

## Credit Transfer PAIN.001.001.03 XML \_RON\_ File Structure

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Credit Transfer PAIN.001.001.03 XML\_ROM\_File Structure

1. Document Overview

This document details the PAIN.001.001.03 ISO 20022 XML file format that will be accepted by members of Romanian Banking Association for SEPA Credit Transfers in RON.  
This document was compiled with information from: ISOXML\_Pain.001.001.03\_ROM\_SEPA\_vers\_Octomber\_2025.  
This format in RON is an optional for the payer customers  
Failure to provide files that meet this specification may results in files and/or transactions being rejected, either by Romanian Banks or by the beneficiary bank.

1.1 Background

SEPA aims to create a single, integrated and standardised payments market across 33 countries in Europe.  
Further background information is available on our website: [www://arb.ro](http://arb.ro)

1.2 Document Purpose

The purpose of this document is to outline the ISOXML\_Pain.001.001.03\_ROM\_SEPA\_vers\_oct\_2021 file format will be specific used by Romanian Banks  
Knowledge of XML is recommended to interpret this document.

2. The Character Set

The PAIN.001.001.03 message format can support a range of characters; the following are the supported characters which are the basic Latin character set:  
a b c d e f g h i j k l m n o p q r s t u v w x y z  
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z  
0123456789  
/-? : ( ) . , ' +  
Space

If required, the following characters can also be used in text or information fields only, but must be provided using the XML representation shown.Note: Senders must ensure that the content of Identifiers/reference data elements is restricted to the restricted basic Latin character set (across). If non supported characters are used in these fields they may lead to rejection of files or transactions in the payment chain.

Exceptionally, the content of Identifiers/reference data elements  
Must not start or end with a '/'  
Must not contain two consecutive '/'s anywhere in the data element .

| Special XML Character | XML Representation |
|-----------------------|--------------------|
| & (ampersand)         | &amp;              |
| < (left brace)        | &lt;               |
| > (right brace)       | &gt;               |
| “ (double quotation)  | &quot;             |
| ‘ (single quotation)  | &apos;             |

3. Field Types

The following section details the type of fields that are contained in the specification document.

Mandatory Fields – Fields must be present and populated (by case) or the file/batch will be rejected .In same cases where fields must be present and no usefull information can be populated, text " Not provided " can be used .  
Optional Fields – Originator to decide if these fields are present and populated  
The information filled in by the customer in the tags (either Mandatory or Optional) marked as ignored, will not be used by the bank  
Payment Information (Batch)/Transaction Level – There are a number of optional fields that may be populated at payment information level or at transaction level, however it is strongly recommended They are populated only once .

**Note:** Senders must ensure that the content of Identifiers/reference data elements is restricted to the restricted basic Latin character set (across). If non supported characters are used in these fields they may lead to rejection of files or transactions in the payment chain.

Exceptionally, the content of Identifiers/reference data elements  
Must not start or end with a '/'  
Must not contain two consecutive '/'s anywhere in the data element

4. Usage Rules

For a number of fields usage rules must be followed. These are outlined throughout the specification and failure to adhere to these usage rules will result in failed payments/ batches/files.

5. Unused Optional Tags

Where optional tags have not been populated, the tag should be omitted from the file along with its parent tag.

6. Tag Depth Structure

For example:

'+' would represent a Parent Element

'++' would represent the Child Element of the previous Parent Element

| TAG DEPTH | TAG STRUCTURE  |
|-----------|----------------|
| +         | <>             |
| ++        | <><br><>       |
| +++       | <><br><><br><> |

|                  |  |
|------------------|--|
| Mandatory Fields |  |
| Optional Fields  |  |

7. File Format Table

| Credit Transfer PAIN.001.001.03 XML File Structure |    |                                                                                                                                                                         |                      |                  |                                           |                                                            |                                                                                                                                                                   |                                       |
|----------------------------------------------------|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|------------------|-------------------------------------------|------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| ISO Index No.                                      | Or | Field Name-Tag<br>(No.reference EPC Implementation Guide- ISO 20022)                                                                                                    | Tag Level - ISO20022 | Content ISO20022 | Mandatory/ Optional/ Conditional ISO20022 | Description - ISO20022                                     | Data - ISO20022                                                                                                                                                   | Romania usage guideline               |
|                                                    |    | <?xml version="1.0" encoding="UTF-8"?><br><Document<br>xmlns="urn:iso:std:iso:20022:tech:xsd:PAIN.001.001.03"<br>xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> |                      |                  | Mandatory                                 | This tag must always be placed before the group header tag | <?xml version="1.0" encoding="UTF-8"?><br><Document xmlns="urn:iso:std:iso:20022:tech:xsd:PAIN.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> | characters XML tags and data included |
|                                                    |    | <CstmrDctDbtInitn>                                                                                                                                                      |                      |                  | Mandatory                                 | This tag must always be placed before the group header tag | <CstmrCdtTrfInitn> - XML tag for message                                                                                                                          |                                       |

| Group Header Block                                       |    |                                                                      |                      |                  |                                           |                                                                                                         |                                                                                   |                                                                                                                              |
|----------------------------------------------------------|----|----------------------------------------------------------------------|----------------------|------------------|-------------------------------------------|---------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| ISO Index No.                                            | Or | Field Name-Tag<br>(No.reference EPC Implementation Guide- ISO 20022) | Tag Level - ISO20022 | Content ISO20022 | Mandatory/ Optional/ Conditional ISO20022 | Description - ISO20022                                                                                  | Data - ISO20022                                                                   | Romania usage guideline                                                                                                      |
| 1.0                                                      |    | Group Header <GrpHdr>                                                | +                    | Empty Tag        | Mandatory                                 |                                                                                                         |                                                                                   |                                                                                                                              |
| 1.1                                                      |    | Message Identification <MsgId>                                       | ++                   | Yes              | Mandatory                                 | Originator's unique identifier of the submitted file.<br>Note: This ID cannot be reused on future files | Data Type: Text<br>Format: Max length: 35                                         |                                                                                                                              |
| 1.2                                                      |    | Creation Date Time <CreDtTm>                                         | ++                   | Yes              | Mandatory                                 | Date and time that the file was created                                                                 | Data Type: ISODateTime<br>Format: YYYY-MM-DDTHH:MM:SS<br>e.g. 2021-02-06T08:35:30 |                                                                                                                              |
| Group Header Block - this can only occur once per file   |    |                                                                      |                      |                  |                                           |                                                                                                         |                                                                                   |                                                                                                                              |
| ISO Index No.                                            | Or | Field Name-Tag<br>(No.reference EPC Implementation Guide- ISO 20022) | Tag Level - ISO20022 | Content ISO20022 | Mandatory/ Optional/ Conditional ISO20022 | Description - ISO20022                                                                                  | Data - ISO20022                                                                   | Romania usage guideline                                                                                                      |
| 1.6                                                      |    | Number Of Transactions <NbOfTxs>                                     | ++                   | Yes              | Mandatory                                 | Number of individual transactions                                                                       | Data Type: Max15NumericText<br>Format: [0-9] {1,15}                               |                                                                                                                              |
| 1.7                                                      |    | Control Sum <CtrlSum>                                                | ++                   | Yes              | Optional                                  | Total of all individual amounts included                                                                | Data Type: Decimal Number<br>Format: Fraction Digits: 2<br>Total Digits: 18       |                                                                                                                              |
| 1.8                                                      |    | InitiatingParty <InitgPty>                                           | ++                   | Yes              | Mandatory                                 | Party initiating the payment to an agent                                                                |                                                                                   | Optional for customer; not used in processing                                                                                |
| 9.1.1                                                    |    | PostalAddress<PstlAdr>                                               | +++                  | Yes              | Optional                                  |                                                                                                         |                                                                                   | If the customer fill in the field, this information will not be used ; the information from the bank's database will be used |
| 9.1.11                                                   |    | AddressLine<AdrLine>                                                 | ++++                 | Yes              | Optional                                  |                                                                                                         |                                                                                   | If the customer fill in the field, this information will not be used ; the information from the bank's database will be used |
| Payments Information Block- this can occur multiple time |    |                                                                      |                      |                  |                                           |                                                                                                         |                                                                                   |                                                                                                                              |
| ISO Index No.                                            | Or | Field Name-Tag<br>(No.reference EPC Implementation Guide- ISO 20022) | Tag Level - ISO20022 | Content ISO20022 | Mandatory/ Optional/ Conditional ISO20022 | Description - ISO20022                                                                                  | Data - ISO20022                                                                   | Romania usage guideline                                                                                                      |
| 2.0                                                      |    | Payment Information <PmtInf>                                         | +                    | Empty Tag        | Mandatory                                 |                                                                                                         |                                                                                   |                                                                                                                              |
| 2.1                                                      |    | Payment Information identification <PmtInfId>                        | ++                   | Yes              | Mandatory                                 | Originator's unique identifier of the batch of transactions                                             | Data Type: Text<br>Format: Max length: 35<br>Format: Min length: 1                |                                                                                                                              |

|      |     |                                        |      |           |           |                                                                                                                                                                         |                                                                             |                                                                                                                                 |
|------|-----|----------------------------------------|------|-----------|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| 2.2  |     | Payment Method <PmtMtd>                | ++   | Yes       | Mandatory |                                                                                                                                                                         |                                                                             | Only 'TRF' is accepted                                                                                                          |
| 2.3  |     | Batch Booking <BtchBookg>              | ++   | Yes       | Optional  | Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested | Data Type: Indicator<br>Format: True, false                                 | Specific use by each Romanian bank                                                                                              |
| 2.4  |     | Number of Transaction <NbOfTxs>        | ++   | Yes       | Optional  | Number of individual transactions                                                                                                                                       | Data Type: Max15NumericText<br>Format: [0-9] {1,15}                         |                                                                                                                                 |
| 2.5  |     | Control Sum <CtrlSum>                  | ++   | Yes       | Optional  | Total of all individual amounts included                                                                                                                                | Data Type: Decimal Number<br>Format: Fraction Digits: 2<br>Total Digits: 18 |                                                                                                                                 |
| 2.6  |     | Payment Type Information <PmtTplnf>    | ++   | Empty Tag | Optional  | Set of elements used to further specify the type of transaction                                                                                                         |                                                                             | If used, it is recommended to be filled in at "Credit Transfer Transaction information" level or at "Payment information" level |
| 2.7  |     | Instruction Priority <InstrPrty>       | +++  | Yes       | Optional  | Agreement under which or rules under which the transaction should be processed                                                                                          |                                                                             |                                                                                                                                 |
| 2.11 |     | Local Instrument <LclInstrm>           | +++  | Empty Tag | Optional  |                                                                                                                                                                         |                                                                             | If it's used will be ignored                                                                                                    |
| 2.12 | {Or | Code <Cd>                              | ++++ | Yes       | Mandatory | Specifies the local instrument, as published in an external local instrument code list.                                                                                 | Data Type: Text<br>Format: Max length: 35<br>Min length: 1                  | If it's used will be ignored                                                                                                    |
| 2.13 | Or} | Proprietary <Prtry>                    | ++++ | Yes       | Mandatory | Specifies the local instrument, as a proprietary code.                                                                                                                  | Data Type: Text<br>Format: Max length: 35<br>Min length: 1                  | If it's used will be ignored                                                                                                    |
| 2.14 |     | Category Purpose <CtgyPurp>            | +++  | Empty Tag | Optional  |                                                                                                                                                                         |                                                                             | Specific used by each Romanian banks                                                                                            |
| 2.15 | {Or | Code <Cd>                              | ++++ | Yes       | Mandatory | Category purpose, as published in an external category purpose code list.                                                                                               | Format:<br>Max length: 4 Min length: 1<br>see code list in appendix         | Codes used by<br>ExternalCategoryPurpose1Code" ISO list                                                                         |
| 2.16 | Or} | Proprietary <Prtry>                    | ++++ | Yes       | Mandatory |                                                                                                                                                                         |                                                                             |                                                                                                                                 |
| 2.17 |     | Requested Execution Date <ReqdExctnDt> | ++   | Yes       | Mandatory | Date the payee/beneficiary is to receive the payment                                                                                                                    | Data type: ISO Date<br>Format:YYYY-MM-DD                                    |                                                                                                                                 |
| 2.19 |     | Debtor <Dbtr>                          | ++   | Empty Tag | Mandatory |                                                                                                                                                                         |                                                                             |                                                                                                                                 |

|        |     |                                                  |       |           |           |                                                                                                                                                                                                                   |                                                             |                                                                                                                              |
|--------|-----|--------------------------------------------------|-------|-----------|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| 9.1.0  |     | Name <Nm>                                        | +++   | Yes       | Optional  | Name of the payer/originator                                                                                                                                                                                      | Data Type:Text<br>Format:Max length:140<br>Min length:1     | Maximum 35 characters;                                                                                                       |
| 9.1.1  |     | PostalAddress<PstlAdr>                           | +++   | Yes       | Optional  |                                                                                                                                                                                                                   |                                                             | If the customer fill in the field, this information will not be used ; the information from the bank's database will be used |
| 2.20   |     | Debtor Account <DbtrAcct>                        | ++    | Empty Tag | Mandatory | Account of the Payer/Originator that will be debited                                                                                                                                                              |                                                             |                                                                                                                              |
| 1.1.0  |     | Identification <Id>                              | +++   | Empty Tag | Mandatory |                                                                                                                                                                                                                   |                                                             | Only IBAN is accepted                                                                                                        |
| 1.1.1  | [Or | IBAN <IBAN>                                      | ++++  | Yes       | Mandatory | Only International Bank Account Number (IBAN) is accepted                                                                                                                                                         |                                                             | Only IBAN allowed                                                                                                            |
| 1.1.2  | Or} | Other<Othr>                                      | ++++  | Yes       | Mandatory |                                                                                                                                                                                                                   |                                                             | If it's used will be ignored                                                                                                 |
| 2.21   |     | Debtor Agent <DbtrAgt>                           | ++    | Empty Tag | Mandatory | Financial institution servicing an account for the debtor                                                                                                                                                         |                                                             |                                                                                                                              |
| 6.1.0  |     | Financial Institution Identification<FinInstnId> | +++   | Yes       |           |                                                                                                                                                                                                                   |                                                             |                                                                                                                              |
| 6.1.1  |     | BIC<BIC>                                         | ++++  | Yes       | Optional  |                                                                                                                                                                                                                   |                                                             |                                                                                                                              |
| 2.23   |     | Ultimate Debtor <UltmtDbtr>                      | ++    | Empty Tag | Optional  |                                                                                                                                                                                                                   |                                                             | Ultimate Debtor is an optional field, if used can be populated at either payment information (batch) or transaction level    |
| 9.1.0  |     | Name <Nm>                                        | +++   | Yes       | Optional  | Name of the Originator Reference Party                                                                                                                                                                            | Data Type: Text<br>Format: Max length: 140<br>Min length: 1 | Maximum 35 characters;                                                                                                       |
| 9.1.12 |     | Identification <Id>                              | +++   | Empty Tag | Optional  |                                                                                                                                                                                                                   |                                                             | Identification Usage Rule – Either Organisation Identification or Private Identification to be populated                     |
| 9.1.13 | {Or | Organisation Identification <OrgId>              | ++++  | Empty Tag | Mandatory |                                                                                                                                                                                                                   |                                                             |                                                                                                                              |
| 9.1.14 |     | BICOrBEI <BICOrBEI>                              | +++++ | Yes       | Optional  | Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362„Banking –Banking telecommunicatin messages-Business identifier code (BIC)“ | Data Type:Any BIC identifier                                |                                                                                                                              |
| 9.1.15 |     | Other <Othr>                                     | +++++ | Empty Tag | Optional  |                                                                                                                                                                                                                   |                                                             | Only one occurrence accepted                                                                                                 |
| 9.1.16 |     | Identification <Id>                              | +++++ | Yes       | Mandatory | Unique identification of a party                                                                                                                                                                                  | Data Type: Text<br>Format: Max length: 35<br>Min length:1   |                                                                                                                              |
| 9.1.21 | Or} | Private Identification <PrvtId>                  | ++++  | Empty Tag | Mandatory |                                                                                                                                                                                                                   |                                                             |                                                                                                                              |
| 9.1.27 |     | Other <Othr>                                     | +++++ | Empty Tag | Optional  |                                                                                                                                                                                                                   |                                                             | Only one occurrence accepted                                                                                                 |

| 9.1.28                                                                                                                                                   |    | Identification <Id>                                                  | +++++                | Yes              | Mandatory                                 | Unique identification of a person | Data Type: Text<br>Format: Max length: 35<br>Min length:1     |                                                                                                                                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|----|----------------------------------------------------------------------|----------------------|------------------|-------------------------------------------|-----------------------------------|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message |    |                                                                      |                      |                  |                                           |                                   |                                                               |                                                                                                                                                                                                                                      |
| ISO Index No.                                                                                                                                            | Or | Field Name-Tag<br>(No.reference EPC Implementation Guide- ISO 20022) | Tag Level - ISO20022 | Content ISO20022 | Mandatory/ Optional/ Conditional ISO20022 | Description - ISO20022            | Data - ISO20022                                               | Romania usage guideline                                                                                                                                                                                                              |
| 2.27                                                                                                                                                     |    | Credit Transfer Transaction Information <CdtTrfTxInf>                | ++                   | Empty Tag        | Mandatory                                 |                                   |                                                               |                                                                                                                                                                                                                                      |
| 2.28                                                                                                                                                     |    | Payment Identification <PmtId>                                       | +++                  | Empty Tag        | Mandatory                                 |                                   |                                                               |                                                                                                                                                                                                                                      |
| 2.29                                                                                                                                                     |    | Instruction Identification <InstrId>                                 | ++++                 | Yes              | Optional                                  |                                   | Data Type: Text<br>Format: Max length: 35<br><br>Min length:1 |                                                                                                                                                                                                                                      |
| 2.30                                                                                                                                                     |    | End to End Identification <EndToEndId>                               | ++++                 | Yes              | Mandatory                                 |                                   | Data Type: Text<br>Format: Max length: 35<br>Min length:1     | if normal payment/tax payment value must be maximum 16 alphanumerical characters long<br>if urgent payment/high value payment (amount > 50.000 RON) value must be maximum 11 numerical characters<br>PO no it s mapped in this field |
| 2.31                                                                                                                                                     |    | PaymentTypeInformation<PmtTpInf>                                     | ++                   | Empty Tag        | Optional                                  |                                   |                                                               | If used, it is strongly recommendedc "PaymentInformation" or at "Credit TransferTransactionInformation" level.                                                                                                                       |
| 2.32                                                                                                                                                     |    | InstructionPriority<InstrPrty>                                       | ++++                 | Yes              | Optional                                  |                                   |                                                               | Specific use by each Romanian bank (NORM or HIGH)                                                                                                                                                                                    |
| 2.39                                                                                                                                                     |    | CategoryPurpose<CtgyPurp>                                            | ++++                 | Yes              | Optional                                  |                                   |                                                               | Specific use by each Romanian bank                                                                                                                                                                                                   |

|        |     |                                     |       |           |           |                                                            |                                                                                                        |                                                                       |
|--------|-----|-------------------------------------|-------|-----------|-----------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|
| 2.15   | {Or | Code<Cd>                            | ++++  | Yes       | Optional  |                                                            |                                                                                                        | Codes used by ExternalCategoryPurpose1Code" ISO list                  |
| 2.16   | Or} | Proprietary<Prtry>                  | ++++  | Yes       | Optional  |                                                            |                                                                                                        |                                                                       |
| 2.42   |     | Amount <Amt>                        | +++   | Empty Tag | Mandatory | The amount to be paid in full to the payee/beneficiary     |                                                                                                        |                                                                       |
| 2.43   | {Or | Instructed Amount <InstdAmt>        | ++++  | Yes       | Mandatory |                                                            | Amount must be 0.01 or more and 999999999.99 or less.<br><br>The fractional part has a max of 2 digits | only RON allowed Limited to 17 digits in total; max 2 fraction digits |
| 2.44   | Or} | Equivalent Amount <EqvtAmt>         | ++++  | Yes       | Mandatory |                                                            |                                                                                                        | Not used                                                              |
| 2.70   |     | Ultimate Debtor <UltmtDbtr>         | +++   | Empty Tag | Optional  |                                                            |                                                                                                        |                                                                       |
| 9.10   |     | Name <Nm>                           | ++++  | Yes       | Optional  | Name of the Originator Reference Party                     | Data Type: Text<br><br>Format: Max length: 140<br>Min length:1                                         | Maximum 35 characters;                                                |
| 9.1.12 |     | Identification <Id>                 | +++   | Empty Tag | Optional  |                                                            |                                                                                                        |                                                                       |
| 9.1.13 | {Or | Organisation Identification <Orgld> | ++++  | Empty Tag | Mandatory |                                                            |                                                                                                        |                                                                       |
| 9.1.14 |     | BICOrBEI <BICOrBEI>                 | +++++ | Yes       | Optional  | Code allocated to a financial institution or non financial | Data Type:Any BIC identifier                                                                           |                                                                       |
| 9.1.15 |     | Other <Othr>                        | 0     | Empty Tag | Optional  | 2.23 Other <Othr>                                          |                                                                                                        | Only one occurrence is accepted.                                      |
| 9.1.16 |     | Identification <Id>                 | +++++ | Yes       | Mandatory | Identificationassigned by an institution                   | Data Type: Text<br>Format: Max length: 35<br>Min length:1                                              |                                                                       |
| 9.1.21 | Or} | Private Identification <PrvtId>     | ++++  | Empty Tag | Mandatory |                                                            |                                                                                                        | Specific used by each bank                                            |
| 2.79   |     | Creditor <Cdtr>                     | +++   | Empty Tag | Optional  |                                                            |                                                                                                        | Mandatory for Romanian banks - Reg BNR 2/2006                         |
| 9.1.0  |     | Name <Nm>                           | ++++  | Yes       | Optional  | Name of the payee/beneficiary                              | Limited to 70 characters in length                                                                     | Limited to 35 characters in length                                    |

|        |     |                                     |       |           |           |                                                            |                                                           |                                                                                                                                                                                                    |
|--------|-----|-------------------------------------|-------|-----------|-----------|------------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.1.1  |     | PostalAddress<PstlAdr>              | ++++  | Yes       | Optional  |                                                            |                                                           | Either PostalAddress (street name,town name, contry) - based on bank technical development or AddressLine - based on bank technical development will be populated                                  |
| 9.1.5  |     | StreetName<StrtNm>                  | +++++ | Yes       | Optional  |                                                            |                                                           | If it's used will be ignored                                                                                                                                                                       |
| 9.1.8  |     | TownName<TwnNm>                     | +++++ | Yes       | Optional  |                                                            |                                                           | If it's used will be ignored                                                                                                                                                                       |
| 9.1.10 |     | Country<Ctry>                       | +++++ | Yes       | Optional  |                                                            |                                                           | If it's used will be ignored                                                                                                                                                                       |
| 9.1.11 |     | Address Line (2) <Adrlne>           | +++++ | Yes       | Optional  | Postal address in free format text                         | Data Type: Text<br>Format: Max length: 35<br>Min length:1 | Only two occurrences accepted ; maximum 70 characters                                                                                                                                              |
| 9.1.12 |     | Identification <Id>                 | ++++  | Empty Tag | Optional  |                                                            |                                                           | Identification Usage Rule – This is an optional field group, if being used either Organisation Identification or Private Identification is to be populated ; Mandatory field for treasury payments |
| 9.1.13 | {Or | Organisation Identification <Orgld> | ++++  | Empty Tag | Mandatory |                                                            |                                                           |                                                                                                                                                                                                    |
| 9.1.14 |     | BICOrBEI <BICOrBEI>                 | +++++ | Yes       | Optional  | Code allocated to a financial institution or non-financial | Data Type:Any BIC identifier                              |                                                                                                                                                                                                    |
| 9.1.15 |     | Other <Othr>                        | +++++ | Empty Tag | Optional  |                                                            |                                                           | Only one occurrence is accepted.                                                                                                                                                                   |
| 9.1.16 |     | Identification <Id>                 | +++++ | Yes       | Mandatory | Identification assigned by an institution                  | Data Type: Text<br>Format: Max length: 35<br>Min length:1 | <b>Mandatory field for treasury transactions,</b><br>Optional for normal transactions                                                                                                              |
| 9.1.21 | Or} | Private Identification <PrvtId>     | ++++  | Empty Tag | Mandatory |                                                            |                                                           |                                                                                                                                                                                                    |
| 9.1.27 |     | Other <Othr>                        | +++++ | Empty Tag | Optional  |                                                            |                                                           | One Only one occurrence is accepted                                                                                                                                                                |
| 9.1.28 |     | Identification <Id>                 | +++++ | yes       | Mandatory |                                                            |                                                           | <b>Mandatory field for treasury transactions,</b><br>Optional for normal transactions                                                                                                              |
| 2.80   |     | Creditor Account <CdtrAcct>         | +++   | Empty Tag | Optional  | Account of the payee/beneficiary                           |                                                           | Mandatory for customer<br>Only IBAN is allowed                                                                                                                                                     |
| 1.1.0  |     | Identification <Id>                 | +++   | Empty Tag | Mandatory |                                                            |                                                           |                                                                                                                                                                                                    |
| 1.1.1  | {Or | IBAN <IBAN>                         | ++++  | Yes       | Mandatory |                                                            |                                                           | IBAN account (RO format mandatory)                                                                                                                                                                 |
| 1.1.2  | Or} | Other <Othr>                        | ++++  | Empty Tag | Mandatory |                                                            |                                                           | If it's used will be ignored                                                                                                                                                                       |
| 2.8.1  |     | Ultimate Creditor <UltmtCdtr>       | +++   | Empty Tag | Optional  |                                                            |                                                           |                                                                                                                                                                                                    |
| 9.1.0  |     | Name <Nm>                           | ++++  | Yes       | Optional  | Ultimate party to which an amount of the money is due      | Data Type: Text<br>Format: Max length:140<br>Min length:1 | Maximum 35 characters                                                                                                                                                                              |

|        |     |                                      |       |           |           |                                                                                                |                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------|-----|--------------------------------------|-------|-----------|-----------|------------------------------------------------------------------------------------------------|-----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9.1.12 |     | Identification <Id>                  | ++++  | Empty Tag | Optional  |                                                                                                |                                                           | Identification Usage Rule – Either Organisation Identification or Private Identification to be populated                                                                                                                                                                                                                                                                                                                                         |
| 9.1.13 | {Or | Organisation Identification <OrgId>  | +++++ | Empty Tag | Mandatory |                                                                                                |                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 9.1.14 |     | BICOrBEI <BICOrBEI>                  | +++++ | Yes       | Optional  | Code allocated to a financial institution or non financial institution by the ISO 9362         | Data Type:Any BIC identifier                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 9.1.15 |     | Other <Othr>                         | +++++ | Empty Tag | Optional  |                                                                                                |                                                           | Only one occurrence is accepted.                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 9.1.16 |     | Identification <Id>                  | +++++ | Yes       | Mandatory | Identification assigned by an institution                                                      | Data Type: Text<br>Format: Max length: 35<br>Min length:1 |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 9.1.21 | Or} | Private Identification <PrvtId>      | +++++ | Empty Tag | Mandatory |                                                                                                |                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 9.1.27 |     | Other <Othr>                         | +++++ | Empty Tag | Optional  |                                                                                                |                                                           | Only one occurrence is accepted                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 9.1.28 |     | Identification <Id>                  | +++++ | Yes       | Mandatory |                                                                                                |                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 2.92   |     | RemittanceIdentification<RltdRmtInf> | ++++  | Yes       | Optional  |                                                                                                |                                                           | Specific used by each bank; used only for NEP ( for treasury payments) Either RemittanceIdentification or Remittance InformationUnstructured to be populated with NEP                                                                                                                                                                                                                                                                            |
| 2.98   |     | Remittance Information <RmtInf>      | +++   | Empty Tag | Optional  |                                                                                                |                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 2.99   | {Or | Unstructured <Ustrd>                 | ++++  | Yes       | Optional  | Free text provided for information purposes<br>Only one occurrence of Unstructured is accepted | Data Type: Text<br>Format: Max length:140<br>Min length:1 | Specific used by each Romanian bank<br>Mandatory for treasury payments;<br>For TAX, if the NEP is provided, the following structure should be used:<br>/ROC/<cod NEP>/RFB/<payment details><br>where:<br>•NEP is exactly 23 digits<br>•payment details is max. 89 chars for trasury payments<br>Maximum 140 characters allowed for length<br>.<br>Either Remittance InformationUnstructured or RemittanceIdentification to be populated with NEP |
| 2.100  | Or} | Structured <Strd>                    | ++++  | Empty Tag | Optional  |                                                                                                |                                                           | If it's used will be ignored                                                                                                                                                                                                                                                                                                                                                                                                                     |

1. [ISO Country Codes](#)

2. [ExternalCategoryPurpose1Code" ISO list](#)

<https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>