

XML SEPA Credit Transfer in KB (valid from 1st May 2021)

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1 Scope

Komerční banka prepared this description of electronic transfer of Komerční banka client requests for sending cross-border payments in EUR within the SEPA to banks that adhered to SEPA rules (so called SEPA Rulebook), in the form of batches of orders to execute **SEPA Credit Transfers (furthermore as "SEPA payment")** via XML format **pain.001.001.03** based on ISO 20022.

Komerční banka arranges debiting of the funds from the client's account according to SEPA terms (scheme Rulebooks), and sending the SEPA payment to the defined beneficiary bank and beneficiary's account including non-accounting data handed over to the partner. The XML format can be used for executing/initiating a SEPA payment to a SEPA Reachable Bank as well as to a SEPA Non-Reachable Bank (including EUR payments within Komerční banka).

A note concerning the handing over to the counterpart of non-accounting information: If a EUR payment is used within the SEPA Area but the SEPA payment is to be executed in favour of the beneficiary who has an account in the bank that is not a SEPA Reachable Bank, the only non-accounting information the beneficiary receives will be additional information (remittance information).

2 Application

Standard pain.001.001.03 (viz http://www.iso20022.org/documents/general/Payments_Maintenance_2009.zip).

Note: HTML field (also called HTML element) is a basic unit of HTML markup language (HyperText Markup Language). The element consists of a start and end mark ("tag") between which the text is placed. The start tag can also contain attributes with values. The example of "tag" or "tags" means <NbOfTx>, the example of element means <NbOfTx> 19 </NbOfTx>.

3 Message structure (items used by KB)

The structure of the message comes from so called Implementation guideline for **XML format pain.001.001.03** published by the European Payments Council (EPC) <http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-credit-transfer-scheme-customer-to-bank-implementation-guidelines-version-8/>.

Tags from which the elements are accepted for their further processing within Komerční banka, are stated in this document and are valid for version of pain.001.001.03 only. XML format without a namespace or with invalid namespace will be evaluated as an invalid format.

Explanation of the columns in the below tables:

Tags of required (mandatory) fields are put in grey background in the tables below.

The tables have been taken over from UNIFI (ISO 20022) Message Definition Report - Payments Standards – Initiation Approved by UNIFI Payments SEG on 30 March 2009 pro pain.001.001.03.

- The OR column represents a possibility of a choice from several options. (použito v detailních popisech). In some cases, it delimits two elements using braces, from which the first „Or“ or the second „Or“ can be filled, but not both at the same time.
- The Mult column defines the occurrence of a given tag in a form [p..n] where p is either 1 (mandatory occurrence) or 0 (optional occurrence) and n indicates the maximum recurrence number.

The allowed character set for SEPA payments is based exclusively on the SWIFT character set (i.e., exclusively without diacritics):

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : () . , ' +
Space

The sender of SEPA order must respect the allowed characters, especially in the identifications and references that are sent to the creditor's bank. If the rules are not observed, the payment order may be rejected. This also applies to date fields.

References, identifications and identifiers must respect the following:

- Content is restricted to the Latin character set as defined above
- Content must not start or end with a '/' (slash)
- Content must not contain '//'

(This rule was copied from EPC document [Clarification Paper on the Use of Slashes in References, Identifications and Identifiers](#)).

3.1 Group Header

| Index | Úroveň | Message item | <XML Tag> | Mult. | Presentation | Used in KB |
|-------|--------|--|------------|--------|----------------------|--|
| 1.0 | + | Group Header | <GrpHdr> | [1..1] | + | |
| 1.1 | ++ | Message Identification | <MsgId> | [1..1] | Max35Text | Unique message identification generated by the client. |
| 1.2 | ++ | Creation Date Time | <CreDtTm> | [1..1] | DateTime | Used for duplication detection. |
| 1.6 | ++ | Number Of Transactions | <NbOfTxs> | [1..1] | Max15 NumericText | Number of all individual transactions within this message/file Used for consistency check |
| 1.7 | ++ | Control Sum | <CtrlSum> | [1..1] | Decimal- Number | Sum of all instructed amounts in this message Used for consistency check |
| 1.8 | ++ | Initiating Party | <InitgPty> | [1..1] | + | Not taken over or validated. Name, address. |

3.2 Payment Information Block (jeden soubor může obsahovat 1 až n dávek)

| Index | Úroveň | Message item | <XML Tag> | Mult. | Presentation | Využito v bance |
|-------|--------|---|---------------|--------|--------------|--|
| 2.0 | + | Payment Information | <PmtInf> | [1..n] | + | |
| 2.1 | ++ | Payment Information Identification | <PmtInfId> | [1..1] | Max35Text | A unique batch ID generated by the client. |
| 2.2 | ++ | Payment Method | <PmtMtd> | [1..1] | Code | Only usage of 'TRF' is allowed. |
| 2.6 | ++ | Payment Type Information | <PmtTpInf> | [0..1] | + | Set of elements used to specify the priority and type of transaction. |
| 2.17 | ++ | Requested Execution Date | <ReqdExctnDt> | [1..1] | Date | Specifies the day when the debtor's account has to be debited. |
| 2.19 | ++ | Debtor | <Dbtr> | [1..1] | + | Address and name is not taken over, only identification is, if specified. |
| 2.20 | ++ | Debtor Account | <DbtrAcct> | [1..1] | + | Account must be provided as an IBAN. Currency need not be specified; if it is specified, it must correspond to administration, otherwise it will be rejected. |
| 2.21 | ++ | Debtor Agent | <DbtrAgt> | [1..1] | + | Not taken over or validated. BIC / SWIFT code |
| 2.23 | ++ | Ultimate Debtor | <UltmtDbtr> | [0..1] | + | Identification of Ultimate Debtor |
| 2.24 | ++ | Charge Bearer | <ChrgBr> | [0..1] | Code | Only SLEV can be used. If not specified, bank will use SLEV. |
| 2.25 | ++ | Charges Account | <ChrgsAcct> | [0..1] | + | Account must be provided as an IBAN. To be specified only if you require different KB account to be charge. Currency need not be specified; if it is specified, it must correspond to administration, otherwise it will be rejected. |
| 2.27 | ++ | Credit Transfer Transaction Information | <CdtTrfTxInf> | [1..n] | + | Creditor description block |

3.3 Transaction Information (jedna dávka může obsahovat 1 až n transakcí)

| Index | Úroveň | Message item | <XML Tag> | Mult. | Presentation | Využito v bance |
|-------|--------|---|---------------|--------|--------------|---|
| 2.27 | ++ | Credit Transfer Transaction Information | <CdtTrfTxInf> | [1..n] | + | Creditor description block |
| 2.28 | +++ | Payment Identification | <PmtId> | [1..1] | + | Used to uniquely identify the single payment |
| 2.31 | +++ | Payment Type Information | <PmtTpInf> | [0..1] | + | Set of elements used to specify the priority and type of transaction. |
| 2.42 | +++ | Amount | <Amt> | [1..1] | + | Specifies the amount of SEPA payments in EUR. Only EUR is allowed. |
| 2.51 | +++ | Charge Bearer | <ChrgBr> | [0..1] | Code | Only 'SLEV' is allowed. If not specified, bank will use SLEV. |
| 2.70 | +++ | Ultimate Debtor | <UltmtDbtr> | [0..1] | + | Identification of Ultimate Debtor |
| 2.77 | +++ | Creditor Agent | <CdtrAgt> | [0..1] | + | Only BIC / SWIFT is allowed. |
| 2.79 | +++ | Creditor | <Cdtr> | [1..1] | + | Identification of Creditor |
| 2.80 | +++ | Creditor Account | <CdtrAcct> | [1..1] | + | Only IBAN is allowed. |
| 2.81 | +++ | Ultimate Creditor | <UltmtCdtr> | [0..1] | + | Identification of Ultimate Creditor |
| 2.86 | +++ | Purpose | <Purp> | [0..1] | + | Underlying reason for the payment transaction. |
| 2.98 | +++ | Remittance Information | <RmtInf> | [0..1] | + | Additional information related to the specific SEPA payment. |

Note:

Some pieces of information can be placed in two different locations. The following rules must be followed:

- Instruction Priority** can be placed in two locations in the XML – either for the entire file, or for each transaction, but it cannot be placed in both locations – in this case the whole file will be rejected).

```
<PmtInf><PmtTpInf><InstrPrty>
or
<PmtInf><CdtTrfTxInf><PmtTpInf><InstrPrty>
```

- the same rule applies to **Service Level**

```
<PmtInf><PmtTpInf><SvcLvl><Cd>
or
<PmtInf><CdtTrfTxInf><PmtTpInf><SvcLvl><Cd>
```

- the same applies to the **Category Purpose**

```
<PmtInf><PmtTpInf><CtgyPurp>
or
<PmtInf><CdtTrfTxInf><PmtTpInf><CtgyPurp>
```

- the same applies to the **Ultimate Debtor**

```
<PmtInf><UltmtDbtr>
or
<PmtInf><CdtTrfTxInf> <UltmtDbtr>
```

- and the same applies to the **Charge Bearer**

```
<PmtInf><ChrgBr>
or
<PmtInf><CdtTrfTxInf> <ChrgBr>
```

3.4 Rules according to ISO 20022 for selected tags used in KB

For Header:

1.0 Group Header <GrpHdr>

Presence: [1..1]

Definition: Set of characteristics shared by all individual transactions included in the message.

Type: The GroupHeader block is composed of the following **GroupHeader32** elements:

1.1 Message Identification <MsgId>

Presence: [1..1]

Definition: Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. The instructing party has to make sure that MessageIdentification is unique per instructed party for a pre-agreed period.

Type: Max35Text

Format: max length: 35, min length: 1

1.2 Creation Date Time <CreDtTm>

Presence: [1..1]

Definition: Date and time at which the message was created.

Type: ISODateTime

1.6 Number Of Transactions <NbOfTx>

Presence: [1..1]

Definition: : Number of individual transactions contained in the message.

Data Type: Max15NumericText

Format: max length: 15, [0-9]{1,15}

1.7 Control Sum <CtrlSum>

Presence: [1..1]

Definition: Total of all individual amounts included in the message.

Type: DecimalNumber

Format: fraction digits: 17, total digits: 18

1.8 Initiating Party <InitgPty>

Presence: [1..1]

Definition: Party that initiates the payment. This can either be the debtor or the party that initiates the credit transfer on behalf of the debtor.

Type: This message item is composed of the following elements **PartyIdentification32**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|--------|----|--------------------------------|-----------|--------|--------------|
| 9.1.0 | +++ | | Name | <Nm> | [0..1] | Max70Text |
| 9.1.1 | +++ | | Postal Address | <PstlAdr> | [0..1] | + |

9.1.0 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Type: Max70Text

Format: max length: 70, min length: 1

9.1.1 Postal Address <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

Type: This message item is composed of the following elements **PostalAddress6**:

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|----|---------------------------------|-----------|--------|--------------|
| 9.1.5 | | Street Name | <StrtNm> | [0..1] | Max70Text |
| 9.1.6 | | Building Number | <BldgNb> | [0..1] | Max16Text |
| 9.1.7 | | Post Code | <PstCd> | [0..1] | Max16Text |
| 9.1.8 | | Town Name | <TwnNm> | [0..1] | Max35Text |
| 9.1.10 | | Country | <Ctry> | [0..1] | CountryCode |

9.1.5 Street Name <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Type: Max70Text

Format: max length: 70, min length: 1

9.1.6 Building Number <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Type: Max16Text

Format: max length: 16, min length: 1

9.1.7 Post Code <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Type: Max16Text

Format: max length: 16, min length: 1

9.1.8 Town Name <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Type: Max35Text

Format: max length: 35, min length: 1

9.1.10 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Type: CountryCode

Format: [A-Z]{2,2}

Rule: Country, the code is checked against the list of country codes ISO 3166.

For Payments:

2.0 Payment Information <PmtInf>

Presence: [1..n]

Definition: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

Type: The **Payment Information** block is composed of the following **PaymentInstructionInformation3** element(s):

2.1 Payment Information Identification <PmtInfId>

Presence: [1..1]

Definition: Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.

Type: Max35Text

Format: max length: 35, min length: 1

2.2 Payment Method <PmtMtd>

Presence: [1..1]

Definition: Specifies the means of payment that will be used to move the amount of money. Only 'TRF' is allowed.

Type: PaymentMethod3Code

2.6 Payment Type Information <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction. Use to define the priority for the whole batch.

Type: This message item is composed of the following elements **PaymentTypeInformation19**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|--------|----|--------------------------------------|-------------|--------|---------------|
| 2.7 | +++ | | Instruction Priority | <InstrPrty> | [0..1] | Priority2Code |
| 2.8 | +++ | | Service Level | <SvcLvl> | [0..1] | + |
| 2.14 | +++ | | Category Purpose | <CtgyPurp> | [0..1] | + |

2.7 Instruction Priority <InstrPrty>

Presence: [0..1]

Definition: Specifies the payment processing priority. **NORM = express priority (D+1), HIGH = urgent priority (D+0)**

Type: Priority2Code

2.8 Service Level <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the transaction should be processed.

Type: This message item is composed of the following elements **ServiceLevel8**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|--------|----|----------------------|-----------|--------|--------------|
| 2.9 | ++++ | | Code | <Cd> | [1..1] | Code |

2.9 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Only 'SEPA' is allowed.

Type: ExternalServiceLevel1Code

Format: max length: 4

2.14 Category Purpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Type: This message item is composed of the following elements **CategoryPurpose1**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|--------|-----|-----------------------------|-----------|--------|--|
| 2.15 | ++++ | {Or | Code | <Cd> | [1..1] | Code Bank accepts only valid codes according to the ISO code list |
| 2.16 | ++++ | Or} | Proprietary | <Prtry> | [1..1] | Max35Text |

In case of the Category Purpose <CtgyPurp> tag, both embedded tags can be used, ie. Code <Cd> and Proprietary <Prtry>, but only one of them can be filled in, not both at the same time.

- Code <Cd> should be in line with the ISO external code list (can be found at www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets) eg. "CASH" or "DIVI", that are listed on the "Category Purpose" tab. **Payment order with an invalid code will be rejected**
- Proprietary <Prtry> is an arbitrary text consisting of 35 characters of a standard character set (SWIFT) at a maximum. **If you explicitly require the processing of SEPA urgent payment in XML format, fill in the word "SEPA".**

Urgent SEPA payments are standardly processed in the MT103 format. In this case, the additional SEPA details (E2E reference, original payer and final payee identification, payment purpose and payment purpose category) are not transmitted to the payee's bank. If Proprietary tag <Prtry> is filled in with the word "SEPA" (see above), the urgent SEPA payment is processed in XML format if other conditions are met (the creditor's banks must be a participant in the SEPA Payment Schemes, the payment order is accepted by the Bank within the set time-limit).

2.15 Code <Cd>

Presence: [1..1]

Definition: Category Purpose as published in an external code list.

Type: ExternalCategoryPurpose1Code

Format: max length: 4, min length: 1

2.16 Proprietary <Prtry>

Presence: [1..1]

Definition: Category Purpose in a proprietary form. For urgent processing in XML format fill in the code word "SEPA".

Type: Max35Text.

Format: max length: 35, min length: 1

2.17 Requested Execution Date <ReqdExctnDt>

Presence: [1..1]

Definition: Date at which the initiating party requests the clearing agent to process the payment. This is the date on which the debtor's account is to be debited.

Type: ISODate

2.19 Debtor <Dbtr>

Presence: [1..1]

Definition: Party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following elements **PartyIdentification32**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|--------|----|--------------------------------|-----------|--------|--|
| 9.1.0 | +++ | | Name | <Nm> | [0..1] | Max70Text |
| 9.1.1 | +++ | | Postal Address | <PstlAdr> | [0..1] | + |
| 9.1.12 | +++ | | Identification | <Id> | [0..1] | + structure is described in chapter 3.5 |

9.1.0 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Type: Max70Text

Format: max length: 70, min length: 1

9.1.1 Postal Address <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

Type: This message item is composed of the following elements **PostalAddress6**:

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|----|---------------------------------|-----------|--------|--------------|
| 9.1.5 | | Street Name | <StrtNm> | [0..1] | Max70Text |
| 9.1.6 | | Building Number | <BldgNb> | [0..1] | Max16Text |
| 9.1.7 | | Post Code | <PstCd> | [0..1] | Max16Text |
| 9.1.8 | | Town Name | <TwnNm> | [0..1] | Max35Text |
| 9.1.10 | | Country | <Ctry> | [0..1] | CountryCode |

9.1.5 Street Name <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Type: Max70Text

Format: max length: 70, min length: 1

9.1.6 Building Number <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Type: Max16Text

Format: max length: 16, min length: 1

9.1.7 Post Code <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Type: Max16Text

Format: max length: 16, min length: 1

9.1.8 Town Name <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Type: Max35Text

Format: max length: 35, min length: 1

9.1.10 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Type: CountryCode

Formát dat: [A-Z]{2,2}

Rule: Country, the code is checked against the list of country codes ISO 3166.

2.20 Debtor Account <DbtrAcct>

Presence: [1..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

Type: This message item is composed of the following elements **CashAccount16**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|--------|----|--------------------------------|-----------|--------|--------------|
| 1.1.0 | +++ | | Identification | <Id> | [1..1] | + |
| 1.1.11 | +++ | | Currency | <Ccy> | [0..1] | CurrencyCode |

1.1.0 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the account. Only IBAN is allowed.

Type: This message item is composed of the following elements **AccountIdentification4:**

| OR | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|----|----------------------|-----------|--------|--------------------|
| 1.1.1 | | IBAN | <IBAN> | [1..1] | IBAN2007Identifier |

1.1.1 IBAN <IBAN>

Presence: [1..1]

Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616.

Type: IBAN2007Identifier

Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}, valid IBAN consist of all following components: country code, two check digits and account number in local BBAN format.

1.1.11 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held. Currency need not be specified; if it is specified, it must correspond to administration, otherwise it will be rejected.

Type: CurrencyCode

Format: [A-Z]{3,3}

Rule: Valid currencies and their 3 digit codes are defined by ISO 4217.

2.21 Debtor Agent <DbtrAgt>

Presence: [1..1]

Definition: Financial institution servicing an account for the debtor.

Type: This message item is composed of the following elements **BranchAndFinancialInstitutionIdentification4:**

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|--------|----|--|-------------|--------|--------------|
| 6.1.0 | +++ | | Financial Institution Identification | <FinInstId> | [1..1] | + |

6.1.0 Financial Institution Identification <FinInstId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

Type: This message item is composed of the following elements **FinancialInstitutionIdentification7:**

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|----|---------------------|-----------|--------|---------------|
| 6.1.1 | | BIC | <BIC> | [1..1] | BICIdentifier |

6.1.1 BIC <BIC>

Presence: [1..1]

Definition: Bank Identifier Code. Code allocated to a financial institution by a Registration Authority under an international identification scheme, as described in the latest edition of the international standard ISO 9362.

Type: BICIdentifier

Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rule: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: The bank code, country code and location code are mandatory, while the branch code is optional.

2.23 Ultimate Debtor <UltmtDbtr>

Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following elements **PartyIdentification32**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|--------|----|--------------------------------|-----------|--------|--------------|
| 9.1.0 | +++ | | Name | <Nm> | [0..1] | Max70Text |
| 9.1.1 | +++ | | Postal Address | <PstlAdr> | [0..1] | + |
| 9.1.12 | +++ | | Identification | <Id> | [0..1] | + |

The structure is described in [chapter 3.5](#)

9.1.0 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Type: Max70Text

Format: max length: 70, min length: 1

9.1.1 Postal Address <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

Type: This message item is composed of the following elements **PostalAddress6**:

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|----|---------------------------------|-----------|--------|---|
| 9.1.5 | | Street Name | <StrtNm> | [0..1] | Max70Text |
| 9.1.6 | | Building Number | <BldgNb> | [0..1] | Max16Text |
| 9.1.7 | | Post Code | <PstCd> | [0..1] | Max16Text |
| 9.1.8 | | Town Name | <TwnNm> | [0..1] | Max35Text |
| 9.1.10 | | Country | <Ctry> | [0..1] | CountryCode If the value is filled in by the client, the bank does not take over the data and does not pass it to the creditor |

9.1.5 Street Name <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Type: Max70Text

Format: max length: 70, min length: 1

9.1.6 Building Number <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Type: Max16Text

Format: max length: 16, min length: 1

9.1.7 Post Code <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Type: Max16Text

Format: max length: 16, min length: 1

9.1.8 Town Name <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Type: Max35Text

Format: max length: 35, min length: 1

9.1.10 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Type: CountryCode

Formát dat: [A-Z]{2,2}

Rule: Country, the code is checked against the list of country codes ISO 3166.

2.24 Charge Bearer <ChrgBr>

Presence: [0..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Only 'SLEV' is allowed.

Type: Code

2.25 Charges Account <ChrgsAcct>

Presence: [0..1]

Definition: Account used to process charges associated with a transaction. Charges account should be used when charges have to be booked to an account different from the account identified in debtor's account.

Type: This message item is composed of the following elements **CashAccount16**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|--------|----|--------------------------------|-----------|--------|--------------|
| 1.1.0 | +++ | | Identification | <Id> | [1..1] | + |
| 1.1.11 | +++ | | Currency | <Ccy> | [0..1] | CurrencyCode |

1.1.0 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of the account. Only IBAN is allowed.

Type: This message item is composed of the following elements **AccountIdentification4**:

| OR | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|----|----------------------|-----------|--------|--------------------|
| 1.1.1 | | IBAN | <IBAN> | [1..1] | IBAN2007Identifier |

1.1.1 IBAN <IBAN>

Presence: [1..1]

Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616

Type: IBAN2007Identifier

Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}, valid IBAN consist of all following components: country code, two check digits and account number in local BBAN format.

1.1.11 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held. Currency need not be specified; if it is specified, it must correspond to administration, otherwise it will be rejected.

Type: CurrencyCode

Format: [A-Z]{3,3}

Rule: Valid currencies and their 3 digit codes are defined by ISO 4217.

For Transactions:
2.27 Credit Transfer Transaction Information <CdtTrfTxInf>
Presence: [1..n]

Definition: Set of elements used to provide information on the individual transaction(s) included in the message.

Type: This message item is composed of the following elements **CreditTransferTransactionInformation10**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|--------|----|--|-------------|--------|--------------|
| 2.28 | +++ | | Payment Identification | <PmtId> | [1..1] | + |
| 2.31 | +++ | | Payment Type Information | <PmtTplnf> | [0..1] | + |
| 2.42 | +++ | | Amount | <Amt> | [1..1] | + |
| 2.51 | +++ | | Charge Bearer | <ChrgBr> | [0..1] | Code |
| 2.70 | +++ | | Ultimate Debtor | <UltmtDbtr> | [0..1] | + |
| 2.77 | +++ | | Creditor Agent | <CdtrAgnt> | [0..1] | + |
| 2.79 | +++ | | Creditor | <Cdtr> | [1..1] | + |
| 2.80 | +++ | | Creditor Account | <CdtrAcct> | [1..1] | + |
| 2.81 | +++ | | Ultimate Creditor | <UltmtCdtr> | [0..1] | + |
| 2.86 | +++ | | Purpose | <Purp> | [0..1] | + |
| 2.98 | +++ | | Remittance Information | <RmtInf> | [0..1] | + |

2.28 Payment Identification <PmtId>
Presence: [1..1]

Definition: Set of elements used to reference a payment instruction.

Type: This message item is composed of the following elements **PaymentIdentification1**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|--------|----|--|--------------|--------|--|
| 2.29 | ++++ | | Instruction Identification | <InstrId> | [0..1] | Max35Text Used for duplication detection. |
| 2.30 | ++++ | | End To End Identification | <EndToEndId> | [1..1] | Max35Text Used for duplication detection, if InstrId is not specified |

2.29 Instruction Identification <InstrId>
Presence: [0..1]

Definition:

Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.

The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.

Type: Max35Text

Format: max length: 35, min length: 1

2.30 End To End Identification <EndToEndId>
Presence: [1..1]

Definition: Identification agreed with the partner - eg. ID generated in the client's accounting system.

If not used, please fill in the value "NOTPROVIDED".

Type: Max35Text

Format: max length: 35, min length: 1

2.31 Payment Type Information <PmtTpInf>

Presence: [0..1]

Definition: Set of elements used to further specify the type of transaction.

Type: This message item is composed of the following elements **PaymentTypeInfo19:**

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|--------|----|--------------------------------------|-------------|--------|---------------|
| 2.32 | ++++ | | Instruction Priority | <InstrPrty> | [0..1] | Priority2Code |
| 2.33 | ++++ | | Service Level | <SvcLvl> | [0..1] | + |
| 2.39 | ++++ | | Category Purpose | <CtgyPurp> | [0..1] | + |

2.32 Instruction Priority <InstrPrty>

Presence: [0..1]

Definition: Specifies the payment processing priority. **NORM = express priority (D+1), HIGH = urgent priority (D+0)**

Type: Priority2Code

2.33 Service Level <SvcLvl>

Presence: [0..1]

Definition: Agreement under which or rules under which the transaction should be processed.

Type: This message item is composed of the following elements **ServiceLevel8:**

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|--------|----|----------------------|-----------|--------|--------------|
| 2.34 | +++++ | | Code | <Cd> | [1..1] | Code |

2.34 Code <Cd>

Presence: [1..1]

Definition: Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. Only 'SEPA' is allowed.

Type: ExternalServiceLevel1Code

Format: max length: 4

2.39 Category Purpose <CtgyPurp>

Presence: [0..1]

Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.

Type: This message item is composed of the following elements **CategoryPurpose1Choice:**

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|--------|-----|-----------------------------|-----------|--------|--|
| 2.40 | +++++ | {Or | Code | <Cd> | [1..1] | Code Bank accepts only valid codes according to the ISO code list |
| 2.41 | +++++ | Or} | Proprietary | <Prtry> | [1..1] | Max35Text |

In case of the Category Purpose <CtgyPurp> tag, both embedded tags can be used, ie. Code <Cd> and Proprietary <Prtry>, but only one of them can be filled in, not both at the same time.

- Code <Cd> should be in line with the ISO external code list (can be found at www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets) eg. "CASH" or "DIVI", that are listed on the "Category Purpose" tab. **Payment order with an invalid code will be rejected**
- Proprietary <Prtry> is an arbitrary text consisting of 35 characters of a standard character set (SWIFT) at a maximum. **If you explicitly require the processing of SEPA urgent payment in XML format, fill in the word "SEPA".**

Urgent SEPA payments are standardly processed in the MT103 format. In this case, the additional SEPA details (E2E reference, original payer and final payee identification, payment purpose and payment purpose category) are not transmitted to the payee's bank. If Proprietary tag <Prtry> is filled in with the word "SEPA" (see above), the urgent SEPA payment is processed in XML format if other conditions are met (the creditor's banks must be a participant in the SEPA Payment Schemes, the payment order is accepted by the Bank within the set time-limit).

2.40 Code <Cd>
Presence: [1..1]

Definition: Category Purpose as published in an external code list.

Type: ExternalCategoryPurpose1Code

Format: max length: 4, min length: 1

2.41 Proprietary <Prtry>
Presence: [1..1]

Definition: Category Purpose in a proprietary form. For urgent processing in XML format fill in the code word "SEPA".

Type: Max35Text

Format: max length: 35, min length: 1

2.42 Amount <Amt>
Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the EUR currency.

Type: This message item is composed of the following elements **AmountType3**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|--------|----|-----------------------------------|------------|--------|---|
| 2.43 | ++++ | | Instructed Amount | <InstdAmt> | [1..1] | Amount Only currency „EUR“ is allowed. |

2.43 Instructed Amount <InstdAmt>
Presence: [1..1]

Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the EUR currency.

Type: Amount

This data type must be used with the following XML Attribute: **Currency (Ccy)** which is typed by **CurrencyCode**.

Format: CurrencyAndAmount

Amount must be set like 0.01 or higher. Maximal value is 999999999.99.

CurrencyCode only EUR: [A-Z]{3,3}

Example of tag: <InstdAmt Ccy="EUR">701.80</InstdAmt>

2.51 Charge Bearer <ChrgBr>
Presence: [0..1]

Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Only 'SLEV' is allowed.

Type: Code

2.70 Ultimate Debtor <UltmtDbtr>
Presence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

Type: This message item is composed of the following elements **PartyIdentification32**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|--------|----|--------------------------------|-----------|--------|--|
| 9.1.0 | ++++ | | Name | <Nm> | [0..1] | Max70Text |
| 9.1.1 | ++++ | | Postal Address | <PstlAdr> | [0..1] | + |
| 9.1.12 | ++++ | | Identification | <Id> | [0..1] | + structure is described in chapter 3.5 |

9.1.0 Name <Nm>
Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Type: Max70Text

Format: max length: 70, min length: 1

9.1.1 Postal Address <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

Type: This message item is composed of the following elements **PostalAddress6**:

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|----|---------------------------------|-----------|--------|---|
| 9.1.5 | | Street Name | <StrtNm> | [0..1] | Max70Text |
| 9.1.6 | | Building Number | <BldgNb> | [0..1] | Max16Text |
| 9.1.7 | | Post Code | <PstCd> | [0..1] | Max16Text |
| 9.1.8 | | Town Name | <TwnNm> | [0..1] | Max35Text |
| 9.1.10 | | Country | <Ctry> | [0..1] | CountryCode If the value is filled in by the client, the bank does not take over the data and does not pass it to the creditor |

9.1.5 Street Name <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Type: Max70Text

Format: max length: 70, min length: 1

9.1.6 Building Number <BldgNb>

Presence: [0..1]

Definition: Number that identifies the position of a building on a street.

Type: Max16Text

Format: max length: 16, min length: 1

9.1.7 Post Code <PstCd>

Presence: [0..1]

Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Type: Max16Text

Format: max length: 16, min length: 1

9.1.8 Town Name <TwnNm>

Presence: [0..1]

Definition: Name of a built-up area, with defined boundaries, and a local government.

Type: Max35Text

Format: max length: 35, min length: 1

9.1.10 Country <Ctry>

Presence: [0..1]

Definition: Nation with its own government.

Type: CountryCode

Formát dat: [A-Z]{2,2}

Rule: Country, the code is checked against the list of country codes ISO 3166.

2.77 Creditor Agent <CdtrAgt>

Presence: [0..1]

Definition: Financial institution servicing an account for the creditor.

Type: This message item is composed of the following elements **BranchAndFinancialInstitutionIdentification4**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|--------|----|--|--------------|--------|--------------|
| 6.1.0 | ++++ | | Financial Institution Identification | <FinInstnId> | [1..1] | + |

6.1.0 Financial Institution Identification <FinInstnId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.

Type: This message item is composed of the following elements **FinancialInstitutionIdentification7:**

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|----|---------------------|-----------|--------|---------------|
| 6.1.1 | | BIC | <BIC> | [1..1] | BICIdentifier |

6.1.1 BIC <BIC>

Presence: [1..1]

Definition: Bank Identifier Code. Code allocated to a financial institution by a Registration Authority under an international identification scheme, as described in the latest edition of the international standard ISO 9362.

Type: BICIdentifier

Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rule: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: The bank code, country code and location code are mandatory, while the branch code is optional.

2.79 Creditor <Cdtr>

Presence: [1..1]

Definition: Party to which an amount of money is due.

Type: This message item is composed of the following elements **PartyIdentification32:**

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|--------|----|---|-----------|--------|--------------|
| 9.1.0 | ++++ | | Name (Jméno) | <Nm> | [1..1] | Max70Text |
| 9.1.1 | ++++ | | Postal Address (Poštovní adresa) | <PstlAdr> | [0..1] | + |
| 9.1.12 | ++++ | | Identification (Identifikace) | <Id> | [0..1] | + |

The structure is described in [chapter 3.5](#)

9.1.0 Name <Nm>

Presence: [1..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Type: Max70Text

Format: max length: 70, min length: 1

9.1.1 Postal Address <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

Type: This message item is composed of the following elements **PostalAddress6:**

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|----|---------------------------------|-----------|--------|--------------|
| 9.1.5 | | Street Name | <StrtNm> | [0..1] | Max70Text |
| 9.1.6 | | Building Number | <BldgNb> | [0..1] | Max16Text |
| 9.1.7 | | Post Code | <PstCd> | [0..1] | Max16Text |
| 9.1.8 | | Town Name | <TwnNm> | [0..1] | Max35Text |
| 9.1.10 | | Country | <Ctry> | [0..1] | CountryCode |

Identification of beneficiary

9.1.5 Street Name <StrtNm>

Presence: [0..1]
Definition: Name of a street or thoroughfare.
Type: Max70Text
Format: max length: 70, min length: 1

9.1.6 Building Number <BldgNb>

Presence: [0..1]
Definition: Number that identifies the position of a building on a street.
Type: Max16Text
Format: max length: 16, min length: 1

9.1.7 Post Code <PstCd>

Presence: [0..1]
Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
Type: Max16Text
Format: max length: 16, min length: 1

9.1.8 Town Name <TwnNm>

Presence: [0..1]
Definition: Name of a built-up area, with defined boundaries, and a local government.
Type: Max35Text
Format: max length: 35, min length: 1

9.1.10 Country <Ctry>

Presence: [1..1]
Definition: Nation with its own government.
Type: CountryCode
Formát dat: [A-Z]{2,2}
Rule: Country, the code is checked against the list of country codes ISO 3166.

2.80 Creditor Account <CdtrAcct>

Presence: [1..1]
Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.
Type: This message item is composed of the following elements **CashAccount16:**

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|--------|----|--------------------------------|-----------|--------|--------------|
| 1.1.0 | ++++ | | Identification | <Id> | [1..1] | + |
| 1.1.11 | ++++ | | Currency | <Ccy> | [0..1] | CurrencyCode |

1.1.0 Identification <Id>

Presence: [1..1]
Definition: Unique and unambiguous identification of the account. Only IBAN is allowed.
Type: This message item is composed of the following elements **AccountIdentification4:**

| OR | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|----|----------------------|-----------|--------|--------------------|
| 1.1.1 | | IBAN | <IBAN> | [1..1] | IBAN2007Identifier |

1.1.1 IBAN <IBAN>

Presence: [1..1]

Definition: International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616.

Type: IBAN2007Identifier

Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}, valid IBAN consist of all following components: country code, two check digits and account number in local BBAN format.

1.1.11 Currency <Ccy>

Presence: [0..1]

Definition: Identification of the currency in which the account is held. Currency need not be specified; if it is specified, it must correspond to administration, otherwise it will be rejected.

Type: CurrencyCode

Format: [A-Z]{3,3}

Rule: Valid currencies and their 3 digit codes are defined by ISO 4217.

2.81 Ultimate Creditor <UltmtCdtr>

Presence: [0..1]

Definition: Ultimate party to which an amount of money is due.

Type: This message item is composed of the following elements **PartyIdentification32**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|--------|----|--------------------------------|-----------|--------|---|
| 9.1.0 | ++++ | | Name | <Nm> | [0..1] | Max70Text |
| 9.1.1 | ++++ | | Postal Address | <PstlAdr> | [0..1] | + |
| 9.1.12 | ++++ | | Identification | <Id> | [0..1] | + |
| | | | | | | The structure is described in chapter 3.5 |

9.1.0 Name <Nm>

Presence: [0..1]

Definition: Name by which a party is known and which is usually used to identify that party.

Type: Max70Text

Format: max length: 70, min length: 1

9.1.1 Postal Address <PstlAdr>

Presence: [0..1]

Definition: Information that locates and identifies a specific address, as defined by postal services.

Type: This message item is composed of the following elements **PostalAddress6**:

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|----|---------------------------------|-----------|--------|------------------------------------|
| 9.1.5 | | Street Name | <StrtNm> | [0..1] | Max70Text |
| 9.1.6 | | Building Number | <BldgNb> | [0..1] | Max16Text |
| 9.1.7 | | Post Code | <PstCd> | [0..1] | Max16Text |
| 9.1.8 | | Town Name | <TwnNm> | [0..1] | Max35Text |
| 9.1.10 | | Country | <Ctry> | [0..1] | CountryCode |
| | | | | | Identificatin of final beneficiary |

9.1.5 Street Name <StrtNm>

Presence: [0..1]

Definition: Name of a street or thoroughfare.

Type: Max70Text

Format: max length: 70, min length: 1

9.1.6 Building Number <BldgNb>

Presence: [0..1]
Definition: Number that identifies the position of a building on a street.
Type: Max16Text
Format: max length: 16, min length: 1

9.1.7 Post Code <PstCd>

Presence: [0..1]
Definition: Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.
Type: Max16Text
Format: max length: 16, min length: 1

9.1.8 Town Name <TwnNm>

Presence: [0..1]
Definition: Name of a built-up area, with defined boundaries, and a local government.
Type: Max35Text
Format: max length: 35, min length: 1

9.1.10 Country <Ctry>

Presence: [0..1]
Definition: Nation with its own government.
Type: CountryCode
Formát dat: [A-Z]{2,2}
Rule: Country, the code is checked against the list of country codes ISO 3166.

2.86 Purpose <Purp>

Presence: [0..1]
Definition: Purpose is used by customers to provide information concerning the nature of the payment.
 See <https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets> for the current list of ISO codes.
Type: This message item is composed of the following elements **Purpose2Choice**:

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|--------|-----|-----------------------------|-----------|--------|---|
| 2.87 | ++++ | {Or | Code | <Cd> | [1..1] | Code Payment order with an invalid code will be rejected |
| 2.88 | ++++ | Or} | Proprietary | <Prtry> | [1..1] | Max35Text If the value is filled in by the client, the bank does not take over the data and does not pass it to the creditor |

2.87 Code <Cd>

Presence: [1..1]
Definition: Underlying reason for the payment transaction, as published in an external purpose code list.
 Bank accepts only a valid code according to the ISO code list.
Type: ExternalPurpose1Code
Format: max length: 4, min length: 1

2.88 Proprietary <Prtry>

Presence: [1..1]
Definition: Purpose, in a proprietary form.
Type: Max35Text
Format: max length: 35, min length: 1

2.98 Remittance Information <RmtInf>

Presence: [0..1]

Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system. This field can be used for the information known on the Czech market: Variable symbol, Constant symbol and Specific symbol.

Type: This message item is composed of the following elements **RemittanceInformation5:**

| Index | Úroveň | OR | Message item | <XML Tag> | Mult. | Presentation |
|-------|--------|----|------------------------------|-----------|--------|--------------|
| 2.99 | ++++ | | Unstructured | <Ustrd> | [0..1] | Max140Text |

2.99 Unstructured <Ustrd>

Presence: [0..1]

Definition: If you wish to provide the recipient with a variable, specific and/or constant symbol, enter the unstructured information as /VS/max.10 digits/SS/max.10 digits/KS/max.10 digits at the beginning of the unstructured information.

Type: Max140Text

Format: max length: 140, min length: 1

In case of an agreed exchange rate with the bank, "/FOREX/" must be used to identify this payment, next positions can be used for your other purposes. I.e. in the form /FOREX/text.

3.5 Details of structure of organization or private person identification

The client can transfer identification of debtor, creditor, ultimate debtor and ultimate creditor according to whether the identification refers to an organization or a private person.

Identification of the (ultimate) debtor and (ultimate) creditor requires the following information:

- The identification type - whether it is an organization or a private person
- More information
 - BIC or SWIFT code
 - Or Other identification:
 - Scheme Name
 - Issuer

9.1.12 Identification <Id>

Presence: [0..1]

Definition: Unique and unambiguous way of identifying an organisation or an individual person.

Type: This message item is composed of the following elements **Party6Choice**:

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|-----|---|-----------|--------|--------------|
| 9.1.13 | {Or | Organisation Identification | <OrgId> | [1..1] | + |
| 9.1.21 | Or} | Private Identification | <PrvtId> | [1..1] | + |

9.1.13 Organisation Identification <OrgId>

Presence: [1..1]

Definition: Unique and unambiguous way of identifying an organisation.

Type: This message item is composed of the following elements **OrganisationIdentification4**:

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|-----|----------------------------|------------|--------|---------------|
| 9.1.14 | {Or | BIC Or BEI | <BICOrBEI> | [0..1] | BICIdentifier |
| 9.1.15 | Or} | Other | <Othr> | [0..1] | + |

9.1.14 BIC Or BEI <BICOrBEI>

Presence: [0..1]

Definition: Bank Identifier Code. Code allocated to a financial institution by a Registration Authority under an international identification scheme, as described in the latest edition of the international standard ISO 9362.

Type: BICIdentifier

Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Rule: Valid BICs are registered with the ISO 9362 Registration Authority, and consist of eight (8) or eleven (11) contiguous characters comprising the first three or all four of the following components: The bank code, country code and location code are mandatory, while the branch code is optional.

9.1.15 Other <Othr>

Presence: [0..1]

Definition: Unique identification of an organisation, as assigned by an institution, using an identification scheme.

Type: This message item is composed of the following elements **GenericOrganisationIdentification1**:

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|----|--------------------------------|-----------|--------|--------------|
| 9.1.16 | | Identification | <Id> | [1..1] | Max35Text |
| 9.1.17 | | Scheme Name | <SchmeNm> | [0..1] | + |
| 9.1.20 | | Issuer | <Issr> | [0..1] | Max35Text |

9.1.16 Identification <Id>

Presence: [1..1]

Definition: Identification assigned by the issuing institution.

Type: Max35Text

Format: max length: 35, min length: 1

9.1.17 Scheme Name <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

Type: This message item is composed of the following elements **OrganisationIdentificationSchemeName1**:

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|----|-----------------------------|-----------|--------|--------------|
| 9.1.19 | | Proprietary | <Prtry> | [1..1] | Max35Text |

9.1.19 Proprietary <Prtry>

Presence: [1..1]

Definition: Name of the document type, in a proprietary form.

Type: Max35Text

Format: max length: 35, min length: 1

9.1.20 Issuer <Issr>

Presence: [0..1]

Definition: Entity that assigns the identification.

Type: Max35Text

Format: max length: 35, min length: 1

9.1.21 Private Identification <PrivId>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Type: This message item is composed of the following elements **PersonIdentification5**:

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|----|-----------------------|-----------|--------|--------------|
| 9.1.27 | | Other | <Othr> | [0..1] | + |

9.1.27 Other <Othr>

Presence: [0..1]

Definition: Unique identification of a person, as assigned by an institution, using an identification scheme.

Type: This message item is composed of the following elements **GenericPersonIdentification1**:

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|----|--------------------------------|-----------|--------|--------------|
| 9.1.28 | | Identification | <Id> | [1..1] | Max35Text |
| 9.1.29 | | Scheme Name | <SchmeNm> | [0..1] | + |
| 9.1.32 | | Issuer | <Issr> | [0..1] | Max35Text |

9.1.28 Identification <Id>

Presence: [1..1]

Definition: Unique and unambiguous identification of a person.

Type: Max35Text

Format: max length: 35, min length: 1

9.1.29 Scheme Name <SchmeNm>

Presence: [0..1]

Definition: Name of the identification scheme.

Type: This message item is composed of the following elements **PersonIdentificationSchemeName1Choice**:

| Index | OR | Message item | <XML Tag> | Mult. | Presentation |
|--------|----|-----------------------------|-----------|--------|--------------|
| 9.1.31 | | Proprietary | <Prtry> | [1..1] | Max35Text |

9.1.31 Proprietary <Prtry>**Presence:** [1..1]**Definition:** Name of the document type, in a proprietary form.**Type:** Max35Text**Format:** max length: 35, min length: 1**9.1.32 Issuer <Issr>****Presence:** [0..1]**Definition:** Entity that assigns the identification.**Type:** Max35Text**Format:** max length: 35, min length: 1

4 Examples

4.1 Example of XML with two payments

First payment with normal processing, the second payment is „URGENT“, processed as an urgent foreign payment.

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInittn>
    <GrpHdr>
      <MsgId>KB:Batch_Maker Rev:108_K XID:333333</MsgId>
      <CreDtTm>2016-08-31T11:14:24</CreDtTm>
      <NbOfTx>2</NbOfTx>
      <CtrlSum>1500.00</CtrlSum>
      <InitgPty>
        <Nm>ALFA CZ</Nm>
        <PstlAdr>
          <StrtNm>Trojska 123</StrtNm>
          <BldgNb>Troja</BldgNb>
          <PstCd>180 00</PstCd>
          <TwnNm>Praha</TwnNm>
          <Ctry>CZ</Ctry>
        </PstlAdr>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>Unique ID assigned by a sender</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
      </PmtTpInf>
      <ReqdExctnDt>2016-09-01</ReqdExctnDt>
      <Dbtr>
        <Nm>ALFA CZ</Nm>
        <PstlAdr>
          <StrtNm>Trojska 123</StrtNm>
          <BldgNb>Troja</BldgNb>
          <PstCd>180 00</PstCd>
          <TwnNm>Praha</TwnNm>
          <Ctry>CZ</Ctry>
        </PstlAdr>
        <Id>
          <PrvtId>
            <Othr>
              <Id>1234567890</Id>
              <SchmeNm>
                <Prtry>identity card</Prtry>
              </SchmeNm>
              <Issr>Praha</Issr>
            </Othr>
          </PrvtId>
        </Id>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>CZ2101000900930463090217</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>KOMBCZPPXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <ChrgsAcct>
        <Id>
          <IBAN>CZ2101000900930463090217</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </ChrgsAcct>
    </PmtInf>
  </CstmrCdtTrfInittn>

```

```

<CdtTrfTxInf>
  <PmtId>
    <InstrId>2</InstrId>
    <EndToEndId>201600002881</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <CtgyPurp>
      <Cd>TRAD</Cd>
    </CtgyPurp>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="EUR">1400.00</InstdAmt>
  </Amt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>DEUTDEMMXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>ALFA DE</Nm>
    <PstlAdr>
      <StrtNm>Sandstrasse 55</StrtNm>
      <PstCd>80335</PstCd>
      <TwnNm>Munchen</TwnNm>
      <Ctry>DE</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE89700700100744625500</IBAN>
    </Id>
  </CdtrAcct>
  <Purp>
    <Cd>AIRB</Cd>
  </Purp>
  <RmtInf>
    <Ustrd>RECHNUNG NO. 12345</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
<PmtInf>
  <PmtInflId>Unique ID assigned by a sender</PmtInflId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTpInf>
    <InstrPrty>HIGH</InstrPrty>
  </PmtTpInf>
  <ReqdExctnDt>2016-08-31</ReqdExctnDt>
  <Dbtr>
    <Nm>ALFA CZ</Nm>
    <PstlAdr>
      <StrtNm>Trojska 123</StrtNm>
      <BldgNb>Troja</BldgNb>
      <PstCd>180 00</PstCd>
      <TwnNm>Praha</TwnNm>
      <Ctry>CZ</Ctry>
    </PstlAdr>
    <Id>
      <PrvtId>
        <Othr>
          <Id>1234567890</Id>
          <SchmeNm>
            <Prtry>identity card</Prtry>
          </SchmeNm>
          <Issr>Praha</Issr>
        </Othr>
      </PrvtId>
    </Id>
  </Dbtr>

```

```

        </Id>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>CZ2101000900930463090217</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
    </DbtrAcct>
    <DbtrAgt>
        <FinInstnId>
            <BIC>KOMBCZPPXXX</BIC>
        </FinInstnId>
    </DbtrAgt>
    <ChrgsAcct>
        <Id>
            <IBAN>CZ2101000900930463090217</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
    </ChrgsAcct>
    <CdtTrfTxInf>
        <PmtId>
            <InstrId>3</InstrId>
            <EndToEndId>201600006589</EndToEndId>
        </PmtId>
        <PmtTpInf>
            <SvcLvl>
                <Cd>SEPA</Cd>
            </SvcLvl>
            <CtgyPurp>
                <Cd>TRAD</Cd>
            </CtgyPurp>
        </PmtTpInf>
        <Amt>
            <InstdAmt Ccy="EUR">100.00</InstdAmt>
        </Amt>
        <ChrgBr>SLEV</ChrgBr>
        <CdtrAgt>
            <FinInstnId>
                <BIC>DEUTDEMXXX</BIC>
            </FinInstnId>
        </CdtrAgt>
        <Cdtr>
            <Nm>ALFA DE</Nm>
            <PstlAdr>
                <StrtNm>Sandstrasse 55</StrtNm>
                <PstCd>80335</PstCd>
                <TwnNm>Munchen</TwnNm>
                <Ctry>DE</Ctry>
            </PstlAdr>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>DE89700700100744625500</IBAN>
            </Id>
        </CdtrAcct>
        <Purp>
            <Cd>AIRB</Cd>
        </Purp>
        <RmtInf>
            <Ustrd>RECHNUNG NO. 98700</Ustrd>
        </RmtInf>
    </CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

4.2 Example of SEPA urgent payment

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInIt>
    <GrpHdr>
      <MsgId>KB:Batch_Maker Rev:108_K XID:333333</MsgId>
      <CreDtTm>2016-08-31T11:14:24</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>2200.00</CtrlSum>
      <InitgPty>
        <Nm>ALFA CZ</Nm>
        <PstlAdr>
          <StrtNm>Trojska 123</StrtNm>
          <BldgNb>Troja</BldgNb>
          <PstCd>180 00</PstCd>
          <TwnNm>Praha</TwnNm>
          <Ctry>CZ</Ctry>
        </PstlAdr>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>Unique ID assigned by a sender</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <InstrPrty>HIGH</InstrPrty>
      </PmtTpInf>
      <ReqdExctnDt>2016-08-31</ReqdExctnDt>
      <Dbtr>
        <Nm>ALFA CZ</Nm>
        <PstlAdr>
          <StrtNm>Trojska 123</StrtNm>
          <BldgNb>Troja</BldgNb>
          <PstCd>180 00</PstCd>
          <TwnNm>Praha</TwnNm>
          <Ctry>CZ</Ctry>
        </PstlAdr>
        <Id>
          <PrvtId>
            <Othr>
              <Id>1234567890</Id>
              <SchmeNm>
                <Prtry>identity card</Prtry>
              </SchmeNm>
              <Issr>Praha</Issr>
            </Othr>
          </PrvtId>
        </Id>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>CZ2101000900930463090217</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>KOMBCZPPXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <ChrgsAcct>
        <Id>
          <IBAN>CZ2101000900930463090217</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </ChrgsAcct>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>3</InstrId>
          <EndToEndId>201600006589</EndToEndId>

```

```
</PmtId>
<PmtTpInf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <CtgyPurp>
    <Cd>SEPA</Cd>
  </CtgyPurp>
</PmtTpInf>
<Amt>
  <InstdAmt Ccy="EUR">2200.00</InstdAmt>
</Amt>
<ChrgBr>SLEV</ChrgBr>
<CdtrAgt>
  <FinInstnId>
    <BIC>DEUTDEMMXXX</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>ALFA DE</Nm>
  <PstlAdr>
    <StrtNm>Sandstrasse 55</StrtNm>
    <PstCd>80335</PstCd>
    <TwnNm>Munchen</TwnNm>
    <Ctry>DE</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DE89700700100744625500</IBAN>
  </Id>
</CdtrAcct>
<Purp>
  <Cd>AIRB</Cd>
</Purp>
<RmtInf>
  <Ustrd>RECHNUNG NO. 98700</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInIt>
</D ocument>
```