



In EPC direct debit, Local Instrument is a mandatory element.

The element is used to define whether the payment in question is Core or B2B. This is done by assigning the element with the value "CORE" or "B2B". (in EPC 6.0 onwards, "COR1" is also accepted as core payment identifier)

Mixing of different Local Instrument values is not allowed within the same payment message. The payment can either be CORE or B2B, not both.