

HOW TO EXECUTE THE EURO PAYMENT INSTRUCTION PROPERLY?

When executing a payment instruction, please fill in the fields as indicated below.

! Transfer for a “product” (based on an invoice):

1. In field “70: PAYMENT DETAILS” please provide the corresponding 6-digit **HS Code** from the list.

HS Code list can be found here:

<https://www.wcoomd.org/en/topics/nomenclature/instrument-and-tools/hs-nomenclature-2022-edition/hs-nomenclature-2022-edition.aspx>

Example:

/INV/invoice date/INVN:invoice number	/INV/130323/INVN: 5
/PRDN:HS code/PRDD:product description	/PRDN:HS170191/PRDD:WHITE REFINED SUGAR IN 50KG BAGS
/TXT:other payment details	/TXT:contract number and date

2. In field “72: REMARKS” please provide the corresponding **NACE Code** from the list (4-digit classifier code of the sender’s type of economic activity).

NACE Code list can be found here:

<https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:02006R1893-20190726#toclD24>

Example:

/D-LE-NACE:code	/D-LE-NACE:1081
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! Transfer for a “service”:

1. In field “72: REMARKS” please provide the corresponding **NACE Code** from the list (4-digit classifier code of the sender’s type of economic activity).

NACE Code list can be found here:

<https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:02006R1893-20190726#toclD24>

Example:

/D-LE-NACE:code	/D-LE-NACE:1081
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! Failure to provide the required codes may lead to a delay in the transfer to the counterparty or the return of funds to the sender, as well as additional fees (at the expense of the sender) due to the code clarification, refusal to execute the transfer by the correspondent bank or the beneficiary bank, etc.