

**Rules:**

- This data element must be present at either 'Payment Information' or 'DirectDebitTransaction' level. It is recommended to use it at 'Payment information' level.
- SchemeName under 'Other' must specify 'SEPA' as 'Proprietary'.
- Detail of Identification:
  - Positions 1 and 2 contain the ISO country code
  - Positions 3 and 4 contain the check digits
  - Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to 'ZZZ'
  - Positions 8 up to 35 contain the country-specific identifier

**Country specific identifier for Belgium:**

- A. Either the Enterprise Number of the Creditor (if it exists)
- B. If no Enterprise Number, the bank will provide to the Creditor a specific number with the following structure:
  - i. Position 8 to 10: protocol code of creditor bank
  - ii. Position 11: "D"
  - iii. Position 12 to 20: increasing number attributed by the bank

**Example:**

- With an Enterprise Number (0456 810 810): BE120010456810810
- With a specific number: BE78000050D000000008

The business code can be used to make a distinction between several business units in the same enterprise. This code is not mandatory to identify a mandate univocally but contains useful information for the creditor as well as for the debtor (Ex. Subsidiary number, language code ...). The business code has no impact on the check digit.