

**About EBA (Eesti Pangaliit)**

Estonian Banking Association (EBA) was founded on July 3, 1992 by 21 commercial banks. EBA is a full member of European Banking Federation (FBE) and European Payments Council (EPC).

EBA has currently 12 member banks who represent approximately 98% of Estonian banking sector's assets (all together 16 commercial banks operating in Estonia).

The mission and the primary objective of EBA is to promote the development of banking activities, to improve the banking operations of our member banks and to institute good business practices and ethics.

Source: <http://www.pangaliit.ee/en/welcome> (cited on 7.6.2013)

**EBA in XMLdation service**

XMLdation currently has validation service for the following payment definitions:

EBA pain.001.001.03 SEPA v.1.1

Which is made based on this implementation guide:

[Payment Standards proposal Customer to Bank23042013\\_ver1 1.pdf](#)