

New version of the payment format in MultiLine

February 2024

As of 17 March, a new update will come to MultiLine to follow the new version of the payment format published by the European Payments Council, with guidelines from the ABBL adapted for the Luxembourg.

This document aims to provide you with a comprehensive overview of the key modifications coming to MultiLine related to this new guideline.

The previous version of the format will still be supported until the 23 November 2025.

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SEPA and non-SEPA payments

Counterparties

In MultiLine, the user can optionally enter the complete address of a beneficiary in 3 different ways:

- in the input wizard to input a payment,
- in the screen of “Manage counterparty” to edit or create a counterparty,
- via import of the counterparty file.

With the new version of the file format for credit transfer, a new rule has been added concerning the address fields:

- If **one field** in the counterparty address **is not empty**, then **country and city must be present**.
- If none of the field in the address is filled, the user can proceed.

Which means, if a user fill one of the address field (address line, postal code, city or country) then he must fill in **both the city and country**.

This new rule **applies** when **encoding in the application**.

Starting from 17 March, the address fields change to a more structured layout, with an additional “Extended” view to input more details about the address.

Name and address Basic [Extended](#)

Name

Street

Street	Number	Box
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City / Country

1454	City
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Please at least enter the city and the country of the counterparty.

Error message when trying to add a counterparty without following the new rule – Basic view

Name and address [Basic](#) [Extended](#)

Name

Department

Building

Street or PO box

City / Country

Please at least enter the city and the country of the counterparty.

Error message when trying to add a counterparty without following the new rule – Extended view.

The current address that has been inputted in the application by the user is now mentioned as “Current address line” until the user update the address with the new fields.

Name and address [Basic](#) [Extended](#)

Name

Street

Current address line: 2 RUE DU JARDIN

City / Country

Message “Current address line” showing until the user update the address

Payment to a beneficiary

From now on, the address of the beneficiary must comply to the same rules as the counterparty as mentioned above:

- If **one field** in the beneficiary address **is not empty**, then **country and city must be present**.
- If none of the field in the address is filled, the user can proceed.

This new rule **applies** when **encoding in the application**.

If one field is missing, the user will be asked to complete the missing fields. They will also have the option to save their changes to the existing beneficiary for future payments.

Please at least enter the city and the country of the beneficiary. You can then save the beneficiary for future use.

Account Number (IBAN)

LU36 0107 4158 8215 8557


BIC

CTSTLULL

Name and address

Luxembourg test

Street Numb Box

1454 

LU - LUXEMBOURG

Error message when trying to encode a payment without following the new rule for the beneficiary.

Payment to an own account

The own account part follows the same rule as the beneficiary and counterparty:


- If **one field** in the address is **not empty**, then **country and city must be present**.
- If none of the field in the address is filled, the user can proceed.


However, if and only if **the ordering account bank is the same as the own account beneficiary bank**, then the whole own account beneficiary address **will be omitted**.

If the address doesn't follow the rule and the **ordering account bank is different from the own account bank**, the user must follow one of the rules below:

- input a new beneficiary in the according tab with the missing address fields; or,
- contact the bank to correct the address in the MultiLine contract before you can proceed with the payment.

The postal address available for this own account is incomplete. Please contact your bank to update this own account address or input the details for the beneficiary account by yourself (by selecting "Beneficiary" instead of "Own account").

 Assign to envelope ▼

Payment Data			
Originator Alias	Name		
Anna	Anna		
Account Number	Account Currency	Account Country	BIC
LU22 0105 5371 7499 7892	EUR - Euro	LU - LUXEMBOURG	BLUXLULL
<input type="radio"/> Beneficiary <input checked="" type="radio"/> Own account			
Alias			
TEST			
Account Country			
FR - FRANCE			
Account Number (IBAN)			
FR65 1450 8000 3045 1217 3498 U07			
BIC			
BOUSFRPP			
Name and address			
TEST			
Address			
Postal code	City 		
	FR - FRANCE		

Error message when trying to encode a payment to an own account from a different bank than the ordering account and with the address not following the new rule.

SDD

Mandates

While creating a mandate, the user can optionally enter the address of the creditor and debtor in two different ways:

- in the screen “Manage mandates”,
- via upload of a mandate file.

The new version of the file format for direct debit follows the same rule than the one for credit transfer concerning the address fields:

- If **one field** in the debtor or creditor address is **not empty**, then **country and city must be present**.
- If none of the field in the address is filled, the user can proceed.

Which means, if a user fill one of the address field (address line, postal code, city or country) then he must fill in **both the city and country**.

This new rule **applies** when **encoding in the application**.

Starting from 17 March, the address fields change to a more structured layout, with an additional “Extended” view to input more details about the address.

Please at least enter the city and the country of the debtor.

Mandate reference * <input type="text" value="debtor invalid"/>	Type of payment <input checked="" type="radio"/> Recurrent <input type="radio"/> One-off
Payment scheme <input checked="" type="radio"/> Core <input type="radio"/> B2B	Sequence <input type="text" value="Next"/>

Debtor

Identification code

[Display reference party](#)

Name and address *

Street	Postal cod	City	Numb	Box	Extended
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LU - LUXEMBOURG

Account country *

Account number (IBAN) *

BIC

Error message if the debtor address doesn't follow the new rule.

Please at least enter the city and the country of the creditor.

Signature date (dd/MM/yy) * 8/23 	Contract identifier <input type="text"/>
Signature place <input type="text"/>	Contract description <input type="text"/>


Creditor



Creditor identifier *


[Display reference party](#)

Name and address *

Test name

Street  Numb Box Extended

Postal cod  City 

LU - LUXEMBOURG 

Error message if the creditor address doesn't follow the new rule.

Name and address

Name

Department

Building
 Floor

Street or PO box
 Number Box

City / Country

 District

Extended view to enter to address of the debtor or creditor

Encode SDD




When creating a SDD, the user selects a mandate reference to associate with it. **If the creditor or debtor hasn't been encoded properly in the mandate wizard like above, the user will be asked to go to the mandate wizard and complete the missing address data.**

Please at least enter the city and the country of the debtor via the mandate wizard.

✉ Assign to envelope ▼

Created Groups (0)

Direct Debit Data

Originator Alias <input type="text" value="Dora"/>	Name <input type="text" value="Dora"/> more...		
Account Number <input type="text" value="LU79 0090 0000 6462 9389"/>	Account Currency <input type="text" value="EUR - Euro"/>	Account Country <input type="text" value="LU - LUXEMBOURG"/>	BIC <input type="text" value="CCRALULL"/>
<input type="radio"/> Group of mandates <input checked="" type="radio"/> Single mandate			
Mandate reference <input type="text" value="debtor invalid"/> ! 	Amount <input type="text" value="5"/> , <input type="text" value="00"/> EUR		
Sequence <input type="text" value="Next"/>	Collection date (dd/MM/yy) <input type="text" value="13/03/24"/> 		
Account number <input type="text" value="IT54 L030 0203 2805 1534 6128 133"/>	Message to debtor Free message <input type="text"/> <input type="text"/> more...		
Name and address <input type="text" value="test"/> Street <input type="text"/> Numb <input type="text"/> Box <input type="text"/> Postal code <input type="text"/> City <input type="text"/> <input type="text" value="LU - LUXEMBOURG"/>	Customer reference (End to End identifier) <input type="text" value="202403111652253767MULTI"/> 		






Error message if the debtor address in the mandate doesn't follow the new rule.

Please at least enter the city and the country of the creditor via the mandate wizard.

Assign to envelope ▼

Created Groups (0)

Direct Debit Data

Originator Alias	Name		
<input type="text" value="Dora"/>	<input type="text" value="Dora"/> more...		
Account Number	Account Currency	Account Country	BIC
<input type="text" value="LU79 0090 0000 6462 9389"/>	<input type="text" value="EUR - Euro"/>	<input type="text" value="LU - LUXEMBOURG"/>	<input type="text" value="CCRALULL"/>
<input type="radio"/> Group of mandates <input checked="" type="radio"/> Single mandate			
Mandate reference	Amount		
<input type="text" value="Creditor invalid"/>   	<input type="text" value="12"/> , <input type="text" value="00"/> EUR		
Sequence	Collection date (dd/MM/yy)		
<input type="text" value="Next"/>	<input type="text" value="13/03/24"/> 		
Account number	Message to debtor		
<input type="text" value="IT03 N030 0203 2807 8244 8432 516"/>	<input type="text" value="Free message"/>		
Name and address	<input type="text"/>		
<input type="text" value="Test"/>	<input type="text"/>		
Street	Numb	Box	<input type="text"/>
Postal code	Paris		
<input type="text" value="FR - FRANCE"/>	<input type="text" value="202403111652253767MULTI"/> 		

Error message if the creditor address in the mandate doesn't follow the new rule.

Upload

When uploading a file with the **new version** of the PAIN format (**pain.001.001.09** or **pain.008.001.08**), a new rule has been added concerning the address fields:

- If **one field** in the address **is not empty**, then **country and city must be present**.
- If none of the field in the address is filled, the user can proceed.

Which means, if a user upload a file using the new version and fill one of the address field (address line, postal code, city or country) then he must fill in **both the city and country**.

However, MultiLine **still supports** uploading files with the **version pain.001.001.03** and **pain.008.001.02**.