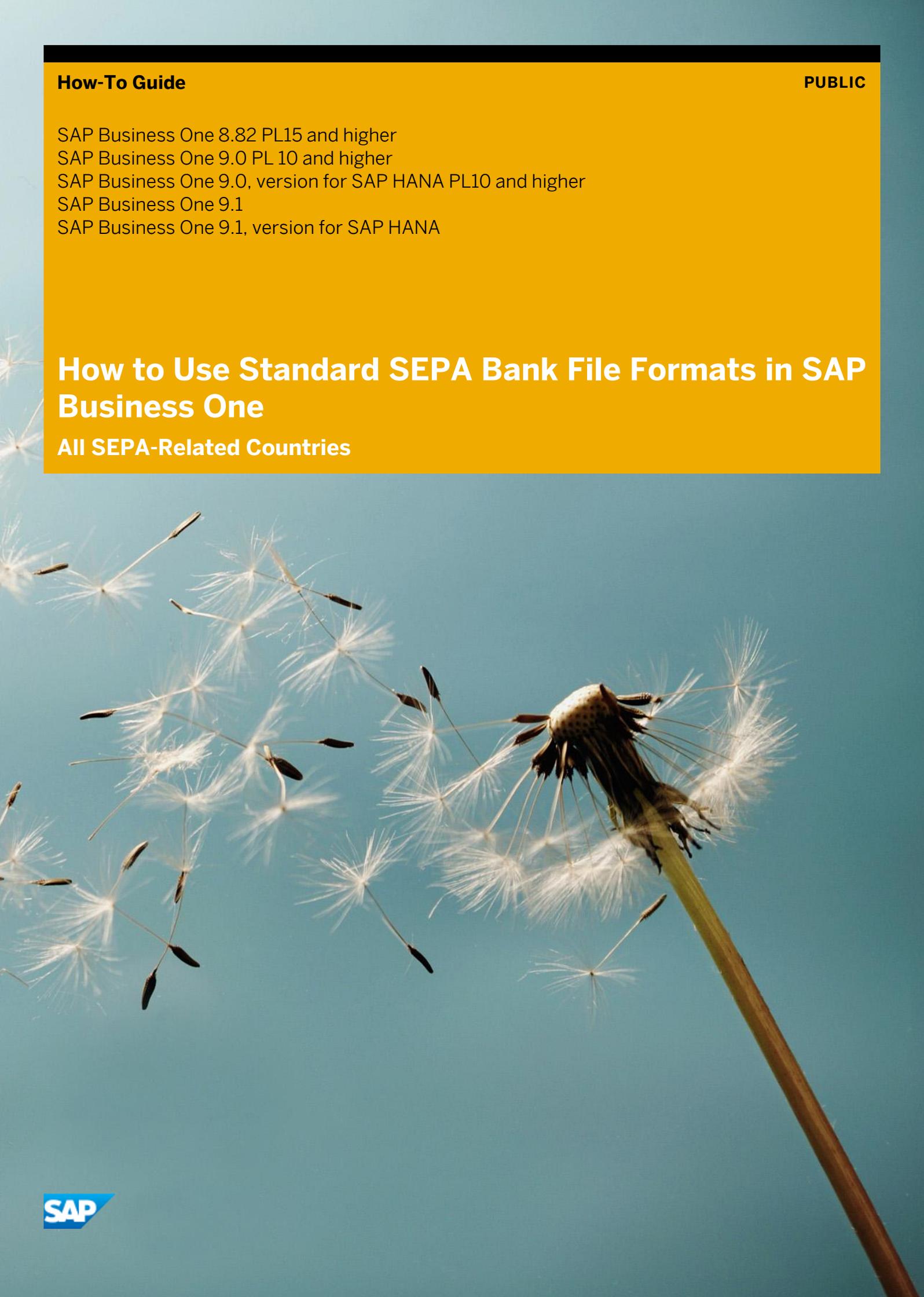SAP Business One 8.82 PL15 and higher
SAP Business One 9.0 PL 10 and higher
SAP Business One 9.0, version for SAP HANA PL10 and higher
SAP Business One 9.1
SAP Business One 9.1, version for SAP HANA

How to Use Standard SEPA Bank File Formats in SAP Business One

All SEPA-Related Countries

Typographic Conventions

Type Style	Description
Example	Words or characters quoted from the screen. These include field names, screen titles, pushbuttons labels, menu names, menu paths, and menu options. Textual cross-references to other documents.
Example	Emphasized words or expressions.
`EXAMPLE`	Technical names of system objects. These include report names, program names, transaction codes, table names, and key concepts of a programming language when they are surrounded by body text, for example, SELECT and INCLUDE.
`Example`	Output on the screen. This includes file and directory names and their paths, messages, names of variables and parameters, source text, and names of installation, upgrade and database tools.
`Example`	Exact user entry. These are words or characters that you enter in the system exactly as they appear in the documentation.
`<Example>`	Variable user entry. Angle brackets indicate that you replace these words and characters with appropriate entries to make entries in the system.
`EXAMPLE`	Keys on the keyboard, for example, `F2` or `ENTER`.

Table of Contents

1 Introduction

> **i** Note
>
> SAP Business One supports standard SEPA bank file formats as of Release 8.81 when the first wave of SEPA standardization was introduced for euro zone countries. To align with the latest legal requirements, which (due to the extended transition period) are effective as of August 2014, updates have been made to SAP Business One. These updates, together with the whole process of using this functionality, are described in this document.
>
> SAP Business One supports standard SEPA bank file formats for all SEPA country localizations (the 28 EU member states, as well as Iceland, Lichtenstein, Monaco, Norway, and Switzerland).

SEPA harmonizes the making and processing of payments in euros, thus creating an integrated retail and business-to-business payments market. It enables customers to make cashless euro payments to anyone located anywhere in Europe, using a single payment account and a single set of payment instruments. With SEPA, there is no differentiation between national and cross-border euro payments; they are all domestic.

In SAP Business One, you can now generate standard XML files for SEPA credit transfer and SEPA direct debit with the relevant file formats.

> **i** Note
>
> The latest versions of file formats for SEPA credit transfer and SEPA direct debit are available in the SAP Notes displayed in the table below. Make sure you import the appropriate file formats into your SAP Business One.

	Localization	SAP Business One 8.82	SAP Business One 9.0	SAP Business One 9.0, version for SAP HANA
SAP Note 1912609	All SEPA Countries	PL 14 only	PL08 and PL09	Not relevant
SAP Note 1963295	All SEPA Countries	PL15 and higher	PL10 and higher	Not relevant
SAP Note 1998168	Spain	PL14 and higher	PL11 and higher	Not relevant
SAP Note 1992172	All SEPA Countries	Not relevant	Not relevant	PL10 and higher

In the SEPA project, IBAN and BIC/SWIFT codes are used as account and bank identifiers in credit transfers and direct debits. In SAP Business One, you can define a BIC/SWIFT code for each bank account. All payment tools use BIC/SWIFT codes from the detailed bank account information, which is linked to the corresponding general ledger account for the bank account.

ⅰ Note

> SAP Business One does not deliver tools for converting old bank account numbers to IBAN and BIC/SWIFT codes. However, you can export the data to Excel, apply converting tools provided by banks on the data, and then import the new data through the data transfer workbench.

Standard SEPA bank file formats in SAP Business One use the mandatory structure required by the ISO 20022 standard (the customer credit transfer initiation and the customer direct debit initiation) with some local specifics. The ISO 20022 standard provides the financial industry with a common platform for the development of messages in a standardized XML syntax. If additional values that are not included in the standard SEPA bank files are required, you can modify the standard SEPA bank file formats using the Electronic File Manager: Format Definition add-on.

For more information about defining and modifying electronic file formats, see the online help for the Electronic File Manager: Format Definition add-on after installing it.

2 Using Standard SEPA Bank File Formats

> ℹ **Note**
>
> The steps described below are mainly those related to using the standard SEPA bank file formats. For complete procedures, see related online help.

Procedure

1. Install the Payment add-on (*Administration → Add-Ons → Add-On Administration*).

   Start the Payment add-on (*Administration → Add-Ons → Add-On Manager*).

2. In the *Banks - Setup* window (*Administration → Setup → Banking → Banks*), add the banks with which your company works.

3. For SEPA direct debit, in the *Company Details* window (*Administration → System Initialization → Company Details → Accounting Data*), define the *SEPA Creditor ID* field.

4. In the *House Bank Accounts – Setup* window (*Administration → Setup → Banking → House Bank Accounts*), add accounts for the banks, and specify their BIC/SWIFT codes and IBAN.

5. In the *Payment Methods – Setup* window (*Administration → Setup → Banking → Payment Methods*), to assign the SEPA credit transfer bank file format to outgoing payment type methods, or to assign the SEPA direct debit bank file format to incoming payment type methods, follow the steps below.

   1. For payment means, select *Bank Transfer*.

   2. Choose 🔲 (*Choose from List*) next to the *File Format* field.

      The *List of File Formats* window appears.

      > ℹ **Note**
      >
      > If the file format that you need is not in the system, in the *List of File Formats* window choose *New*. The *File Formats - Setup* window appears; right-click the first blank row and choose the *Assign format project...* option. Select the file format from the location where you have saved it and choose *Open*. In the *File Format Name* column, you can rename the file if needed. Choose *Update* to close *the File Formats - Setup* window. Then you can assign it to the relevant payment method as described in Step 3.

   3. Select the relevant bank file formats for incoming and outgoing payments according to your localization and business needs.

      For incoming payments, in the *SEPA Direct Debit* field, select one of the following instrument types:

      - *CORE* - for retail or end consumers
      - *B2B* - for business-to-business transactions
      - *COR1* - an alternative instrument type to *CORE*

      Save the changes.

      > ℹ **Note**
      >
      > For incoming payment type methods , to get correct information while generating the direct debit bank file, consider selecting the *Check Collection Authorization* checkbox.

6. In the *Business Partner Master Data* window (*Business Partners → Business Partner Master Data*), on the *Payment System* tab, in the *Payment Methods* table, select the checkboxes of the payment methods to which you have assigned the SEPA bank file formats.

> ⓘ Note
>
> Make sure that you record correctly the business partner bank information on the *Payment Terms* tab.

> ⓘ Note
>
> For customers, to get correct information while generating the direct debit bank file, on the *Payment System* tab, select the *Collection Authorization* checkbox.

7. In the *BP Bank Account - Setup* window, you can define the following fields:
   o The *SEPA Seq. Type* (SEPA Sequence Type) field; choose one of the four options below.
      a. *OOFF* - One off
      b. *FRST* - First
      c. *RCUR* - Recurring
      d. *FNAL* - Final

Sequence types are required for direct debits and are used to determine the direct debit phase. Sequence type can be changed during the payment wizard run, if needed.

> ⓘ Note
>
> A batch update of the sequence type from *FRST* to *RCUR* is possible only **after** the payments or payment orders have been created successfully. For details, see Step 8.

   o *Mandate ID* - This must be a unique number; it cannot be a number already existing in the system.

> ⓘ Note
>
> This field is mandatory for generating a valid SEPA direct debit file.

   o *Mandate Expiration Date* - Once you have created an invoice, if the relevant mandate has expired, the system displays a warning message in the message log. You can create an invoice even if the mandate has expired. The payment wizard checks the mandate expiration date, as well. If the mandate has not been used for the last 36 months and, therefore, has already expired, the payment will be excluded from the payment wizard run. You can find the mentioned payment in the non-included transactions in Step 8 of 8 of the payment wizard.
   o *Date of Signature* - The date on which the mandate was signed.

> ⓘ Note
>
> This field is mandatory for generating a valid SEPA direct debit file.

8. When creating an A/R invoice or an A/R reserve invoice, you add an option to print a SEPA direct debit prenotification letter. To do so, on the *Accounting* tab of the *A/R Invoice* window or the *A/R Reserve Invoice* window, select the *Print SEPA Direct Debit Prenotification* checkbox.

   When you choose to print the invoice, a system message offers one of the following printing options:
   o *Invoice Only*
   o *Prenotification Only*
   o *Invoice and Prenotification*

A new CR (Crystal Reports) layout, displayed below, has been added to the system for the prenotification letter.

⚙ Example of Prenotification Letter

Based on the contract of mandate no. _____ concluded on _____ (date) between _____ (debtor, for example, XY Trade Company) and _____ (creditor, for example, OEC Computers Deutschland) with Creditor ID _____, we intend to withdraw _____ (sum) EUR through SEPA Direct Debit from your bank account_____(BP Bank Account-IBAN) on the due date of_____ (date).

Please ensure you have sufficient funds in your account.

9. To generate standard SEPA bank files, in the *Payment Wizard* window (*Banking → Payment Wizard*), follow the steps below:

   1. In Step 2 of 8 of the payment wizard, proceed as follows:
   o Select the *Bank Transfer* radio button.
   o If you select the *Incoming* checkbox only, the system generates direct debit files.

      If you select the *Outgoing* checkbox only, the system generates credit transfer files.
   o In the *SEPA Sequence Type* field, select one of the following options:
      o *OOFF*
      o *FRST*
      o *RCUR*
      o *FNAL*

      The system then generates files with the default *SEPA Sequence Type* value that corresponds to your definition in this field.
   o In the *Payment Due Date Determination* section, select one of the following radio buttons:
      o *Payment Run Date*
      o *Document Due Date* - The due date of the document is used the default payment due date.

   ℹ Note

      You can update these dates in the Step 6 of 8 of the payment wizard (*Recommendation Report*).
   2. In the third step, add the business partners with the payment methods to which you have assigned the SEPA bank file formats.
   3. In the fifth step, select the payment methods to which you have assigned the SEPA bank file formats, and if needed, change the SEPA sequence type.
   4. Execute the payment run, and in the final step, choose the *Bank File* button.
   5. In the *Payment Engine* window, do the following:
      1. Specify the path to the folder that saves the standard SEPA bank files.
      2. Choose the *Create Files* button for the test run.
      3. Choose the button again for the production run.

   ℹ Note

   The file creation process may take some time based on the number of transactions in the payments.

   Result

The folder that you defined to save the standard SEPA bank files contains new folders, each for one payment method. The default folder name is: '<bank code>' + '_' + '<payment method code>' for example, `HSBC_sepaincoming`.

> ⚠️ Caution
>
> In the future, if you want to generate bank files with the same payment methods into the same folder, you will need to change the XML file name in the payment method folder. Otherwise, the new bank file overwrites the original one.

6. To update the *SEPA Sequence Type* from *FRST* to *RCUR* in a batch, choose the *Seq. Type Update* button in Step 8 of 8 of the payment wizard.

> ➡ Recommendation
>
> We recommend that you update the SEPA sequence type only after you submit the files to the authorities and they confirm they have been accepted.

3 Standard SEPA Bank File Format - Credit Transfer

SEPA credit transfer is the payment instrument governed by the rules of the SEPA Credit Transfer Scheme (maintained by the European Payments Council) for making credit transfer payments in euros from bank accounts to other bank accounts throughout the SEPA. It is a payment instrument that allows the payer to instruct its account-holding institution to transfer funds to the beneficiary.

The standard SEPA credit transfer bank file is sent by the initiating party (that is, the SAP Business One company) to the forwarding agent or debtor agent (the bank of the SAP Business One company). It is used to request movement of funds from the debtor account (the SAP Business One company) to a creditor (the business partner of the SAP Business One company).

The standard SEPA bank file format in SAP Business One is divided into the following three parts:

- Group header: this section appears once in the file and contains general information about the payment run and the initiating party.
- Payment information: this section appears once for each requested execution date in the file. It appears after the group header and contains detailed information related to the debit side of the payments, as well as the credit transfer transaction information.
- Credit transfer transaction information: this section is included in the payment information and contains detailed information related to the credit side of the payments. This section appears repetitively if there are multiple payments.

Structure

Message Item	<XML Tag>	Description/Source in SAP Business One
GroupHeader	<GrpHdr>	Includes a set of characteristics shared by all individual payments included in the credit transfer initiation.
MessageIdentification	<MsgId>	Displays the payment run name, and the date and time when the bank file was generated.
CreationDateTime	<CreDtTm>	Displays the date and time when the bank file was generated.
NumberOfTransactions	<NbOfTxs>	Displays the number of payments included in the credit transfer initiation.
ControlSum	<CtrlSum>	Displays the total of all payment amounts in the credit transfer initiation, irrespective of the payment currency.
InitiatingParty	<InitgPty>	Includes information about the debtor or the party that initiates the payments on behalf of the debtor.

Message Item	<XML Tag>	Description/Source in SAP Business One
Name	<Nm>	Displays the name of the party.
PaymentInformation	<PmtInf>	Includes a set of characteristics that applies to the debit side of the payments included in the credit transfer initiation.
PaymentMethod	<PmtMtd>	Displays always TRF, which is the code for credit transfers. It represents a transfer of an amount of money in the books of the account servicer.
NumberOfTransactions	<NbOfTxs>	Displays the number of individual transactions contained in the message.
ControlSum	<CtrlSum>	Displays the total of all individual amounts included in the message, irrespective of the currencies.
Payment Type Information	<PmtTpInf>	Includes a set of elements that further specifies the type of transaction.
ServiceLevel	<SvcLvl>	Includes information about the agreement or rules under which the payments should be processed.
Code	<Cd>	Displays always SEPA, which indicates that the payments must be executed following the Single Euro Payments Area scheme.
RequestedExecutionDate	<ReqdExctnDt>	Displays the date on which the initiating party requests the clearing agent to process the payments, that is, the value specified in *Banking → Outgoing Payments → Due Date*.
Debtor	<Dbtr>	Includes information about the party that owes an amount of money to the ultimate creditor.
Name	<Nm>	Displays the same value as that in the *<Nm>* tag in the group header.
PostalAdress	<PstlAdr>	Includes the address information of the initiating party.
AddressLine	<AdrLine>	
Country	<Ctry>	
Identification	<Id>	Includes unique and unambiguous information identifying an organization or an individual person.
DebtorAccount	<DbtrAcct>	Includes unambiguous information identifying the account of the debtor to which a debit entry will be posted as a result

Message Item	<XML Tag>	Description/Source in SAP Business One
		of the payments.
Identification	<Id>	Includes unique and unambiguous information identifying the account between the account owner and the account servicer.
IBAN	<IBAN>	Displays the IBAN of the company's house bank account that is to be debited as a result of the payments, that is, the house bank account of the payment method. The value is taken from *Administration → Setup → Banking → House Bank Accounts → IBAN*.
DebtorAgent	<DbtrAgt>	Includes information about the financial institution servicing an account for the debtor.
FinancialInstitutionIdentification	<FinInstnId>	Includes unique and unambiguous information identifying a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
BIC	<BIC>	Displays the BIC/SWIFT code of the company's house bank account that is to be debited as a result of the payments, that is, the house bank account of the payment method. The value is taken from *Administration → Setup → Banking → House Bank Accounts → BIC/SWIFT Code*.
OtherIdentification	<Othr>	Displays information about other identification of a financial institution.
Identification	<Id>	Includes unique and unambiguous information identifying an organization or an individual person.
CreditTransferTransactionInformation	<CdtTrfTxInf>	Includes a set of elements providing information specific to the individual payments included in the credit transfer initiation.
PaymentIdentification	<PmtId>	Includes a set of elements to reference a payment instruction.
EndToEndIdentification	<EndToEndId>	Displays the unique identification assigned by the initiating party to unambiguously identify the payments, that is, the number and series name in *Banking → Outgoing Payments → Outgoing Payments → No*.
PaymentTypeInformation	<PmtTpInf>	Displays a set of elements that further

Message Item	<XML Tag>	Description/Source in SAP Business One
		specifies the type of transaction.
ServiceLevel	<SvcLvl>	Displays the agreement or rules according to which the transaction should be processed.
Amount	<Amt>	Includes the amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.
InstructedAmount	<InstdAmt>	Displays the document amount and currency (always EUR) of the payments. The value is taken from the *Pmt Amount* field of the recommendation report of the payment wizard, or from *Banking → Outgoing Payments → Outgoing Payments → Total Amount Due*.
CreditorAgent	<CdtrAgt>	Includes information about the financial institution servicing an account for the creditor.
FinancialInstitutionIdentification	<FinInstnId>	Includes unique and unambiguous information identifying a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
BIC	<BIC>	Displays the BIC/SWIFT code of the business partner's default bank account that is to be credited as a result of the payments. The value is taken from *Business Partners → Business Partner Master Data → Payment Terms → BIC/SWIFT Code*.
Creditor	<Cdtr>	Includes information about the party to which an amount of money is due.
Name	<Nm>	Displays the name of the business partner who is expecting payments from the SAP Business One company, that is, the value specified in *Banking → Outgoing Payments → Outgoing Payments → Name*.
PostalAddress	<PstlAdr>	Includes the default pay-to address information of the business partner who is expecting payments from the SAP Business One company.
AdressLine	<AdrLine>	
Country	<Ctry>	Displays the country code specified in *Business Partners → Business Partner Master Data → Addresses → Pay To → Country*.

Message Item	<XML Tag>	Description/Source in SAP Business One
Identification	<Id>	Includes unique and unambiguous information identifying an organization or an individual person. **i** Note This tag and its subtags are for the Italy localization only.
Creditor Account	<CdtrAcct>	Includes unambiguous information identifying the account of the creditor to which a credit entry will be posted as a result of the payments.
Identification	<Id>	Includes unique and unambiguous information identifying the account between the account owner and the account servicer.
IBAN	<IBAN>	Displays the IBAN of the business partner's default bank account that is to be credited as a result of the payments. The value is taken from the *IBAN* field of the default bank account in the *Business Partner Bank Accounts – Setup* window. To access the window, choose *Business Partners → Business Partner Master Data → Payment Terms*, and choose the (*Choose from List*) button next to the *Bank Country* field.
RemittanceInformation	<RmtInf>	Includes information that enables the reconciliation of a payment with the items that the payment is intended to settle, for example, commercial invoices in an accounts receivable system.
Unstructured	<Ustrd>	
Structured	<Strd>	
CreditorReferenceType	<Tp>	Displays the type of reference.
CodeOrProprietary	<CdOrPrtry>	Displays the specification of the document type.
Code	<Cd>	Displays information about the document type code specification; code SCOR only is allowed.
Issuer	<Issr>	Displays the information about the issuer of the reference.
CreditorReference	<Ref>	Displays the information about the unique reference of the payee.

4 Standard SEPA Bank File Format - Direct Debit

SEPA direct debit is the payment instrument governed by the rules of the SEPA Direct Debit Scheme (maintained by the European Payments Council) for making direct debit payments in euros from bank accounts to other bank accounts throughout SEPA. It is a payment instrument for the debiting of a payer's payment account whereby a payment transaction is initiated by the payee on the basis of authorization given by the payer.

The standard SEPA direct debit bank file is sent by the initiating party (the SAP Business One company) to the forwarding agent or creditor agent (the bank of the SAP Business One company). It is used to request single or bulk collections of funds from one or various debtors' accounts (the business partners of the SAP Business One company) to a creditor (the SAP Business One company).

The standard SEPA bank file format in SAP Business One is divided into the following three parts:

- Group header: this section appears once in the file and contains general information about the payment run and the initiating party.
- Payment information: this section appears once for each requested collection date in the file. It appears after the group header and contains detailed information related to the credit side of the payments, as well as the direct debit transaction information.
- Direct debit transaction information: this section is included in the payment information and contains detailed information related to the debit side of the payments. This section appears repetitively if there are multiple payments.

Structures

Message Item	<XML Tag>	Description/Source in SAP Business One
GroupHeader	<GrpHdr>	Includes a set of characteristics shared by all individual payments included in the direct debit initiation.
MessageIdentification	<MsgId>	Displays the payment run name, and the date and time when the bank file was generated.
CreationDateTime	<CreDtTm>	Displays the date and time when the bank file was generated.
NumberOfTransactions	<NbOfTxs>	Displays the number of payments included in the direct debit initiation.
ControlSum	<CtrlSum>	Displays the total of all payment amounts in the direct debit initiation, irrespective of the payment currency.
InitiatingParty	<InitgPty>	Includes information about the creditor or the party that initiates the payments on behalf of the creditor.
Name	<Nm>	Displays the name of the SAP Business One

Message Item	<XML Tag>	Description/Source in SAP Business One
		company, that is, the value specified in *Administration → System Initialization → Company Details → General → Local Language → Company Name*.
Identification	<Id>	Displays information about the unique identification of a company or an individual person.
OrganisationIdentification	<OrgId>	Displays information about the unique identification of an organization.
BICOrBEI	<BICOrBEI>	Displays the business identifier code.
Other	<Othr>	Displays a unique ID assigned to an organization.
Identification	<Id>	Displays the name or number for identification of a unit, for example account number.
SchemeName	<ScmeNm>	Displays the name of the scheme.
Code	<Cd>	Displays the name of an external code list.
Proprietary	<Prtry>	Displays a name in free text form.
Issuer	<Issr>	Displays information about the issuer of the form.
PrivateIdentification	<PrvtId>	Displays information about the unique identification of a person, for example, the passport number.
DateAndPlaceOfBirth	<DtAndPlcOfBirth>	Displays the date and place of birth.
BirthDate	<BirthDt>	Displays the date of birth.
ProvinceOfBirth	<PrvcOfBirth>	Displays information about the province or region of birth.
CityOfBirth	<CityOfBirth>	Displays the city of birth.
CountryOfBirth	<CtryOfBirth>	Displays the country of birth.
OtherIdentification	<Othr>	Displays personal identification that is not provided by other identification parameters.
Identification	<Id>	Displays a unique personal identifier.
SchemeName	<SchmeNm>	Displays the name of the scheme.
Code	<Cd>	Displays the name according to the external code list.
Proprietary	<Prtry>	Displays a name in free text form.
Issuer	<Issr>	Displays information about the issuer of the identification.

Message Item	<XML Tag>	Description/Source in SAP Business One
PaymentInformation	<PmtInf>	Includes a set of characteristics that applies to the credit side of the payments included in the direct debit initiation.
PaymentInformationIdentification	<PmtInfId>	Displays information about the reference assigned by the sending party to unambiguously identify the payment information block within the message.
PaymentMethod	<PmtMtd>	Displays always DD, which is the code for direct debits. It represents the means of collecting an amount of money from the debtor's bank account by the creditor; the amount of money and dates of collections may vary.
BatchBooking	<BtchBookg>	Displays the indicator that shows whether it is a collective entry (true) or a single booking (false).
NumberOfTransaction	<NbOfTxs>	Displays the number of individual transactions within the payment information block.
ControlSum	<CtrlSum>	Displays the sum of the amounts of all individual transactions within the payment information block.
ServiceLevel	<SvcLvl>	Displays information about the agreement or rules according to which the transaction should be processed.
Code	<Cd>	Displays information about the identification of a pre-agreed level of service between the parties in a coded form.
LocalInstrument	<LclInstrm>	Displays a user-community specific instrument. When available, codes provided by local authorities should be used.
Code	<Cd>	The value is taken from the *SEPA Direct Debit* field in the *Payment Methods - Setup* window. The following options are possible: • *CORE* • *B2B* • *COR1*
SequenceType	<SeqTp>	Identifies the direct debit sequence codes. The value depends on the definitions in Step 6 of 8 of the payment wizard (Recommendation Report). The following options are possible: • *FNAL* • *FRST* • *OOFF*

Message Item	<XML Tag>	Description/Source in SAP Business One
		• *RCUR*
RequestedCollectionDate	<ReqdColltnDt>	Displays the date on which the creditor requests the amount of money is to be collected from the debtor, that is, the value specified in *Banking → Incoming Payments → Incoming Payments → Due Date*.
Creditor	<Cdtr>	Includes information about the party to which an amount of money is due.
Name	<Nm>	Displays the same value as that in the *<Nm>* tag in the group header.
PostalAddress	<PstlAdr>	Displays address information of the creditor.
AddressLine	<AdrLine>	
Country	<Ctry>	
CreditorAccount	<CdtrAcct>	Displays information about the account of the creditor to which a credit entry will be posted as a result of the payment transaction.
Identification	<Id>	Includes unique and unambiguous information identifying an organization or an individual person.
IBAN	<IBAN>	Displays the IBAN of the creditor.
Currency	<Ccy>	Displays the currency of the creditor.
CreditorAgent	<CdtrAgt>	Displays information about the financial institution servicing the account of the creditor.
FinancialInstitutionIdentification	<FinInstnId>	Includes unique and unambiguous information identifying a financial institution, as assigned under an internationally recognized or proprietary identification scheme.
BIC	<FinInstnId>	Displays the BIC of the financial institution servicing the creditor.
Other	<Othr>	Displays information about other identification.
Id	<Id>	
CreditorSchemeIdentification	<CdtrSchmeId>	Displays information about identification of the payee.
Identification	<Id>	Displays a unique identifier of an organization or a person.
PrivateIdentification	<PrvtId>	Displays a unique identifier of a person.
OtherIdentification	<Othr>	Displays other personal identification not provided by any other identifier.

Message Item	<XML Tag>	Description/Source in SAP Business One
Identification	<Id>	Displays a unique identifier of the creditor.
SchemeName	<SchmeNm>	Displays the name of the identification scheme.
Proprietary	<Prtry>	Displays the name of the identification scheme in free text.
PaymentIdentification	<PmtId>	Includes a set of elements to reference a payment instruction.
InstructionIdentification	<InstrId>	Displays information about unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.
EndToEndIdentification	<EndToEndId>	Displays the unique identification assigned by the initiating party to unambiguously identify the payments, that is, the number and series name specified in *Banking → Incoming Payments → Incoming Payments → No*.
InstructedAmount	<InstdAmt>	Displays the amount and currency (always EUR) of money to be moved between the debtor and creditor, before deduction of charges, that is, the document amount of the payments. The value is taken from the *Pmt Amount* field of the recommendation report of the payment wizard, or from *Banking → Incoming Payments → Incoming Payments → Total Amount Due*.
DirectDebitTransaction	<DrctDbtTx>	Displays a set of elements providing information specific to the direct debit mandate.
MandateRelatedInformation	<MndtRltdInf>	Displays a set of elements used to provide further details to a direct debit mandate signed between the creditor and the debtor.
MandateIdentification	<MndtId>	Displays information about the reference of the direct debit mandate that has been signed between the debtor and the creditor.
DateOfSignature	<DtOfSgntr>	Displays the date on which the direct debit mandate has been signed by the debtor.
CreditorSchemeIdentification	<CdtrSchmeId>	Displays the credit party that signs the direct debit mandate.
Identification	<Id>	Displays information about a unique way of identifying an organization or an individual person.
PrivateIdentification	<PrvtId>	Displays information about unique identification of a person, for example, a passport number.

Message Item	\<XML Tag\>	Description/Source in SAP Business One
OtherIdentification	\<Othr\>	Displays other identification of a person that is not expressed by any other identifier.
Id	\<Id\>	Displays a unique identifier of the creditor.
SchemeName	\<SchmeNm\>	Displays the name of the scheme.
Proprietary	\<Prtry\>	Displays the name of the scheme in free text.
DebtorAgent	\<DbtrAgt\>	Displays information about the financial institution servicing the account of the debtor.
FinancialInstitutionIdentification	\<FinInstnId\>	Displays a unique identifier of the financial institution as assigned under an internationally recognized or proprietary identification scheme.
BIC	\<BIC\>	Displays the Bank Identifier Code (BIC).
OtherInformation	\<Othr\>	Displays information about the financial institution that is not provided by any other identifier.
Identification	\<Id\>	
Debtor	\<Dbtr\>	Displays information about the party that owes an amount of money to the (ultimate) creditor.
Name	\<Nm\>	Displays the name by which a party is known and which is usually used to identify that party.
PostalAddress	\<PstlAdr\>	Displays address information of the debtor.
AddressLine	\<AdrLine\>	
Country	\<Ctry\>	
DebtorAccount	\<DbtrAcct\>	Displays information about the debtor's account to which a debit entry will be made to execute the transfer.
Identification	\<Id\>	Displays a unique identification of the account.
IBAN	\<IBAN\>	Displays the International Bank Account Number (IBAN) of the debtor.
UltimateDebtor	\<UltmtDbtr\>	Displays information about the ultimate party that owes an amount of money to the ultimate creditor.
Name	\<Nm\>	The name of the payer.
Identification	\<Id\>	Displays information about identification of the payer.
RemittanceInformation	\<RmtInf\>	Displays information that enables matching, that is, reconciliation of a payment with the items that the payment is intended to settle, for example, commercial invoices in an account
Unstructured	\<Ustrd\>	
Structured	\<Strd\>	

Message Item	<XML Tag>	Description/Source in SAP Business One
		receivable system.
CreditorReferenceInformation	<CdtrRefInf>	Displays information about the reference provided by the creditor to allow the identification of the underlying documents.
CreditorReferenceType	<CdtrRepTp>	Displays the type of reference.
CodeOrProprietary	<CdOrPrtry>	Displays the specification of the document type.
Code	<Cd>	Displays the code that specifies the type of document.
Issuer	<Issr>	Displays the issuer of reference.
CreditorReference	<CdtrRef>	Displays the unique reference of the payee.

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