



Element: pain.001.001.02/PmtInf/DbtrAcct/Ccy

Even though DbtrAcct/Ccy is an optional element, it is always recommended to be used. In the case of a file containing more than one payment, the usage of this field is mandatory.

What this element does is specify the currency the Debtor's account uses. This information can be used to determine whether a currency conversion needs to take place or not in order for the payment to execute. If that's the case, grouped payments will be split into individual payments.

Here is an example:

```
<DbtrAcct>  
  <Id>  
    <IBAN>FIXXXXXXXXXXXXX</IBAN>  
  </Id>  
  <Ccy>EUR</Ccy>  
</DbtrAcct>
```