date and shows notification message (E5).</li> </ul> While checking/calculating the payment date, NETBANK takes into account the following configurations: payment_times (is weekend or holiday allowed as payment date); holidays in Main Country, cut-off time defined for respective payment type.
6.1.15.4.9	[1..1]	++Debtor	<Dbtr>		

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6.1.14.1.1	[1..1]	+++Name	<Nm>	Text	
6.1.14.1.2	[0..1]	+++PostalAddress	<PstlAdr>	Text	
6.1.18.1.2	[0..1]	++++Department	<Dept>	Text	
6.1.18.1.3	[0..1]	++++SubDepartment	<SubDept>	Text	
6.1.18.1.4	[0..1]	++++StreetName	<StrtNm>	Text	
6.1.18.1.5	[0..1]	++++BuildingNumber	<BldgNb>	Text	
6.1.18.1.6	[0..1]	++++BuildingName	<BldgNm>	Text	
6.1.18.1.7	[0..1]	++++Floor	<Flr>	Text	
6.1.18.1.8	[0..1]	++++PostBox	<PstBx>	Text	
6.1.18.1.9	[0..1]	++++Room	<Room>	Text	
6.1.18.1.10	[0..1]	++++PostCode	<PstCd>	Text	
6.1.18.1.11	[0..1]	++++TownName	<TwnNm>	Text	
6.1.18.1.12	[0..1]	++++TownLocationName	<TwnLctnNm>	Text	
6.1.18.1.13	[0..1]	++++DistrictName	<DstrctNm>	Text	
6.1.18.1.14	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	Text	
6.1.18.1.15	[0..1]	++++Country	<Ctry>	Code	
6.1.18.1.16	[0..2]	++++AddressLine	<AdrLine>	Text	
6.1.14.1.3	[0..1]	+++Identification	<Id>		
6.1.14.2.1	{Or	++++OrganisationIdentification	<Orgld>		
6.1.13.1.1	{{Or	+++++AnyBIC	<AnyBIC>	Identifier	<p>Used to specify the 'Originator's ID' in payment order (optional; see example 1).</p> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message, then content must confirm BIC format; otherwise all payments in this PI block are rejected (E6).</li> <li>• Either element 'BICOrBEI' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected (E6).</li> </ul> <p>In other cases:</p>

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Index	Mult.	Message Element	XML Tag version 09	ISO Type	NETBANK usage rules
					<ul style="list-style-type: none"> <li>In case element is present in the message then content is ignored.</li> </ul>
6.1.13.1.2		+++++LEI	<LEI>		
6.1.13.1.3	{Or}}	+++++Other	<Othr>		
6.1.13.1.3.1	[1..1]	+++++Identification	<Id>		<p>Used to specify the 'Originator's ID' in payment order (optional; see examples 2a, 2b).</p> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>Either element 'BICOrBEI' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected (E6).</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>In case element is present in the message then content is ignored.</li> </ul> <p><u>In Lithuania:</u> In case of SEPA intra-bank and SEPA local payments, following rules apply for 'Originator's ID' value:</p> <ul style="list-style-type: none"> <li>if Tax ID exists in Customer&gt;Registry, then value will be added/overwritten in payment order, in 'Originator's ID' field, as first priority;</li> <li>if Tax ID does not exist in Customer&gt;Registry, then either Identification code or Registry code value will be added/overwritten in payment order, in 'Originator's ID' field (depending if payer is a private person or corporate customer).</li> </ul>
6.1.13.1.3.2	[0..1]	+++++SchemeName	<SchmeNm>		
6.1.13.1.3.2.1	{Or [1..1]}	+++++Code	<Cd>		<p>Used to specify the type of 'Originator's ID' in payment order (optional; see examples 2a, 2b).</p> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>In case element is present in the message, then content must match code defined in NETBANK<sup>3</sup>; otherwise all payments in this PI block are rejected (E9).</li> </ul>

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Index	Mult.	Message Element	XML Tag version 09	ISO Type	NETBANK usage rules
					<ul style="list-style-type: none"> <li>In case element is not present in the message but element 'Identification' is present, then "Other ID" is used as type of 'Originators' ID'.</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>In case element is present in the message then content is ignored.</li> </ul> <p><u>In Lithuania:</u> In case of SEPA intra-bank and SEPA local payments, following rules apply for 'Originator's ID' value:</p> <ul style="list-style-type: none"> <li>if Tax ID exists in Customer&gt;Registry, then value will be added/overwritten in payment order, in 'Originator's ID' field, as first priority;</li> </ul> <p>if Tax ID does not exist in Customer&gt;Registry, then either Identification code or Registry code value will be added/overwritten in payment order, in 'Originator's ID' field (depending if payer is a private person or corporate customer).</p>
6.1.13.1.3.2.2	[1..1] Or}	+++++++Proprietary	<Prtry>		
6.1.13.1.3.3		+++++++Issuer	<lssr>		
6.1.14.2.2	Or}	++++PrivateIdentification	<PrvtId>		
6.1.17.1.1	{Or	++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		Used to specify the 'Originator's ID' in payment order (optional).
6.1.17.1.1.1	[1..1]	+++++BirthDate	<BirthDt>		In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount <sup>9</sup> "Standard" payment), SEPA cross-border payment:
6.1.17.1.1.2	[0..1]	+++++ProvinceOfBirth	<PrvcOfBirth>		<ul style="list-style-type: none"> <li>Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected (E6).</li> </ul> <p>Note! The type of 'Originator's ID' in payment order is blank. The content of element is shown in payment order but not passed to beneficiary bank via pacs.008 message.</p>
6.1.17.1.1.3	[1..1]	+++++CityOfBirth	<CityOfBirth>		In other cases:
6.1.17.1.1.4	[1..1]	+++++CountryOfBirth	<CtryOfBirth>		<ul style="list-style-type: none"> <li>In case element is present in the message then content is ignored.</li> </ul>
6.1.17.1.2	Or}	+++++Other	<Othr>		
6.1.17.1.2.1	[1..1]	+++++Identification	<Id>		Used to specify the 'Originator's ID' in payment order (optional).

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Index	Mult.	Message Element	XML Tag version 09	ISO Type	NETBANK usage rules
					<p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI block are rejected (E6).</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul> <p><u>In Lithuania:</u> In case of SEPA intra-bank and SEPA local payments, following rules apply for 'Originator's ID' value:</p> <ul style="list-style-type: none"> <li>• if Tax ID exists in Customer&gt;Registry, then value will be added/overwritten in payment order, in 'Originator's ID' field, as first priority;</li> <li>• if Tax ID does not exist in Customer&gt;Registry, then either Identification code or Registry code value will be added/overwritten in payment order, in 'Originator's ID' field (depending if payer is a private person or corporate customer).</li> </ul>
6.1.17.1.2.2	[0..1]	+++++SchemeName	<SchmeNm>		
6.1.17.1.2.2.1	[1..1]	+++++Code	<Cd>		<p>Used to specify the type of 'Originator's ID' in payment order (optional).</p> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message, then code must be defined in NETBANK<sup>3</sup>; otherwise all payments in this PI block are rejected (E9).</li> <li>• In case element is not present in the message but element 'Identification' is present, then "Other ID" is used as type of 'Originators' ID'.</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>

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Index	Mult.	Message Element	XML Tag version 09	ISO Type	NETBANK usage rules
					<p><u>In Lithuania:</u> In case of SEPA intra-bank and SEPA local payments, following rules apply for 'Originator's ID' value:</p> <ul style="list-style-type: none"> <li>if Tax ID exists in Customer&gt;Registry, then value will be added/overwritten in payment order, in 'Originator's ID' field, as first priority;</li> <li>if Tax ID does not exist in Customer&gt;Registry, then either Identification code or Registry code value will be added/overwritten in payment order, in 'Originator's ID' field (depending if payer is a private person or corporate customer).</li> </ul>
6.1.17.1.2.2.2	[1..1]	+++++++Proprietary	<Prtry>	Text	
6.1.17.1.2.3	[0..1]	+++++++Issuer	<lssr>	Text	
6.1.14.1.4	[0..1]	+++CountryOfResidence	<CtryOfRes>	Code	In case element is present, it is used to identify the counterparty's residence country in the maksekorr_io table 'osapooleriik' value
6.1.15.4.10	[1..1]	++DebtorAccount	<DbtrAcct>		
6.1.1.4.1	[1..1]	+++Identification	<ld>		
6.1.2.1.1	[1..1]	++++IBAN	<IBAN>		<p>Used to specify the Payer's 'Account no' in payment order (mandatory).</p> <ul style="list-style-type: none"> <li>Account number must exist in NetBank; otherwise all payments in this PI block are rejected (E13).</li> <li>In case account exists in NetBank in status "Closed" then all payments in this PI block are rejected (E13).</li> <li>In case account exists in NetBank in status "Technical" then all payments in this PI block are rejected (E13).</li> <li>In case payment date is NetBank System Date and account exists in NetBank in status "Blocked" then all payments in this PI block are rejected (E13).</li> <li>In case payment date is NetBank System Date and account exists in NetBank in status "Open" and the 'Payment denial' is checked then all payments in this PI block are rejected (E13).</li> </ul>

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					<ul style="list-style-type: none"> <li>In case of Regular payment the E-user must have Net Bank rights for Regular payments for this account; otherwise all Regular payments in this PI block are rejected (E13).</li> <li>In case of Salary payment the E-User must have Net Bank rights for Salary payments for this account; otherwise all Salary payments in this PI block are rejected (E54).</li> </ul>
6.1.1.4.3	[0..1]	+++Currency	<Ccy>		<p>Used to specify the 'Cover currency' in payment order (optional).</p> <ul style="list-style-type: none"> <li>In case element is not present in the message and Payer's account (2.20 'IBAN') is single-currency account, then 'Cover currency' is by default Payer's account main currency in NETBANK.</li> <li>In case element is not present in the message and Payer's account (2.20 'IBAN') is multi-currency account, then 'Cover currency' is by default same as payment currency in element 2.43 'InstructedAmount'.</li> <li>In case element is present in the message then Payer's account (2.20 'IBAN') must exist in NETBANK in this account main currency or sub-currency; otherwise all payments in this PI block are rejected (E13).</li> <li>In case of Salary payment if 'Cover currency' is different from payment currency then Salary payment is rejected (E53).</li> <li>In case element is present in the message and Payer's account (2.20 'IBAN') is "Active" Group member account, and if 'Cover currency' is different from payment currency then payment is rejected (E55)</li> </ul>
6.1.1.4.5	[0..1]	+++Proxy	<Prxy>		
6.1.15.4.11	[1..1]	++DebtorAgent	<DbtrAgt>		
6.1.10.4.1	[1..1]	+++FinancialInstitutionIdentification	<FinInstnId>		
6.1.10.2.1	[0..1]	++++BICFI	<BICFI>	Identifier	
6.1.10.2.4	[0..1]	++++Name	<Nm>	Text	
6.1.10.2.6	[0..1]	++++Other	<Othr>		
6.1.10.5.1	[1..1]	+++++Identification	<Id>	Text	
6.1.15.4.14	[0..1]	++UltimateDebtor	<UltmtDbtr>		

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Index	Mult.	Message Element	XML Tag version 09	ISO Type	NETBANK usage rules
6.1.14.1.1	[0..1]	+++Name	<Nm>		Used to specify the 'Ultimate debtor's name' in payment order (optional). See rules described in element 2.70 'Name'.
6.1.14.1.3	[0..1]	+++Identification	<Id>		Used to specify the 'Ultimate debtor's ID' in payment order (optional).
6.1.14.2.1	{Or	++++OrganisationIdentification	<Orgld>		See rules described in element 2.70 'Identification' and its sub-elements.
6.1.13.1.1	{{Or	+++++AnyBIC	<AnyBIC>		
6.1.13.1.2	Or	+++++LEI	<LEI>		
6.1.13.1.3	Or}}	+++++Other	<Othr>		
6.1.13.1.3.1	[1..1]	+++++Identification	<Id>		
6.1.13.1.3.2	[0..1]	+++++SchemeName	<SchmeNm>		
6.1.13.1.3.2.1	[1..1]	+++++Code	<Cd>		
6.1.13.1.3.2.2	[1..1]	+++++ Proprietary	<Prtry>		
6.1.13.1.3.3	[0..1]	+++++Issuer	<lssr>		
6.1.14.2.2	Or}	+++PrivateIdentification	<Prvtld>		
6.1.17.1.1	{Or	++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
6.1.17.1.1.1	[1..1]	+++++BirthDate	<BirthDt>	DateTime	
6.1.17.1.1.2	[0..1]	+++++ProvinceOfBirth	<PrvcOfBirth>		
6.1.17.1.1.3	[1..1]	+++++CityOfBirth	<CityOfBirth>		
6.1.17.1.1.4	[1..1]	+++++CountryOfBirth	<CtryOfBirth>		
6.1.17.1.2	Or}	++++Other	<Othr>		
6.1.17.1.2.1	[1..1]	+++++Identification	<Id>	Text	
6.1.17.1.2.2	[0..1]	+++++SchemeName	<SchmeNm>		
6.1.17.1.2.2.1	[1..1]	+++++Code	<Cd>	Code	
6.1.17.1.2.2.2	[1..1]	+++++Proprietary	<Prtry>	Text	
6.1.17.1.2.3	[0..1]	+++++Issuer	<lssr>	Text	
6.1.14.1.4	[0..1]	+++CountryOfResidence	<CtryOfRes>	Code	
2.24	[0..1]	++ChargesBearer	<ChrgBr>	Code	Used to specify the 'Bank fees are paid by' in payment order (optional).

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					See rules described in element 2.51.

CTTI - Credit Transfer Transaction Information (single or multiple instances per one Payment Information)

This block contains elements related to the credit side of the transaction.

Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules
6.1.15.4.18	[1..n]	++CreditTransferTransactionInformation	<CdtTrfTxInf>		
6.1.15.6.1	[1..1]	+++PaymentIdentification	<PmtId>		
6.1.11.2.1	[0..1]	++++InstructionIdentification	<InstrId>		Used to specify 'Doc No' in payment order (optional). <ul style="list-style-type: none"> <li>In case the element is present then used for 'Doc No'.</li> <li>In case the element is not present, then 'Doc No' is assigned automatically by NetBank.</li> </ul>
6.1.11.2.2	[1..1]	++++EndToEndIdentification	<EndToEndId>		Used to specify the 'Originator's reference no/E2E' in payment order (optional <sup>20</sup> ).  In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount <sup>9</sup> "Standard" payment), SEPA cross-border payment: <ul style="list-style-type: none"> <li>In case element is present in the message then content is used.</li> </ul> In other cases: <ul style="list-style-type: none"> <li>In case element is present in the message then content is ignored.</li> </ul>
6.1.15.6.2	[0..1]	+++PaymentTypeInformation	<PmtTpInf>		
6.1.16.1.2	[0..1]	++++ServiceLevel	<SvcLvl>		
6.1.16.1.2.1	[1..1]	+++++Code	<Cd>		Usage: Please use "SEPA" if you want that your SEPA payment type is "Classic" Used to specify the 'Payment type' in payment order (optional). See rules described in element 6.1.16.1.3.2
6.1.16.1.3	[0..1]	++++LocalInstrument	<LclInstrm>		
6.1.16.1.3.1	{Or	+++++Code	<Cd>	Code	Please use "INST" if you want that your SEPA payment type is "Instant"
6.1.16.1.3.2	Or}	+++++Proprietary	<Prtry>	Text	Used to specify the 'Payment type' in payment order (optional). The 'Payment type' is defined based on the first matching element in the following order: 1) element 2.38 'Proprietary' if it's present or

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Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules																				
					<p>2) element 2.13 'Proprietary' if it's present or</p> <p>3) element 2.34 'Code' if it's present or</p> <p>4) element 2.9 'Code' if it's present or</p> <p>5) if abovementioned elements are not present in the message, then by default 'Payment type' is "Standard" ("T").</p> <ul style="list-style-type: none"> <li>In case of element 'Code' is used for defining 'Payment type' then the possible values are mapped in NETBANK as follows:</li> </ul> <table border="1"> <thead> <tr> <th>Code in message</th> <th>Payment type</th> </tr> </thead> <tbody> <tr> <td>"SDVA"</td> <td>"Express" ("E")</td> </tr> <tr> <td>"URGP"</td> <td>"Urgent" ("K")</td> </tr> <tr> <td>"NURG"</td> <td rowspan="2">"Standard" ("T")</td> </tr> <tr> <td>"SEPA"</td> </tr> <tr> <td>any other value</td> <td></td> </tr> </tbody> </table> <p>Exception:</p> <ol style="list-style-type: none"> <li>"URGP", EUR currency payment with IBAN to SEPA country, "Shared", not "INTRA" - in case "K" is not defined in fee type "SPMTO" then payment type is changed from Urgent ("K") to Standard ("T") and notification is shown (E49).</li> <li>Group payment – predefined payment type is used<sup>17</sup>.</li> </ol> <ul style="list-style-type: none"> <li>In element 'Proprietary' is used for defining 'Payment type' then the possible values are mapped in NETBANK as follows:</li> </ul> <table border="1"> <thead> <tr> <th>Proprietary in message</th> <th>Payment type</th> </tr> </thead> <tbody> <tr> <td>"EXPR"</td> <td>"Express" ("E")</td> </tr> <tr> <td>"HIGH"</td> <td>"Urgent" ("K")</td> </tr> <tr> <td>"NORM"</td> <td rowspan="2">"Standard" ("T")</td> </tr> <tr> <td>any other value</td> </tr> </tbody> </table> <p>Exception:</p> <ol style="list-style-type: none"> <li>See exceptions described under 'Code' element.</li> </ol>	Code in message	Payment type	"SDVA"	"Express" ("E")	"URGP"	"Urgent" ("K")	"NURG"	"Standard" ("T")	"SEPA"	any other value		Proprietary in message	Payment type	"EXPR"	"Express" ("E")	"HIGH"	"Urgent" ("K")	"NORM"	"Standard" ("T")	any other value
Code in message	Payment type																								
"SDVA"	"Express" ("E")																								
"URGP"	"Urgent" ("K")																								
"NURG"	"Standard" ("T")																								
"SEPA"																									
any other value																									
Proprietary in message	Payment type																								
"EXPR"	"Express" ("E")																								
"HIGH"	"Urgent" ("K")																								
"NORM"	"Standard" ("T")																								
any other value																									
6.1.16.1.4	[0..1]	++++CategoryPurpose	<CtgyPurp>																						
6.1.16.1.4.1	[1..1]	+++++Code	<Cd>		Used to specify the 'Credit transfer category purpose' in payment order (optional).																				

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					<p>The 'Credit transfer category purpose' is defined based on the first matching element in the following order:</p> <ol style="list-style-type: none"><li>1) element 6.1.16.1.4.1 'Code' if it's present or</li><li>2) element 6.1.16.1.4.1 'Code' if it's present</li></ol> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"><li>• In case element 2.40 'Code' is present in the message and it is used for defining 'Credit transfer category purpose', then content must match code defined in NETBANK<sup>4</sup>; otherwise payment is rejected (E20).</li><li>• In case element 2.15 'Code' is present in the message and it is used for defining 'Credit transfer category purpose', then content must match code defined in NETBANK<sup>4</sup>; otherwise payment is rejected (E20).</li><li>• In case element 2.40 'Code' is present in the message and value is "SALA" then payment is identified as Salary payment.</li><li>• In case element 2.40 'Code' is present in the message and value is other than "SALA" then payment is identified as regular payment.</li><li>• In case element 2.40 'Code' is not present in the message but element 2.15 'Code' is present and value is "SALA" then payment is identified as Salary payment.</li><li>• In case element 2.40 'Code' is not present in the message but element 2.15 'Code' is present and value is other than "SALA" then payment is identified as regular payment. (In case element 2.40 'Code' is present and value is other than "SALA" and 2.15 'Code' is present with value "SALA", then payment is still identified as regular payment.)</li><li>• In case element 2.40 'Code' is not present in the message but element 2.15 'Code' is present and value is "SALA" then 'Credit transfer category purpose' is defined for this payment.</li></ul> <p>In case of Group payment:</p>

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Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules
					<ul style="list-style-type: none"> <li>• In case element 2.40 'Code' is present in the message and value is "SALA" then payment is identified as Salary payment and 'Credit transfer category purpose' is filled in with value "SALA" for this payment.</li> <li>• In case element 2.40 'Code' is not present in the message but element 2.15 'Code' is present and value is "SALA" then payment is identified as Salary payment and 'Credit transfer category purpose' is filled in with value "SALA" for this payment.</li> <li>• In case element 2.40 'Code' is present in the message and value is other than "SALA" then payment is identified as regular group payment and 'Category purpose code' field in payment order is not filled in.</li> <li>• In case element 2.40 'Code' is not present in the message but element 2.15 'Code' is present and value is other than "SALA" then payment is identified as regular group payment and 'Category purpose code' field in payment order is not filled in.</li> <li>• In case the Group payment is successfully imported, system displays notification (E107).</li> <li>• In case of Salary payment the code "SALA" must match code defined in NETBANK<sup>4</sup>; otherwise payment is rejected (E20).</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element 2.40 'Code' is present in the message and value is "SALA" then payment is rejected (E51).</li> <li>• In case element 2.40 'Code' is not present in the message but element 2.15 'Code' is present and value is "SALA" then payment is rejected (E51).</li> <li>• In case element 2.40 'Code' or 2.15 'Code' is present in the message and value is not "SALA" then content is ignored.</li> </ul>
6.1.16.1.4.2	[1..1]	+++++Proprietary	<Prtry>	Text	
6.1.15.6.3	[1..1]	+++Amount	<Amt>		
6.1.3.1.1	{Or	+++InstructedAmount	<InstdAmt>		<p>Used to specify the 'Amount' and currency in payment order (mandatory).</p> <ul style="list-style-type: none"> <li>• Amount must be more than zero; otherwise payment is rejected (E20).</li> <li>• Currency must be one of the active currencies in NETBANK; otherwise payment is rejected (E20).</li> </ul>

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Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules										
6.1.15.6.5	[0..1]	+++ChargeBearer	<ChrgBr>	Code	<p>Used to specify the 'Bank fees are paid by' in payment order (optional). The 'Bank fees are paid by' is defined based on the first matching element in the following order:</p> <ol style="list-style-type: none"> <li>1) element 2.51 'ChargeBearer' if it's present or</li> <li>2) element 2.24 'ChargeBearer' if it's present or</li> <li>3) if abovementioned elements are not present in the message, then by default 'Bank fees are paid by' are "Shared" ("SHA").</li> </ol> <ul style="list-style-type: none"> <li>• The possible values are mapped in NETBANK as follows:</li> </ul> <table border="1"> <thead> <tr> <th>Charge bearer in message</th> <th>Bank fees are paid by</th> </tr> </thead> <tbody> <tr> <td>"DEBT"</td> <td>"Payer" ("OUR")</td> </tr> <tr> <td>"SLEV"</td> <td rowspan="3">"Shared" ("SHA")</td> </tr> <tr> <td>"SHAR"</td> </tr> <tr> <td>"CRED"</td> </tr> <tr> <td>any other value</td> <td></td> </tr> </tbody> </table> <p>Exceptions:</p> <ol style="list-style-type: none"> <li>1) In case "DEBT" is used in payment between EEA countries then System changes the 'Bank fees are paid by' value automatically to "Shared" (SHA). With configurations<sup>4</sup> it is possible to define: <ol style="list-style-type: none"> <li>1) If the rule applies (a) only for payment without currency conversion or (b) for payment regardless if there is currency conversion or not.</li> <li>1) If the rule applies for payment (a) only in EEA country currency or (b) in any currency.</li> </ol> </li> <li>2) In case the 'Bank fees are paid by' identified during payment import is not allowed for the particular payment's fee type in NETBANK - Shared "SHA".</li> <li>3) In case of Group payment the predefined type is used<sup>17</sup>.</li> </ol>	Charge bearer in message	Bank fees are paid by	"DEBT"	"Payer" ("OUR")	"SLEV"	"Shared" ("SHA")	"SHAR"	"CRED"	any other value	
Charge bearer in message	Bank fees are paid by														
"DEBT"	"Payer" ("OUR")														
"SLEV"	"Shared" ("SHA")														
"SHAR"															
"CRED"															
any other value															
6.1.15.6.7	[0..1]	+++UltimateDebtor	<UltmtDbtr>												

<sup>4</sup> The configuration change is not available via BO user interface.

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6.1.14.1.1	[0..1]	+++Name	<Nm>	Text	Used to specify the 'Ultimate debtor's name' in payment order (optional).  In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount <sup>9</sup> "Standard" payment), SEPA cross-border payment: <ul style="list-style-type: none"> <li>The 'Ultimate debtor's name' is defined based on the first matching element in the following order: <ol style="list-style-type: none"> <li>element 6.1.15.6.7 'Name' if it's present or</li> <li>element 6.1.15.4.14 'Name' if it's present</li> </ol> </li> </ul> In other cases: <ul style="list-style-type: none"> <li>In case element(s) is/are present in the message then content is ignored.</li> </ul>
6.1.14.1.2	[0..1]	+++PostalAddress	<PstlAdr>	Text	
6.1.18.1.2	[0..1]	++++Department	<Dept>	Text	
6.1.18.1.3	[0..1]	++++SubDepartment	<SubDept>	Text	
6.1.18.1.4	[0..1]	++++StreetName	<StrtNm>	Text	
6.1.18.1.5	[0..1]	++++BuildingNumber	<BldgNb>	Text	
6.1.18.1.6	[0..1]	++++BuildingName	<BldgNm>	Text	
6.1.18.1.7	[0..1]	++++Floor	<Flr>	Text	
6.1.18.1.8	[0..1]	++++PostBox	<PstBx>	Text	
6.1.18.1.9	[0..1]	++++Room	<Room>	Text	
6.1.18.1.10	[0..1]	++++PostCode	<PstCd>	Text	
6.1.18.1.11	[0..1]	++++TownName	<TwnNm>	Text	
6.1.18.1.12	[0..1]	++++TownLocationName	<TwnLctnNm>	Text	
6.1.18.1.13	[0..1]	++++DistrictName	<DstrctNm>	Text	
6.1.18.1.14	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	Text	
6.1.18.1.15	[0..1]	++++Country	<Ctry>	Code	
6.1.14.1.3	[0..1]	+++Identification	<Id>		Note: This note applies to element 'Identification' and its sub-elements: The 'Ultimate debtor's ID' is defined based on the first matching element in the following order: <ol style="list-style-type: none"> <li>element 2.70 'Identification' (and its sub-elements) if present or</li> </ol>

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Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules
					2) element 2.23 'Identification' (and its sub-elements) if present
6.1.14.2.1	{Or	+++++OrganisationIdentification	<Orgld>		Either AnyBIC or LEI or Other is allowed.
6.1.13.1.1	{{Or	++++++AnyBIC	<AnyBIC>	Identifier	Used to specify the 'Ultimate debtor's ID' in payment order (optional).  In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount <sup>9</sup> "Standard" payment), SEPA cross-border payment: <ul style="list-style-type: none"> <li>• In case element is present in the message, then content must confirm BIC format; otherwise payment is rejected (E34).</li> <li>• Either element 'AnyBIC' or 'LEI' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI/CTTI block are rejected (E6/E34).</li> </ul> In other cases: <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.13.1.2	Or	++++++LEI	<LEI>	Identifier	
6.1.13.1.3	Or}}	++++++Other	<Othr>		
6.1.13.1.3.1	[1..1]	++++++Identification	<ld>		Used to specify the 'Ultimate debtor's ID' in payment order (optional; see examples 2a, 2b).  In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount <sup>9</sup> "Standard" payment), SEPA cross-border payment: <ul style="list-style-type: none"> <li>• Either element 'BICOrBEI' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI/CTTI block are rejected (E6/E34).</li> </ul> In other cases: <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.13.1.3.2	[0..1]	++++++SchemeName	<SchmeNm>		
6.1.13.1.3.2.1	[1..1]	++++++Code	<Cd>		Used to specify the type of 'Ultimate debtor's ID' in payment order (optional; see examples 2a, 2b).  In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount <sup>9</sup> "Standard" payment), SEPA cross-border payment:

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Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules
					<ul style="list-style-type: none"> <li>In case element is present in the message, then content must match code defined in NETBANK<sup>3</sup>; otherwise all payments in this PI block are rejected (E9).</li> <li>In case element is not present in the message but element 'Identification' is present, then "Other ID" is used as type of 'Ultimate debtor's ID'.</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>In case element is present in the message then content is ignored.</li> </ul>
6.1.13.1.3.2.2	[1..1]	+++++++Proprietary	<Prtry>	Text	
6.1.13.1.3.3	[0..1]	+++++++Issuer	<lssr>	Text	
6.1.14.2.2	Or}	+++++PrivateIdentification	<PrvtId>		
6.1.17.1.1	{Or	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		<p>Used to specify the 'Ultimate debtor's ID' in payment order (optional; see example 3).</p> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI/CTTI block are rejected (E6/E34).</li> </ul> <p>Note! The type of 'Ultimate debtor's ID' in payment order is blank. The content of element is shown in payment order but not passed to beneficiary bank via pacs.008 message.</p> <p>In other cases:</p> <ul style="list-style-type: none"> <li>In case element is present in the message then content is ignored.</li> </ul>
6.1.17.1.1.1	[1..1]	+++++BirthDate	<BirthDt>		
6.1.17.1.1.2	[0..1]	+++++ProvinceOfBirth	<PrvcOfBirth>		
6.1.17.1.1.3	[1..1]	+++++CityOfBirth	<CityOfBirth>		
6.1.17.1.1.4	[1..1]	+++++CountryOfBirth	<CtryOfBirth>		
6.1.17.1.2	Or}	+++++Other	<Othr>		
6.1.17.1.2.1	[1..1]	+++++Identification	<Id>		<p>Used to specify the 'Ultimate debtor's ID' in payment order (optional; see examples 2a, 2b).</p> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise all payments in this PI/CTTI block are rejected (E6/E34).</li> </ul>

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					In other cases: <ul style="list-style-type: none"> <li>In case element is present in the message then content is ignored.</li> </ul>
6.1.17.1.2.2	[0..1]	+++++++SchemeName	<SchmeNm>		
6.1.17.1.2.2.1	[1..1]	+++++++Code	<Cd>		Used to specify the type of 'Ultimate debtor's ID' in payment order (optional; see examples 2a, 2b).  In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount <sup>9</sup> "Standard" payment), SEPA cross-border payment: <ul style="list-style-type: none"> <li>In case element is present in the message, then code must be defined in NETBANK<sup>3</sup>; otherwise all payments in this PI block are rejected (E9).</li> <li>In case element is not present in the message but element 'Identification' is present, then "Other ID" is used as type of 'Ultimate debtor's ID'.</li> </ul> In other cases: <ul style="list-style-type: none"> <li>In case element is present in the message then content is ignored.</li> </ul>
6.1.17.1.2.2.2	[1..1]	+++++++Proprietary	<Prtry>	Text	
6.1.17.1.2.3	[0..1]	+++++++Issuer	<lssr>	Text	
6.1.14.1.4	[0..1]	++++CountryOfResidence	<CtryOfRes>		
6.1.15.6.8	[0..1]	+++IntermediaryAgent1	<IntrmyAgt1>		Only valid for International non-European Payments, when applicable. Used to indicate correspondent bank of Creditor Agent. If used, then either Intermediary Agent1 BIC or (Name and Postal Address) must be present.
6.1.10.4.1	[1..1]	+++FinancialInstitutionIdentification	<FinInstnId>		
6.1.10.2.1	[0..1]	+++++BICFI	<BICFI>	Identifier	Used to specify the Correspondent Bank's 'Swift' in payment order (optional).  In case of Other cross-border payment: <ul style="list-style-type: none"> <li>In case element is present in the message, then BIC must match one in NETBANK BIC Directory<sup>5</sup>; otherwise payment is rejected (E20).</li> </ul> In other cases: <ul style="list-style-type: none"> <li>In case element is present in the message then content is ignored.</li> </ul>

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6.1.10.2.2	[0..1]	+++++ClearingSystemMemberIdentification	<ClrSysMmbld>		
6.1.10.1.1	[0..1]	+++++ClearingSystemIdentification	<ClrSysId>		
6.1.23.1.1	[1..1]	+++++Code	<Cd>		
6.1.10.1.2	[1..1]	+++++MemberIdentification	<Mmbld>		
6.1.10.2.4	[0..1]	+++++Name	<Nm>		<p>Used to specify the 'Correspondent Bank' name in payment order (optional).</p> <p>In case of Other cross-border payment:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message, then also element 2.71 'AddressLine' must be present; otherwise payment is rejected (E24).</li> <li>• In case element is not present in the message, then 'Correspondent Bank' name is filled-in in payment order with information from NETBANK BIC Directory<sup>5</sup> based on Correspondent bank 'Swift'.</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.10.2.5	[0..1]	+++++PostalAddress	<PstAdr>		
6.1.18.1.2	[0..1]	+++++Department	<Dept>	Text	
6.1.18.1.3	[0..1]	+++++SubDepartment	<SubDept>	Text	
6.1.18.1.4	[0..1]	+++++StreetName	<StrtNm>	Text	
6.1.18.1.5	[0..1]	+++++BuildingNumber	<BldgNb>	Text	
6.1.18.1.6	[0..1]	+++++BuildingName	<BldgNm>	Text	
6.1.18.1.7	[0..1]	+++++Floor	<Flr>	Text	
6.1.18.1.8	[0..1]	+++++PostBox	<PstBx>	Text	
6.1.18.1.9	[0..1]	+++++Room	<Room>	Text	
6.1.18.1.10	[0..1]	+++++PostCode	<PstCd>	Text	
6.1.18.1.11	[0..1]	+++++TownName	<TwnNm>	Text	
6.1.18.1.12	[0..1]	+++++TownLocationName	<TwnLctnNm>	Text	
6.1.18.1.13	[0..1]	+++++DistrictName	<DstrctNm>	Text	

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6.1.18.1.14	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	Text	
6.1.18.1.15	[0..1]	+++++Country	<Ctry>		See rules described in element 2.71 'AddressLine'.
6.1.18.1.16	[0..2]	+++++AddressLine	<AdrLine>		<p>Used to specify the Correspondent Bank's 'Address' in payment order (optional).</p> <p>In case of Other cross-border payment:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message, then also element 2.71 'Name' must be present; otherwise payment is rejected (E24).</li> <li>• In case element 2.71 'AddressLine' is present then Correspondent Bank's 'Address' field is filled-in in following format: XXXXXX ZZZZZZ (where XXXXXX is content of element 2.71 'AddressLine' first occurrence and ZZZZZZ is content of element 2.71 'AddressLine' second occurrence. Space is separator in between).</li> <li>• In case both, element 2.71 'Country' and 2.71 'AddressLine' are present, then Correspondent Bank's 'Address' field is filled-in in following format: YY XXXXXX ZZZZZZ (where YY is content of element 2.71 'Country', XXXXXX is content of element 2.71 'AddressLine' first occurrence and ZZZZZZ is content of 'AddressLine' second occurrence. Space is separator in between). (e.g.: "EE Tammsaare road 47 Tallinn").</li> <li>• In case element 2.71 'AddressLine' is not present in the message, then Correspondent Bank's 'Address' is filled-in in payment order with information from NETBANK BIC Directory<sup>5</sup> based on Correspondent bank 'Swift'.</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.15.6.9	[0..1]	+++IntermediaryAgent1Account	<IntrmyAgt1Acct>		
6.1.15.6.10	[1..1]	+++IntermediaryAgent2	<IntrmyAgt2>		

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6.1.15.6.11	[0..1]	+++IntermediaryAgent2Account	<IntrmyAgt2Acct>		Used to specify the Correspondent Bank's 'Account no' in payment order (optional).  In case of Other cross-border payment: <ul style="list-style-type: none"><li>• Either element 2.72 'IBAN' or 2.72 'Identification' may be present; otherwise payment is rejected (E34).</li></ul> In other cases: <ul style="list-style-type: none"><li>• In case element is present in the message then content is ignored.</li></ul>
6.1.15.6.14	Or}	+++CreditorAgent	<CdtrAgt>		Used to specify the Correspondent Bank's 'Account no' in payment order (optional).  In case of Other cross-border payment: <ul style="list-style-type: none"><li>• Either element 2.78 'IBAN' or 2.78 'Identification' may be present; otherwise payment is rejected (E34).</li></ul> In other cases: <ul style="list-style-type: none"><li>• In case element is present in the message then content is ignored</li></ul>
6.1.10.4.1	[1..1]	+++FinancialInstitutionIdentification	<FinInstnId>	Identifier	Used to specify the Correspondent Bank's 'Account no' in payment order (optional).  In case of Other cross-border payment: <ul style="list-style-type: none"><li>• Either element 2.78 'IBAN' or 2.78 'Identification' may be present; otherwise payment is rejected (E34).</li></ul> In other cases: <ul style="list-style-type: none"><li>• In case element is present in the message then content is ignored.</li></ul>
6.1.10.2.1	[0..1]	+++++BICFI	<BICFI>		Used to specify the Beneficiary Bank's 'Swift' in payment order (optional).  In case element is not present in the message then:

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					<ul style="list-style-type: none"> <li>• BIC is derived from element 2.80 'IBAN'. In case BIC cannot be derived from element 2.80 'IBAN' then elements 2.77 'Name' and 2.77 'AddressLine' must be present; otherwise payment is rejected (E30 – if beneficiary's account is BBAN, E46 – if beneficiary's account is IBAN).</li> <li>• Payment is identified as Group payment when BIC (derived from element 2.80 'IBAN') corresponds to Group payment member's BIC<sup>18</sup>.</li> </ul> <p>In case element is present in the message then:</p> <ul style="list-style-type: none"> <li>• In case of SWIFT: BIC present in the message is used. In case BIC present in the message is used, it must exist in NETBANK BIC Directory<sup>5</sup>, otherwise payment is rejected (E20).</li> <li>• Payment is identified as Group payment when BIC (derived from element 2.80 'IBAN') corresponds to Group payment member's BIC<sup>18</sup>.</li> </ul> <p>In case of SEPA or INTRA: content must match BIC that is derived from element 2.80 'IBAN'; otherwise BIC derived from IBAN is used instead (and notification is shown (E28)). In case BIC cannot be derived from element 2.80 'IBAN', then BIC present in the message is used. In case BIC present in the message is used, it must exist in NETBANK BIC Directory<sup>5</sup>, otherwise payment is rejected (E20).</p>
6.1.10.2.2	[0..1]	+++++ClearingSystemMember Identification	<ClrSysMmbld>		
6.1.10.1.1	[0..1]	+++++ClearingSystemIdentification	<ClrSysId>		
6.1.23.1.1	[1..1]	+++++Code	<Cd>		
6.1.10.1.2	[1..1]	+++++MemberIdentification	<Mmbld>		
6.1.10.2.4	[0..1]	+++++Name	<Nm>		<p>Used to specify the Beneficiary 'Bank' name in payment order for (optional).</p> <p>In case of SEPA cross-border payment, SEPA local payment, SEPA intra-bank payment and other intra-bank payment:</p>

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Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules
					<ul style="list-style-type: none"> <li>In case element is present in the message then content is ignored. The Beneficiary 'Bank' name is filled in payment order with information from NETBANK<sup>7</sup> (that is found based on BIC in payment order 'Swift' field).</li> </ul> <p>In case of Other cross-border payment:</p> <ul style="list-style-type: none"> <li>In case BIC (i.e. Beneficiary's bank 'Swift') is not known, then elements 2.77 'Name' and 2.77 'AddressLine' must be present; otherwise payment is rejected (E30).</li> <li>In case elements 2.77 'Name' and 2.77 'AddressLine' are not present in the message, but BIC (i.e. Beneficiary's bank 'Swift') is known, then Beneficiary 'Bank' name is filled in with information from NETBANK<sup>7</sup> (that is found based on BIC in payment order Beneficiary Bank's 'Swift' field).</li> </ul>
6.1.10.2.5	[0..1]	+++++PostalAddress	<PstlAdr>		
6.1.18.1.2	[0..1]	+++++Department	<Dept>	Text	
6.1.18.1.3	[0..1]	+++++SubDepartment	<SubDept>	Text	
6.1.18.1.4	[0..1]	+++++StreetName	<StrtNm>	Text	
6.1.18.1.5	[0..1]	+++++BuildingNumber	<BldgNb>	Text	
6.1.18.1.6	[0..1]	+++++BuildingName	<BldgNm>	Text	
6.1.18.1.7	[0..1]	+++++Floor	<Flr>	Text	
6.1.18.1.8	[0..1]	+++++PostBox	<PstBx>	Text	
6.1.18.1.9	[0..1]	+++++Room	<Room>	Text	
6.1.18.1.10	[0..1]	+++++PostCode	<PstCd>	Text	
6.1.18.1.11	[0..1]	+++++TownName	<TwnNm>	Text	
6.1.18.1.12	[0..1]	+++++TownLocationName	<TwnLctnNm>	Text	
6.1.18.1.13	[0..1]	+++++DistrictName	<DstrctNm>	Text	
6.1.18.1.14	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	Text	
6.1.18.1.15	[0..1]	+++++Country	<Ctry>		See rules described in element 2.77 'AddressLine'.
6.1.18.1.16	[0..2]	+++++AddressLine	<AdrLine>		<p>Used to specify the Beneficiary Bank's 'Address' in payment order for (optional).</p> <p>In case of SEPA cross-border payment, SEPA local payment, SEPA intra-bank payment and other intra-bank payment:</p>

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Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules
					<ul style="list-style-type: none"> <li>In case element is present in the message then content is ignored. The Beneficiary Bank's 'Address' is filled in payment order with information from NETBANK<sup>7</sup> (that is found based on BIC in payment order 'Swift' field).</li> </ul> <p>In case of Other cross-border payment:</p> <ul style="list-style-type: none"> <li>In case BIC (i.e. Beneficiary's bank 'Swift') is not known, then elements 2.77 'Name' and 2.77 'AddressLine' must be present; otherwise payment is rejected (E30).</li> <li>In case elements 2.77 'Name' and 2.77 'AddressLine' are not present in the message, but BIC (i.e. Beneficiary's bank 'Swift') is known, then Beneficiary 'Bank' name is filled in with information from NETBANK<sup>7</sup> (that is found based on BIC in payment order Beneficiary Bank's 'Swift' field).</li> <li>In case element 2.77 'AddressLine' is present then Beneficiary's Bank's 'Address' field is filled-in in following format: XXXXXX ZZZZZZ (where XXXXXX is content of element 2.77 'AddressLine' first occurrence and ZZZZZZ is content of 'AddressLine' second occurrence. Space is separator in between).</li> <li>In case both, element 2.77 'Country' and 2.77 'AddressLine' are present, then Beneficiary Bank's 'Address' field is filled-in in following format: YY XXXXXX ZZZZZZ (where YY is content of element 2.71 'Country', XXXXXX is content of element 2.71 'AddressLine' first occurrence and ZZZZZZ is content of element 2.71 'AddressLine' second occurrence. Space is separator in between). (e.g.: "EE Tammsaare road 47 Tallinn").</li> </ul>
6.1.15.6.15	[0..1]	+++CreditorAgentAccount	<CdtrAgtAcct>		
6.1.1.4.1	[1..1]	+++Identification	<Id>		

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6.1.2.1.1	{Or	+++++IBAN	<IBAN>		Used to specify the Correspondent Bank's 'Account no' in payment order (optional).  In case of Other cross-border payment: <ul style="list-style-type: none"><li>• In case element 2.72 'IBAN' or 2.72 'Identification' is present then content of current element is ignored.</li><li>• In case element 2.72 'IBAN' and 2.72 'Identification' are not present then: Either element 2.78 'IBAN' or 2.78 'Identification' may be present; otherwise payment is rejected (E34).</li></ul> In other cases: <ul style="list-style-type: none"><li>• In case element is present in the message then content is ignored.</li></ul>
6.1.2.1.2	Or}	+++++Other	<Othr>		
6.1.1.2.1	[1..1]	+++++Identification	<Id>		Used to specify the Correspondent Bank's 'Account no' in payment order (optional).  In case of Other cross-border payment: <ul style="list-style-type: none"><li>• In case element 2.72 'IBAN' or 2.72 'Identification' is present then content of current element is ignored.</li><li>• In case element 2.72 'IBAN' and 2.72 'Identification' are not present then: Either element 2.78 'IBAN' or 2.78 'Identification' may be present; otherwise payment is rejected (E34).</li></ul> In other cases: <ul style="list-style-type: none"><li>• In case element is present in the message then content is ignored.</li></ul>
6.1.15.6.16	[1..1]	+++Creditor	<Cdtr>		

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6.1.14.1.1	[1..1]	+++Name	<Nm>		Used to specify the Beneficiary's 'Name' in payment order (mandatory). <ul style="list-style-type: none"> <li>Element must be present in the message; otherwise payment is rejected (E34).</li> <li>In case of SEPA intra-bank or Cross-border intra-bank payment, the name must match beneficiary's account holder name or name alias defined in NETBANK; otherwise payment is rejected (E50).</li> </ul>
6.1.14.1.2	[0..1]	+++PostalAddress	<PstAdr>		
6.1.18.1.2	[0..1]	++++Department	<Dept>	Text	
6.1.18.1.3	[0..1]	++++SubDepartment	<SubDept>	Text	
6.1.18.1.4	[0..1]	++++StreetName	<StrtNm>	Text	
6.1.18.1.5	[0..1]	++++BuildingNumber	<BldgNb>	Text	
6.1.18.1.6	[0..1]	++++BuildingName	<BldgNm>	Text	
6.1.18.1.7	[0..1]	++++Floor	<Flr>	Text	
6.1.18.1.8	[0..1]	++++PostBox	<PstBx>	Text	
6.1.18.1.9	[0..1]	++++Room	<Room>	Text	
6.1.18.1.10	[0..1]	++++PostCode	<PstCd>	Text	
6.1.18.1.11	[0..1]	++++TownName	<TwnNm>	Text	
6.1.18.1.12	[0..1]	++++TownLocationName	<TwnLctnNm>	Text	
6.1.18.1.13	[0..1]	++++DistrictName	<DstrctNm>	Text	
6.1.18.1.14	[0..1]	++++CountrySubDivision	<CtrySubDvsn>	Text	
6.1.18.1.15	[0..1]	++++Country	<Ctry>		<p><u>In Estonia:</u></p> <ul style="list-style-type: none"> <li>See rules described in element 2.79 'AddressLine'.</li> </ul> <p><u>In Latvia, Lithuania:</u> Used to specify Beneficiary's 'Country' in payment order (optional).</p> <ul style="list-style-type: none"> <li>If element is present in the message then this country must be defined in NETBANK; otherwise payment is rejected (E20).</li> <li>If element is not present in message then Beneficiary's 'Country' is identified based on element 2.80 'IBAN' (if present then this is first preference) or element 2.77 'BIC' (if present); otherwise payment is rejected (E70).</li> <li>See also rules described in element 2.79 'AddressLine'.</li> </ul>

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Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules
6.1.18.1.16	[0..2]	+++++AddressLine	<AdrLine>		<p>Used to specify Beneficiary's 'Address' in payment order (optional).</p> <ul style="list-style-type: none"> <li>In case element 2.79 'AddressLine' is present then Beneficiary's 'Address' field is filled-in in following format: XXXXXX ZZZZZZ (where XXXXXX is content of element 2.79 'AddressLine' first occurrence and ZZZZZZ is content of 'AddressLine' second occurrence. Space is separator in between).</li> <li>In case both, element 2.79 'Country' and 2.79 'AddressLine' are present, then Beneficiary's 'Address' field is filled-in in following format: YY XXXXXX ZZZZZZ (where YY is content of element 2.79 'Country', XXXXXX is content of element 2.79 'AddressLine' first occurrence and ZZZZZZ is content of 'AddressLine' second occurrence. Space is separator in between). (e.g.: "EE Tammsaare road 47 Tallinn").</li> </ul>
6.1.14.1.3	[0..1]	++++Identification	<Id>		
6.1.14.2.1	{Or	+++++OrganisationIdentification	<OrgId>		
6.1.13.1.1	{{Or	++++++AnyBIC	<AnyBIC>	Identifier	<p>Used to specify the 'Beneficiary code' in payment order (optional).</p> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>In case element is present in the message, then content must confirm BIC format; otherwise payment is rejected (E34).</li> <li>Either element 'BICOrBEI' or one occurrence of element 'Other' is allowed; otherwise payment is rejected (E34).</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>In case element is present in the message then content is ignored.</li> </ul>
6.1.13.1.2	Or	++++++LEI	<LEI>		
6.1.13.1.3	Or}}	++++++Other	<Othr>		

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Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules
6.1.13.1.3.1	[1..1]	+++++++Identification	<Id>		Used to specify the 'Beneficiary code' in payment order (optional; see examples 2a, 2b).  In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount <sup>9</sup> "Standard" payment), SEPA cross-border payment: <ul style="list-style-type: none"> <li>• Either element 'BICOrBEI' or one occurrence of element 'Other' is allowed; otherwise payment is rejected (E34).</li> </ul> In other cases: <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.13.1.3.2	[0..1]	+++++++SchemeName	<SchmeNm>		
6.1.13.1.3.2.1	{{Or	+++++++Code	<Cd>		Used to specify the 'Beneficiary code' in payment order (optional; see examples 2a, 2b).  In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount <sup>9</sup> "Standard" payment), SEPA cross-border payment: <ul style="list-style-type: none"> <li>• Either element 'BICOrBEI' or one occurrence of element 'Other' is allowed; otherwise payment is rejected (E34).</li> </ul> In other cases: <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.13.1.3.2.2	Or}}	+++++++Proprietary	<Prtry>		
6.1.13.1.3.3		+++++++Issuer	<Issr>		
6.1.14.2.2	Or}	+++++PrivateIdentification	<PrvtId>		
6.1.17.1.1	{Or	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
6.1.17.1.1.1	[1..1]	+++++++BirthDate	<BirthDt>		Used to specify the 'Beneficiary code' in payment order (optional; see example 3).  In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount <sup>9</sup> "Standard" payment), SEPA cross-border payment: <ul style="list-style-type: none"> <li>• Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise payment is rejected (E34).</li> </ul>
6.1.17.1.1.2		+++++++ProvinceOfBirth	<PrvcOfBirth>		
6.1.17.1.1.3	[1..1]	+++++++CityOfBirth	<CityOfBirth>		
6.1.17.1.1.4	[1..1]	+++++++CountryOfBirth	<CtrtyOfBirth>		

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Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules
					<p>Note! The type of 'Beneficiary code' in payment order is blank. The content of element is shown in payment order but not passed to beneficiary bank via pacs.008 message.</p> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.17.1.2	Or}	+++++Other	<Othr>		
6.1.17.1.2.1	[1..1]	+++++Identification	<Id>		<p>Used to specify the 'Beneficiary code' in payment order (optional; see examples 2a, 2b).</p> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise payment is rejected (E34).</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.17.1.2.2	[0..1]	+++++SchemeName	<SchmeNm>		
6.1.17.1.2.2.1	[1..1]	+++++Code	<Cd>		<p>Used to specify the type of 'Beneficiary code' in payment order (optional; see examples 2a, 2b).</p> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message, then code must be defined in NETBANK<sup>3</sup>; otherwise payment is rejected (E20).</li> <li>• In case element is not present in the message but element 'Identification' is present, then "Other ID" is used as type of 'Beneficiary code'.</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.17.1.2.2.2	[1..1]	+++++Proprietary	<Prtry>		
6.1.17.1.2.3	[0..1]	+++++Issuer	<Issr>		

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6.1.14.1.4		+++CountryOfResidence	<CtryOfRes>		
6.1.15.6.17	[1..1]	+++CreditorAccount	<CdtrAcct>		
6.1.1.4.1	[1..1]	+++Identification	<Id>		
6.1.2.1.1	{Or	++++IBAN	<IBAN>		<p>Used to specify the Beneficiary's 'Account no' in payment order (mandatory for EUR currency payment to SEPA country, salary payments as group payments and intra-bank payments; optional for the rest).</p> <p>In case of SEPA local payment, SEPA cross-border payment, any other EUR currency payment to SEPA country<sup>6</sup>:</p> <ul style="list-style-type: none"> <li>• Account number must be IBAN; otherwise payment is rejected (E37).</li> </ul> <p>In case of SEPA intra-bank payment and Other intra-bank payment:</p> <ul style="list-style-type: none"> <li>• Account number must exist in NETBANK; otherwise the payment is rejected (E20).</li> <li>• In case account exists in NETBANK in status "Closed" then payment is rejected (E39).</li> </ul> <p>In case element 2.15 is 'SALA' and if an IBAN is used more than once in the PI block, then notification message (E52) is displayed as warning.</p> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• Either element 2.80 'Identification' or element 2.80 'IBAN' must be present; otherwise payment is rejected (E34).</li> </ul>
6.1.2.1.2	Or}	++++Other	<Othr>		
6.1.1.2.1	[1..1]	+++++Identification	<Id>		<p>Used to specify the Beneficiary's 'Account no' in payment order (optional).</p> <ul style="list-style-type: none"> <li>• Either element 2.80 'Identification' or element 2.80 'IBAN' must be present; otherwise payment is rejected (E34).</li> <li>• In case of Group payment: <ul style="list-style-type: none"> <li>– In case element 2.80 'Identification' is BBAN, and element 2.40 'Code' is present and its value is "SALA" then payment is rejected (E37).</li> <li>– In case element 2.80 'Identification' is BBAN, and element 2.40 'Code' is not present but element 2.15 'Code' is present and it's value is "SALA" then payment is rejected (E37).</li> </ul> </li> </ul>

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6.1.1.4.5		++++Proxy	<Prxy>		
6.1.15.6.18	[0..1]	+++UltimateCreditor	<UltmtCdtr>		
6.1.14.1.1	[0..1]	++++Name	<Nm>		Used to specify the 'Ultimate creditor's name' in payment order (optional).  In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount <sup>9</sup> "Standard" payment), SEPA cross-border payment: <ul style="list-style-type: none"> <li>• In case element is present in the message then content is used.</li> </ul> In other cases: <ul style="list-style-type: none"> <li>• In case element(s) is/are present in the message then content is ignored.</li> </ul>
6.1.14.1.2	[0..1]	++++PostalAddress	<PstlAdr>		
6.1.18.1.2	[0..1]	+++++Department	<Dept>	Text	
6.1.18.1.3	[0..1]	+++++SubDepartment	<SubDebt>	Text	
6.1.18.1.4	[0..1]	+++++StreetName	<StrtNm>	Text	
6.1.18.1.5	[0..1]	+++++BuildingNumber	<BldgNb>	Text	
6.1.18.1.6	[0..1]	+++++BuildingName	<BldgNm>	Text	
6.1.18.1.7	[0..1]	+++++Floor	<Flr>	Text	
6.1.18.1.8	[0..1]	+++++PostBox	<PstBx>	Text	
6.1.18.1.9	[0..1]	+++++Room	<Room>	Text	
6.1.18.1.10	[0..1]	+++++PostCode	<PstCd>	Text	
6.1.18.1.11	[0..1]	+++++TownName	<TwnNm>	Text	
6.1.18.1.12	[0..1]	+++++TownLocationName	<TwnLctnNm>	Text	
6.1.18.1.13	[0..1]	+++++DistrictName	<DstrctNm>	Text	
6.1.18.1.14	[0..1]	+++++CountrySubDivision	<CtrySubDvsn>	Text	
6.1.18.1.15	[0..1]	+++++Country	<Ctry>		
6.1.14.1.3	[0..1]	+++Identification	<Id>		
6.1.14.2.1	{Or	+++++OrganisationIdentificatio n	<Orgld>		
6.1.13.1.1	{{Or	+++++AnyBIC	<AnyBIC>	Identifier	Used to specify the 'Ultimate creditor's ID' in payment order (optional).

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					<p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message, then content must confirm BIC format; otherwise payment is rejected (E34).</li> <li>• Either element 'BICOrBEI' or one occurrence of element 'Other' is allowed; otherwise payment is rejected (E34).</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.13.1.2	Or	+++++LEI	<LEI>		
6.1.13.1.3	Or}}	+++++Other	<Othr>		
6.1.13.1.3.1	[1..1]	+++++Identification	<Id>		<p>Used to specify the 'Ultimate creditor's ID' in payment order (optional; see examples 2a, 2b).</p> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• Either element 'BICOrBEI' or one occurrence of element 'Other' is allowed; otherwise payment is rejected (E34).</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.13.1.3.2	[0..1]	+++++SchemeName	<SchmeNm>		
6.1.13.1.3.2.1	[1..1]	+++++Code	<Cd>		<p>Used to specify the 'Ultimate creditor's ID' in payment order (optional; see examples 2a, 2b).</p> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• Either element 'BICOrBEI' or one occurrence of element 'Other' is allowed; otherwise payment is rejected (E34).</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>

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6.1.13.1.3.2.2	Or}}	+++++++Proprietary	<Prtry>		
6.1.13.1.3.3	[0..1]	+++++++Issuer	<Issr>		
6.1.14.2.2	Or}	+++++PrivateIdentification	<PrvtId>		
6.1.17.1.1	{Or	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
6.1.17.1.1.1	[1..1]	+++++++BirthDate	<BirthDt>		<p>Used to specify the 'Ultimate creditor's ID' in payment order (optional; see example 3).</p> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise payment is rejected (E34).</li> </ul> <p>Note! The type of 'Ultimate creditor's ID' in payment order is blank. The content of element is shown in payment order but not passed to beneficiary bank via pacs.008 message.</p> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.17.1.1.2		+++++++ProvinceOfBirth	<PrvcOfBirth>		
6.1.17.1.1.3	[1..1]	+++++++CityOfBirth	<CityOfBirth>		
6.1.17.1.1.4	[1..1]	+++++++CountryOfBirth	<CtryOfBirth>		
6.1.17.1.2	Or}	+++++Other	<Othr>		
6.1.17.1.2.1	[1..1]	+++++++Identification	<Id>		<p>Used to specify the 'Ultimate creditor's ID' in payment order (optional; see examples 2a, 2b).</p> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• Either element 'DateAndPlaceOfBirth' or one occurrence of element 'Other' is allowed; otherwise payment is rejected (E34).</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.17.1.2.2	[0..1]	+++++++SchemeName	<SchmeNm>		
6.1.17.1.2.2.1	[1..1]	+++++++Code	<Cd>		Used to specify the type of 'Ultimate creditor's ID' in payment order (optional; see examples 2a, 2b).

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					<p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message, then code must be defined in NETBANK<sup>3</sup>; otherwise payment is rejected (E20).</li> <li>• In case element is not present in the message but element 'Identification' is present, then "Other ID" is used as type of 'Ultimate creditor's ID'.</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.17.1.2.2.2	[1..1]	+++++Proprietary	<Prtry>		
6.1.17.1.2.3		+++++Issuer	<lssr>		
6.1.14.1.4		++++CountryOfResidence	<CtryOfRes>		
6.1.15.6.21	[0..1]	+++Purpose	<Purp>		
6.1.12.2.1	[1..1]	++++Code	<Cd>		<p>Used to specify 'Credit transfer purpose (AT44)' in payment order (optional).</p> <p>In case of SEPA intra-bank payment, SEPA local payment (except for: "Express" payment, large amount<sup>9</sup> "Standard" payment), SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is used.</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.15.6.22	[0..10]	+++RegulatoryReporting	<RgltryRptg>		
6.1.19.1.3	[0..n]	++++Details	<Dtls>		
6.1.19.1.3.1	[0..1]	+++++Type	<Tp>		<p><u>In Estonia, Lithuania:</u> Ignore</p> <p><u>In Latvia:</u> See rules described in element 2.89 'RegulatoryReporting'   'Details'   'Code'.</p>
6.1.19.1.3.3	[0..1]	+++++Country	<Ctry>		Ignore
6.1.19.1.3.4	[0..1]	+++++Code	<Cd>		<u>In Estonia, Lithuania:</u> Ignore

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					<p><u>In Latvia:</u> Used to specify 'Payment balance code' in payment order (conditionally mandatory).</p> <ul style="list-style-type: none"> <li>In case element 2.89   11.1.3 'Country' is "LV" and 2.89   11.1.5 'Type' is "AMK" then: <ul style="list-style-type: none"> <li>Element 2.89 'RegulatoryReporting'   'Details'   'Code' value must be present in message (CTTI block); otherwise payment is rejected (E20);</li> <li>If element 2.89 'RegulatoryReporting'   'Details'   'Code' value is present in message (CTTI block) and its valid (i.e. defined in NETBANK<sup>13</sup>) then value is used to specify 'Payment balance code' in payment order; otherwise payment is rejected (E20).</li> </ul> </li> <li>In other cases (i.e. 'Type' is other than "AMK" and/or 'Country' is other than "LV"), element 2.89 'RegulatoryReporting'   'Details'   'Code' value is ignored.</li> <li>In payment order the 'Payment balance code' is mandatory in case of payment between resident and non-resident when payment amount is above the pre-defined limit (or its equivalent) defined in NETBANK<sup>12</sup>; otherwise payment is rejected (E71).</li> </ul>
6.1.19.1.3.6	[0..1]	++++Information	<Inf>		
6.1.16.6.25	[0..1]	+++RemittanceInformation	<RmtInf>		
6.1.20.5.1	[0..1]	++++Unstructured	<Ustrd>		<p><u>In Estonia:</u> Used to specify the 'Explanation' and 'Reference number' in payment order (optional<sup>8</sup>).</p> <p>In case of SEPA local, SEPA intra-bank payment and SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>Both 'Reference number' and 'Explanation' may be present in payment order at the same time.</li> <li>In case the unstructured information is provided in the format /RFB/XXXXXX/TXT/ZZZZZ , then XXXXXX is used to specify the 'Reference number' and ZZZZZZ is used to specify the 'Explanation' in payment order. See element 2.126 'Reference' for requirements for the reference number validation.</li> </ul> <p>In all other cases:</p> <ul style="list-style-type: none"> <li>In case both element 2.99 'Unstructured' and 2.126 'Reference' are present in the message, then 'Explanation' field in payment order is filled-in in format /RFB/XXXXXX/TXT/ZZZZZ (where XXXXXX is content of element 2.126</li> </ul>

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					<p>'Reference' and ZZZZZZ is content of element 2.99 'Unstructured'). E.g.: /RFB/FR123418/TXT/Invoice number AB/7-1</p> <ul style="list-style-type: none"> <li>In case only element 2.99 'Unstructured' is present in the message, then 'Explanation' field in payment order is filled-in in format ZZZZZZ (where ZZZZZZ is content of element 2.99 'Unstructured') E.g.: Invoice number AB/7-1</li> </ul>
					<p><u>In Latvia:</u> Used to specify the 'Explanation' in payment order (optional).</p> <ul style="list-style-type: none"> <li>Either element 2.99 'Unstructured' or 2.126 'Reference' may be present at the same time; otherwise payment is rejected (E73).</li> </ul>
					<p><u>In Lithuania:</u> Used to specify the 'Explanation' and 'Reference number' in payment order (optional<sup>8</sup>).</p> <p>In case of SEPA local, SEPA intra-bank payment and SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>Either 'Explanation' or 'Reference number' may be present in payment order at the same time; otherwise the payment is rejected (E73).</li> </ul> <p>In all other cases:</p> <ul style="list-style-type: none"> <li>In case both element 2.99 'Unstructured' and 2.126 'Reference' are present in the message, then 'Explanation' field in payment order is filled-in in format /RFB/XXXXXX/TXT/ZZZZZZ (where XXXXXX is content of element 2.126 'Reference' and ZZZZZZ is content of element 2.99 'Unstructured'). E.g.: /RFB/FR123418/TXT/Invoice number AB/7-1</li> <li>In case only element 2.99 'Unstructured' is present in the message, then 'Explanation' field in payment order is filled-in in format ZZZZZZ (where ZZZZZZ is content of element 2.99 'Unstructured') E.g.: Invoice number AB/7-1</li> </ul>
6.1.20.5.2	[0..1]	++++Structured	<Strd>		
6.1.20.1.3	[0..1]	+++++CreditorReferenceInformation	<CdtrRefInf>		
6.1.9.1.1	[0..1]	+++++Type	<Tp>		

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6.1.9.1.1.1	[1..1]	+++++++CodeorProprietary	<CdOrPrtry>		
6.1.9.1.1.1.1	[1..1]	+++++++Code	<Cd>		<p>The creditor reference type in a coded form (optional).</p> <p>In case of SEPA local, SEPA intra-bank and SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message, then must be "SCOR"; otherwise payment instruction is rejected (E34).</li> <li>• In case valid 'Code' is present in the message then it's saved in NETBANK along with payment order (the content is not shown in payment order; but its forwarded to beneficiary bank in pacs.008 message within structured remittance information).</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.9.1.1.2	[0..1]	+++++++Issuer	<Issr>		<p>The credit reference type (optional).</p> <p>In case of SEPA local, SEPA intra-bank and SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then it's saved in NETBANK along with payment order (the content is not shown in payment order; but it's forwarded to beneficiary bank in pacs.008 message within structured remittance information).</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case element is present in the message then content is ignored.</li> </ul>
6.1.9.1.2	[0..1]	+++++++Reference	<Ref>		<p><u>In Estonia:</u> Used to specify the 'Reference number' in payment order (see requirements below).</p> <p>In case of SEPA local and SEPA intra-bank payment:</p> <ul style="list-style-type: none"> <li>• In case reference number starts with "RF" then reference number must comply with the RF Creditor reference ISO 11649 standard; otherwise the payment is rejected (E44).</li> <li>• In case reference number does not start with "RF" then reference number must comply with EE reference number standard; otherwise payment is rejected (E32).</li> </ul>

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Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules
					<ul style="list-style-type: none"> <li>• Both 'Reference number' and 'Explanation' may be present in payment order at the same time.</li> <li>• In case Beneficiary's 'Account no' is registered in the "Reference payments beneficiaries" registry and 'Reference number' is not present in payment message, then payment is rejected (E45) (Note: the requirement applies for SEPA intra-bank payment, if allowed by configuration.).</li> </ul> <p>In case of SEPA cross-border payment:</p> <ul style="list-style-type: none"> <li>• In case reference number starts with "RF" then reference number must comply with the RF Creditor reference ISO 11649 standard; otherwise the payment is rejected (E44).</li> <li>• In case reference number does not start with "RF" then reference number correctness is not checked.</li> <li>• Both 'Reference number' and 'Explanation' may be present in payment order at the same time.</li> </ul> <p>In other cases:</p> <ul style="list-style-type: none"> <li>• In case only element 2.126 'Reference' is present in the message, then 'Explanation' field in payment order is filled-in in format /RFB/XXXXXX (where XXXXXX is content of element 2.126 'Reference'). E.g.: /RFB/FR123418</li> <li>• In case both element 2.99 'Unstructured' and 2.126 'Reference' are present in the message, then 'Explanation' field in payment order is filled-in in format /RFB/XXXXXX/TXT/ZZZZZ (where XXXXXX is content of element 2.126 'Reference' and ZZZZZ is content of element 2.99 'Unstructured'). E.g.: /RFB/FR123418/TXT/Invoice number AB/7-1</li> </ul> <p>In Latvia: Used to specify the 'Reference number' in payment order (optional).</p>

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Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules
					<p>In case of SEPA intra-bank and SEPA local payment:</p> <ul style="list-style-type: none"> <li>• If reference number starts with "RF" then reference number must comply with the RF Creditor reference ISO 11649 standard; otherwise payment is rejected (E44).</li> <li>• If reference number does not start with "RF" then reference number correctness is not checked.</li> <li>• Either element 2.99 'Unstructured' or 2.126 'Reference' may be present at the same time; otherwise payment is rejected (E73).</li> <li>• In case Beneficiary's 'Account no' is registered in the "Reference payments beneficiaries" registry and 'Reference number' is not present in payment message, then payment is rejected (E45) (Note: the requirement applies for SEPA intra-bank payment, if allowed by configuration.).</li> </ul> <p>In case of SEPA cross-border:</p> <ul style="list-style-type: none"> <li>• If reference number starts with "RF" then reference number must comply with the RF Creditor reference ISO 11649 standard; otherwise payment is rejected (E44).</li> <li>• If reference number does not start with "RF" then reference number correctness is not checked.</li> <li>• Either element 2.99 'Unstructured' or 2.126 'Reference' may be present at the same time; otherwise payment is rejected (E73).</li> </ul> <p>In all other cases if reference number is provided, it is ignored (i.e. not saved in payment order).</p>
					<p><u>In Lithuania</u>: Used to specify the 'Reference number' in payment order (see requirements below).</p> <p>In case of SEPA local and SEPA intra-bank payment:</p> <ul style="list-style-type: none"> <li>• In case Beneficiary's account is registered in the "Reference payments beneficiaries" registry and 'Reference number' is not present in payment message, then payment is rejected (E45) (Note: The requirement applies for SEPA intra-bank payment, if allowed by configuration.).</li> </ul>

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Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules
					<ul style="list-style-type: none"><li>• In case Beneficiary's 'Account no' is registered in the "Reference payments beneficiaries" registry and 'Reference number' is present in payment message, then 'Reference number' must match with the payment code (i.e. reference number) stored in "Reference payments beneficiaries" registry for specific Beneficiary 'Account no'; otherwise payment is rejected (E111) (Note: The requirement applies for SEPA intra-bank payment, if allowed by configuration.).</li><li>• In case reference number starts with "RF" then reference number must comply with the RF Creditor reference ISO 11649 standard; otherwise the payment is rejected (E44).</li><li>• In case reference number does not start with "RF" then reference number compliance with standard is not checked.</li><li>• Either 'Explanation' or 'Reference number' may be present in payment order at the same time; otherwise payment is rejected (E73).</li></ul> <p>In case of SEPA cross-border payment:</p> <ul style="list-style-type: none"><li>• In case reference number starts with "RF" then reference number must comply with the RF Creditor reference ISO 11649 standard; otherwise payment is rejected (E44).</li><li>• In case reference number does not start with "RF" then reference number compliance with standard is not checked.</li><li>• Either 'Explanation' or 'Reference number' may be present in payment order at the same time; otherwise payment is rejected (E73).</li></ul> <p>In other cases:</p> <ul style="list-style-type: none"><li>• In case only element 2.126 'Reference' is present in the message, then 'Explanation' field in payment order is filled-in in format /RFB/XXXXXX (where XXXXXX is content of element 2.126 'Reference'). E.g.: /RFB/FR123418</li><li>• In case both element 2.99 'Unstructured' and 2.126 'Reference' are present in the message, then 'Explanation' field in payment order is filled-in in format /RFB/XXXXXX/TXT/ZZZZZ (where XXXXXX is content of element 2.126</li></ul>

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Index	Mult.	MessageElement	XML Tag version 09	ISO Type	NETBANK usage rules
					'Reference' and ZZZZZZ is content of element 2.99 'Unstructured'). E.g.: /RFB/FR123418/TXT/Invoice number AB/7-1