

**Netherlands Bankers' Association.**

NVB follows EPC strictly, with just a few additions. Main one is the description of usage of betalingskenmerk.

In addition, due to Netherland's way of using BIC we are able to include BIC and IBAN crosscheck to the ruleset. For direct debit the usage of Creditor Identifier is also described and thus validated.

Validator currently has NVB version 6.0. The only real change related to NVB version 5.0 is that Direct Debit messages now allow LclInstr code "COR1" in addition to "CORE" to identify core payments. This means that NVB 6.0 is fully compliant with EPC 6.0.

- NVB home: <http://www.betaalvereniging.nl/>
- NVB Implementation guides: <http://www.betaalvereniging.nl/en/european-transactions/sepa-documentation-for-the-netherlands/>

NVB SEPA Credit Transfer and SEPA Direct Debit can be bought from XMLdation [Webstore](#)