DOCUMENTATION FOR IMPORT OF SEPA TRANSFER BATCHES IN XML

Version: 20250730

Content

The purpose of this document is to describe the structure and usage of the SEPA XML format that is used to import batches of SEPA transfers via Paymont's UAB Internetbanking. This format can be only used to import SEPA transfers.

The format does not have any special requirements on file name or file extension (.XML extension is recommended). To import a batch of SEPA transfers, select *SEPA EUR PAYMENTS* -> *IMPORT*.

Client responsibility

Client is solely responsible for the correctness, completeness, and timely execution of their payments, as well as for the preparation and submission of their XML files.

File contents

SEPA XML format is defined by ISO standard pain.001.001.03 (can be found at iso20022.org), or by CZ specific description from Czech Banking Association (available at czech-ba.cz). File content follows appropriate XSD (scheme).

Taking into account that not all ISO defined fields are necessarily used for SEPA transfer processing in PAYMONT, this format focuses on processing of relevant fields and their occurrence or their omission within file when importing to the Paymont's UAB Internetbanking.

For the SEPA transfer attributes, following character set can be used: 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

File XML import

The XML batch can be uploaded either via the SEPA import section or the NON-SEPA import section.
The system will automatically determine the correct payment type (SEPA vs. CZK) based on the currency specified.
Therefore, it does not matter which section the client uses for the upload – payments will be processed correctly according to the content.

File structure

XML format in general uses tags (elements) to define values – either other tags or attributes of a file, batch or specific transaction. The structure of the file is described in a table summarizing these tags, for each of them following detail is provided:

- <XML tag>: exact tag definition and syntax.
- Description: tags description and business rules for its usage.
- Contents: length and format information on tag's content (line in case tag does not bear piece of information itself).
- Required (req.): information on whether tag is mandatory or can be omitted.
- Processing (proc.): information on whether the value provided by this tag is interpreted and processed in SEPA transfer.

For better transparency, the definition is split to:

- File header and body with SEPA transfers.
- Selected blocks used in more occurrences within file:
    - party identification,
    - financial institution identification,
    - cash account (identification).

The file is imported as a batch. Number of batches created out of single file is given by number of debit accounts within file – for each debit account, one batch is created.

SEPA transfers file

Level	<XML TAG>	Description	Contents	Req.	Proc.
-	<?xml version="1.0" encoding="utf-8"?>	Information on XML version and encoding: - XML version should be always 1 - recommended encoding is UTF-8 (can be other) Standalone tag – has no closing tag	-	x	
-	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">	Document information, standard being used plus scheme. Beginning of the document, has closing tag at the very end	-	x	
+	<CstmrCdtTrfInitn>	Beginning of the file	-	x	
+	<GrpHdr>	File (group) header	-	x	
++	<MsgId>	File (message) ID – unique ID generated by accounting or similar software	up to 35 chars	x	
++	<CreDtTm>	Date and time of file creation, YYYY-MM-DDTHH:mm:SS format	ISO date and time format	x	
++	<NbOfTxs>	Total number of transactions within file (integrity check, has to be equal to real number of trx)	whole number up to 15 digits	x	
++	<CtrlSum>	Total sum of transactions within file (integrity check, has to be equal to real sum of trx)	number, max. 2 decimals, decimal point	x	
++	<InitgPty>	Initiating party identification	party identification	-	
+	<PmtInf>	Information on batch of SEPA transfers (file can contain 1 to *n* batches)	-	x	
++	<PmtInfId>	Batch identification	up to 35 chars	x	
++	<PmtMtd>	Payment method for transfers, codeword *TRF* is used	3-chars codeword	x	
++	<BtchBookg>	File processing setup – *true* or *1* for batch processing, *false* or *0* for processing of single orders. Note that this parameter is not taken into account in ČSOB CEB – user sets processing method within import process	processing code	-	
++	<NbOfTxs>	Total number of transactions within batch (integrity check, has to be equal to real number of trx)	whole number up to 15 digits	x	
++	<CtrlSum>	Total sum of transactions within batch (integrity check, has to be equal to real sum of trx)	number, max. 2 decimals, decimal point	x	
++	<PmtTpInf>	Payment type information	-	-	
+++	<InstrPrty>	Priority code, *NORM* for standard processing, *HIGH* for urgent processing; value is NOT interpreted	priority code	-	
+++	<SvcLvl>	Service level – rules for processing	-	-	
++++	<Cd>	Payment type code – always *SEPA*	payment type code	x	
+++	<CtgyPurp>	Payment category – either code or proprietary	-	-	
++++	<Cd>	Category code – always *SEPA*. Category is defined either by code (this tag) or freely (tag <Prtry>)	category code	x	

++++	<Prtry>	Free category definition. Category is defined either freely (this tag) or via code (tag <Cd>)	up to 35 chars	x	
++	<ReqdExctnDt>	Requested execution date (value date). Max ½ year in advance, YYYY-MM-DD format. Past date will be automatically shifted to nearest possible	ISO date	x	x
++	<Dbtr>	Debtor (account owner) information	party identification	x	
++	<DbtrAcct>	Debtor account (account to be debited)	account identification	x	
++	<DbtrAgt>	Debtor agent – account holding bank. Not required, always ČSOB	bank identification	-	
++	<UltmtDbtr>	Ultimate debtor identification for all the transfers within batch.	party identification	-	
++	<ChrgBr>	Fees type. Codeword *SLEV* is used (similar to SHA in cross- border transactions)	fee code	-	
++	<ChrgsAcct>	Charges account (NOT interpreted)	account identification	-	
++	<CdtTrfTxInf>	Credit transfer transaction information (batch can have 1 to *n* transfers)	-	x	
+++	<PmtId>	Transfer (payment) identification	-	x	
++++	<InstrId>	Instruction identification, up to 32 chars can be provided, only 16 chars from the left are interpreted	up to 16 chars	-	x
++++	<EndToEndId>	E2E (End to End) identification	up to 35 chars	x	x
+++	<PmtTpInf>	Payment type information	-	-	
++++	<InstrPrty>	Instruction priority, *NORM* for standard processing or *HIGH* for urgent, value is NOT interpreted	priority code	-	
++++	<SvcLvl>	Service level – rules for processing	-	-	
+++++	<Cd>	Payment type code – always *SEPA*	payment type code	x	
++++	<CtgyPurp>	Payment category – either code or proprietary	-	-	
+++++	<Cd>	Category code – always *SEPA*. Category is defined either by code (this tag) or freely (tag <Prtry>)	category code	x	
+++++	<Prtry>	Free category definition. Category is defined either freely (this tag) or via code (tag <Cd>)	up to 35 chars	x	
+++	<Amt>	Transaction amount	-	x	
++++	<InstdAmt Ccy="EUR">	Transaction amount in the EUR currency	number with max. 2 decimals, decimal point	x	x
+++	<XchgRateInf>	Exchange rate information	-	-	
++++	<XchgRate>	Exchange rate value (NOT interpreted)	number with max. 2 decimals, decimal point	-	
++++	<RateTp>	Exchange rate type – codes *AGRD, SPOT, SALE* are used (NOT interpreted)	rate code	-	
++++	<CtrctId>	Information on contract for rate conversion (NOT interpreted)	up to 35 chars	-	
+++	<ChrgBr>	Fees type. Codeword *SLEV* is used (similar to SHA in cross- border transactions)	fee code	-	

+++	<UltmtDbtr>	Ultimate debtor identification	party identification	-	
+++	<CdtrAgt>	Creditor agent aka beneficiary bank, not required – derived from creditor account's IBAN	bank identification	-	
+++	<Cdtr>	Creditor (beneficiary) identification	party identification		
+++	<CdtrAcct>	Creditor account	account identification	x	
+++	<UltmtCdtr>	Ultimate creditor identification	party identification	-	
+++	<Purp>	Purpose of the payment – can be set by code or freely (NOT interpreted)	-	-	
++++	<Cd>	Codeword for transfer purpose. Purpose is either set by code (this tag) or freely (tag <Prtry>)	purpose code	x	
++++	<Prtry>	Free purpose definition. Purpose is either set freely (this tag) or via code (tag <Cd>)	up to 35 chars	x	
+++	<RmtInf>	Remmitance info	-	x	
++++	<Ustrd>	Message to the beneficiary (creditor). Only unstructured, freetext is used. In case variable, specific or constant codes are passed, following syntax is recommended *VS/max.10digits/SS/max.10 digits/KS/max.10 digits*	up to 140 chars	x	x

Party identification

Level	<XML TAG>	Description	Contents	Req.	Proc.
+++	<Nm>	Name of the party: - required for initiating party, debtor, ultimate debtor, creditor and ultimate creditor (at least three alpha numerals are required) - interpreted for ultimate debtor, creditor and ultimate creditor	up to 35 chars	x/-	x/-
+++	<PstlAdr>	Postal address	-	-	
++++	<StrtNm>	Street name	up to 35 chars	-	
++++	<BldgNb>	Building number (street number)	up to 16 chars	-	
++++	<PstCd>	Postal code (ZIP)	up to 16 chars	-	
++++	<TwnNm>	Town name	up to 35 chars	-	
++++	<Ctry>	Country	ISO country code	-	
++++	<AdrLine>	Free text with address. Tag can repeat once (address can be provided in two rows), interpreted only for creditor	2 rows of up to 35 chars	-	x/-
+++	<Id>	Further specification. Either organization identification (<OrgId>) or private person identification (<PrvtId>) needs to be provided after this tag	-	-	
++++	<OrgId>	Further information on organization	-	x/-	
+++++	<BICOrBEI>	BIC/SWIFT or BEI code	valid BIC/BEI	-	
+++++	<Othr>	Other identification	-	-	

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++++++	<Id>	State authority identification (e.g. registration number), interpreted for ultimate debtor and ultimate creditor	up to 35 chars	x	x/-
++++++	<SchmeNm>	Scheme (document) type	-	-	
+++++++	<Prtry>	Free description of document type	up to 35 chars	x	
++++++	<Issr>	Document issuer (document identification is based on)	up to 35 chars	-	
++++	<PrvtId>	Further information on private person	-	x/-	
+++++	<Othr>	Other identification	-	-	
++++++	<Id>	State authority identification (e.g. birth number, social insurance number), interpreted for ultimate debtor and ultimate creditor	up to 35 chars	x	x/-
++++++	<SchmeNm>	Scheme (document) type	-	-	
+++++++	<Prtry>	Free description of document type	up to 35 chars	x	
++++++	<Issr>	Document issuer (document identification is based on)	up to 35 chars	-	
+++	<CtryOfRes>	Country of residence (either for the person, or country out of which organization is controlled)	ISO country code	-	

Bank identification

Level	<XML TAG>	Description	Contents	Req.	Proc.
+++	<FinInstId>	Financial institution identification	-	x	
++++	<BIC>	BIC/SWIFT code	valid BIC/SWIFT	x	

Account identification

Level	<XML TAG>	Description	Contents	Req.	Proc.
+++	<Id>	Account identification	-	x	
++++	<IBAN>	International format of an account (IBAN), interpreted for debtor and creditor, ignored for charges account	valid IBAN	x	x/-
+++	<Ccy>	Currency (not interpreted)	ISO currency code	-	

Minimum required XML fields for successful processing

The following XML elements are mandatory for proper validation and execution of payment batches in the Paymont Internetbanking system:

Level	<XML TAG>	Description	Contents	Req.	Proc.
++	<GrpHdr>	Batch header	-	x	
+++	<InitgPty>/<Nm>	Name of batch initiator	Paymont or payer's name	x	
++	<ReqdExctnDt>	Requested execution date	ISO date	x	
++	<Dbtr>/<Nm>	Debtor name	up to 35 chars	x	
+++	<InstdAmt Ccy="CZK">	Payment amount and currency	Number, 2 decimals max	x	

++++	<CdtrAgt>/<FinInstnId>/<BIC>	Beneficiary bank BIC code	Valid BIC	x	
++++	<Cdtr>/<Nm>	Beneficiary name	up to 35 chars	x	
+++++	<Cdtr>/<PstlAdr>/<Ctry>	Beneficiary country	ISO country code	x	
++++	<CdtrAcct>/<Id>/<IBAN>	Beneficiary IBAN	Valid IBAN	x	x/-

Sample file

Note: sample file contains one single transaction with required fields, does not contain optional attributes such as ultimate debtor or ultimate creditor. Grey background highlights comments not being interpreted within import process:

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
 <CstmrCdtTrfInitn>
 <GrpHdr>                                              <!-- file header -->
  <MsgId>message id up to 35 characters</MsgId>
  <CreDtTm>2023-04-05T13:52:15.764857+02:00</CreDtTm>
  <NbOfTxs>1</NbOfTxs>
  <CtrlSum>123.45</CtrlSum>
   <InitgPty>                                          <!-- initiating party -->
    <Nm>Name</Nm>
   </InitgPty>                                         <!-- end of initiating party -->
 </GrpHdr>                                             <!-- end of file header -->
 <PmtInf>                                              <!-- first SEPA batch -->
  <PmtInfId>batch identification up to 35 chars</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <BtchBookg>false</BtchBookg>
  <NbOfTxs>00001</NbOfTxs>
  <CtrlSum>0000000123.45</CtrlSum>
  <ReqdExctnDt>2024-01-18</ReqdExctnDt>
  <Dbtr>                                               <!-- debtor detail -->
   <Nm>Hynek, Vilem, Jarmila</Nm>
   <PstlAdr>
    <StrtNm>Ulice</StrtNm>
    <BldgNb>12</BldgNb>
    <PstCd>120 00</PstCd>
    <TwnNm>Praha</TwnNm>
    <Ctry>CZ</Ctry>
   </PstlAdr>
  </Dbtr>                                              <!-- end of debtor detail -->
  <DbtrAcct>                                           <!-- debtor account -->
   <Id>
   <IBAN>LT983981500006000123 </IBAN>
   </Id>
   <Ccy>EUR</Ccy>
  </DbtrAcct>                                          <!-- end of debtor account -->
  <DbtrAgt>                                            <!-- optional debtor bank -->
   <FinInstnId>
  <BIC>PMNTLT2VXXX</BIC>
   </FinInstnId>
  </DbtrAgt>                                           <!-- end of optional debtor bank -->
  <CdtTrfTxInf>                                        <!-- first (and only) transfer -->
```

```
<PmtId>
  <InstrId>instrid max 16 chars</InstrId>
  <EndToEndId>e2e identification max 35 chars</EndToEndId>
</PmtId>
<Amt>
  <InstdAmt Ccy="EUR">123.45</InstdAmt> </Amt>
      <ChrgBr>SLEV</ChrgBr>
<CdtrAgt>                                        <!-- optional creditor bank -->
  <FinInstnId>
    <BIC>PMNTLT2VXXX</BIC>
  </FinInstnId>
</CdtrAgt>                                       <!-- end of optional creditor bank -->
<Cdtr>                                           <!-- creditor detail -->
  <Nm>Jmeno</Nm>
    <PstlAdr>
      <StrtNm>Ulice</StrtNm>
      <BldgNb>12</BldgNb>
      <PstCd>130 00</PstCd>
      <TwnNm>Praha</TwnNm>
      <Ctry>CZ</Ctry>
      <AdrLine>free text address line 1</AdrLine>
      <AdrLine>free text address line 2</AdrLine>
    </PstlAdr>
  <Id>
    <OrgId>
      <Othr>
        <Id>00001350</Id>
        <SchmeNm>
          <Prtry>ID number for the creditor</Prtry>
        </SchmeNm>
        <Issr>institution issuing this ID</Issr> </Othr>
    </OrgId>
  </Id>
  <CtryOfRes>CZ</CtryOfRes>


</Cdtr>                                          <!-- end of creditor detail -->
<CdtrAcct>                                       <!-- creditor account -->
  <Id>
    <IBAN>LT983981500006000456</IBAN>
  </Id>
</CdtrAcct>                                      <!-- end of creditor account -->
<RmtInf>                                         <!-- message to the beneficiary -->
<Ustrd> AV0 Unstructured message to the beneficiary (creditor) – up to 35 characters, space for reference, variable symbol (VS),
specific symbol (SS), and constant symbol (KS). </Ustrd>
<Ustrd> AV1 unstructured message to the beneficiary (creditor) up to 35 characters quite a lot of space for something to be typed here</Ustrd>
<Ustrd> AV2 unstructured message to the beneficiary (creditor) up to 35 characters quite a lot of space for something to be typed here</Ustrd>
```

(The last AV field is used by correspondent banks.)

```
    </RmtInf>                                    <!-- end of message to the beneficiary -->
  </CdtTrfTxInf>                                 <!-- end of first (and only) transfer -->
</PmtInf>                                        <!-- end of first SEPA batch -->
</CstmrCdtTrfInitn> </Document>
```

Sample file - Minimum required XML fields

Note: sample file contains one single transaction with required fields, does not contain optional attributes such as ultimate debtor or ultimate creditor. Grey background highlights comments not being interpreted within import process:

```xml
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
 <CstmrCdtTrfInitn>

   <GrpHdr>                                   <!-- file header -->
    <MsgId>XXXXXX</MsgId>
    <CreDtTm>YYMMDD</CreDtTm>
     <NbOfTxs>0</NbOfTxs>
     <CtrlSum>0.00</CtrlSum>
    <InitgPty>
     <Nm>PAYMONT, UAB</Nm>
    </InitgPty>
 </GrpHdr>                                    <!-- end of file header -->

   <PmtInf>                                   <!-- first SEPA batch -->
    <PmtInfId>XXXXXX</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <ReqdExctnDt>YYYY-MM-DD</ReqdExctnDt>
    <Dbtr>                                    <!-- debtor detail -->
     <Nm>Name</Nm>
    </Dbtr>                                   <!-- end of debtor detail -->
    <DbtrAcct>                                <!-- debtor account -->
     <Id>
      <IBAN>LT000123456</IBAN>
     </Id>
    </DbtrAcct>                               <!-- end of debtor account -->
    <DbtrAgt>                                 <!-- optional debtor bank -->
     <FinInstnId>
      <BIC>PMNTLT2VXXX</BIC>
      <Nm>Paymont</Nm>
     </FinInstnId>
    </DbtrAgt>                                <!-- end of optional debtor bank -->
    <UltmtDbtr>
     <Nm>Name</Nm>
    </UltmtDbtr>
    <CdtTrfTxInf>                             <!-- first (and only) transfer -->
     <PmtId>
      <InstrId>XXX</InstrId>
      <EndToEndId>XXX</EndToEndId>
     </PmtId>
     <Amt>
      <InstdAmt Ccy="CZK">0.00</InstdAmt>
     </Amt>
      <CdtrAgt>                               <!-- optional creditor bank -->
      <FinInstnId>
       <BIC>XXXXXX</BIC>
```

```
       </FinInstnId>
      </CdtrAgt>                                  <!-- end of optional creditor bank -->
      <Cdtr>                                      <!-- creditor detail -->
       <Nm>Name</Nm>
<PstlAdr>
           <StrtNm>Street</StrtNm>
           <TwnNm>City</TwnNm>
           <Ctry>XX</Ctry>
</PstlAdr>
      </Cdtr>                                     <!-- end of creditor detail -->
      <CdtrAcct>                                  <!-- creditor account -->
       <Id>
        <IBAN>CZ000000123456</IBAN>
       </Id>
      </CdtrAcct>                                 <!-- end of creditor account -->
      <RmtInf>                                    <!-- message to the beneficiary -->
   <Ustrd> AV0 Unstructured message to the beneficiary (creditor) – up to 35 characters, space for reference, variable symbol (VS),
  specific symbol (SS), and constant symbol (KS). </Ustrd>
  <Ustrd> AV1 unstructured message to the beneficiary (creditor) up to 35 characters quite a lot of space for something to be typed here</Ustrd>
  <Ustrd> AV2 unstructured message to the beneficiary (creditor) up to 35 characters quite a lot of space for something to be typed here</Ustrd>
  (The last AV field is used by correspondent banks.)
      </RmtInf>                                   <!-- end of message to the beneficiary -->
     </CdtTrfTxInf>                               <!-- end of first (and only) transfer -->
    </PmtInf>                                     <!-- end of first SEPA batch -->
```