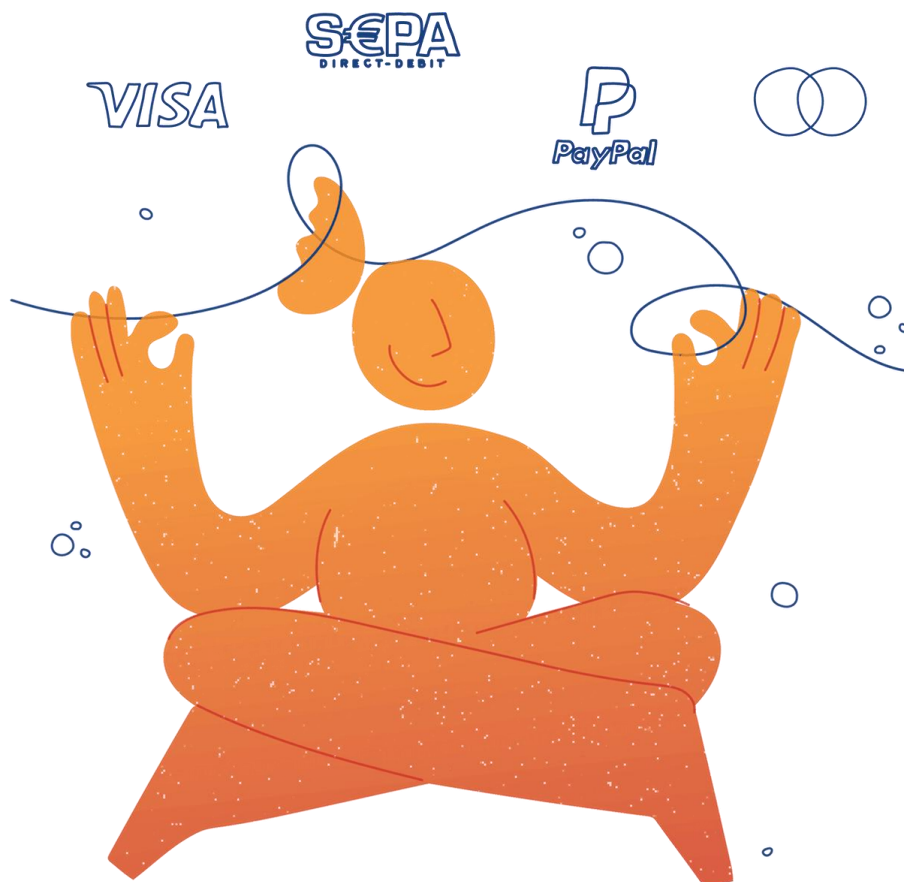




Rules changes for pain.001 and pain.008 files from 11/2026

03/06/2026

From November 2026, pain.008 (Direct Debits) and pain.001 (Credit Transfers) files will be subject to stricter requirements from banks. A lot of accounting packages currently use unstructured debtor addresses (as in option 1 in the table below), but this will no longer be allowed. The other three options in the table will still be allowed, but option 2 and 4 are recommended.

Unstructured address (option 1)	Hybrid address (option 2)
<Nm> End-customer name</Nm> <PstlAdr> <AdrLine>Streetname 101</AdrLine> <AdrLine>1000 Brussels</AdrLine> <Ctry>BE</Ctry> </PstlAdr>	<Nm> End-customer name</Nm> <PstlAdr> <AdrLine>Streetname 101</AdrLine> <PstCd>1000</PstCd> <i>(optional)</i> <TwnNm>Brussels</TwnNm> <Ctry>BE</Ctry> </PstlAdr>
No longer allowed from November 2026 onwards.	Allowed. You can fill in up to 70 characters and two lines in <AdrLine>. Mandatory for all SEPA Direct Debits outside the European Economic Area unless you're already using option 4.
No address available (option 3)	Fully structured address (option 4)
<Nm> End-customer name</Nm>	<Nm> End-customer name</Nm> <PstlAdr> <StrtNm>Streetname</StrtNm> <BldgNb>101</BldgNb> <PstCd>1000</PstCd> <TwnNm>Brussels</TwnNm> <Ctry>BE</Ctry> </PstlAdr>
Allowed but not recommended. Not possible for transactions outside of the European Economic Area.	Allowed and recommended. Mandatory for all SEPA Direct Debits outside the European Economic Area.

Too much of a hassle? We can prepare our pain.001 and pain.008 files as well, and are always compliant with the latest regulations: support@twikey.com.



Ready to simplify
payments for
recurring customers?