Customer Credit Transfer Initiation XML File

ISO 20022 – XML – pain.001.001.09

Implementation Guidelines

Last Update 22/07/2025

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Table of Contents

Bulk Payments Service

Customers can upload xml files with multiple (bulk) payments using the 'Bulk Payments' service on the Bank's E-banking system.

The available transaction types are the following:

- *TBOA for Transfer between Own cdbbank accounts*
- *TCDB for Transfer to Other cdbbank accounts*
- *SWFT for Payment to other banks (via SWIFT)*
- *SEPA for Payment to other banks via SEPA regular credit transfer*
- *INST for Payment to other banks via SEPA instant credit transfer*

The Bank allows importing bulk payments with the XML Customer Credit Transfer Initiation message pain.001.001.09. The XML file can contain multiple payment types.

The standards for the message format are defined by XML Customer Credit Transfer Initiation message (ISO20022). The models in the ISO20022 document are described in XML using schemas. A specific description language (XSD) is used in a schema.

All files uploaded will be validated against the defined identifiers for the payments through cdbbank and with the basic rules of payments. This document aims to describe the identifiers used for the presentation of payments in an xml file.

The utmost care has been taken to make sure the information in this publication is correct. However, the Bank by no means can be held liable for any loss or damage incurred due to any incorrect or incomplete information mentioned in this publication.

Technical mapping

To avoid rejections of payment orders, the usage rules must be followed. Only message elements which are described within these guidelines are allowed to be used. The description of each message item contains:

Name	Name of the element within the PAIN.001 message
XML-Tag	Short name to identify an element within a XML message, presented between brackets, i.e. <Amount>
Level	Level of the element in the XML <Top> <Level 1> <Level 2> <Etc./> <Level 2> <Level 1> <Top>
Presence	This determines if an element is optional or mandatory, and how many times the element can be repeated. The number of times that an element can appear is presented between square brackets. [0..1] Shows that the element can appear 0 or 1 time. The element is optional. [0..n] Shows that the element can appear 0 or n time(s). The element is optional. [1..1] Shows that the element is mandatory and must appear once. [1..n] Shows that the element is mandatory and must appear at least once. The element can be present n times.
Mandatory	Determines if the presence of the field is Mandatory for CDBBANK (M=Mandatory, O=Optional). There are certain fields that, although may be optional as per ISO standards, as per Bank's decision might be Mandatory, or certain conditions may apply for their presence.
Field Type	Numeric: only numbers are allowed Alphanumeric: may contain numbers and allowed characters (ref. Character set) Date: YYYY-MM-DD Date+Time: Format: YYYY-MM-DDTHH:MM:S Amount: numbers, with a decimal point as separator. Maximum length is 9 digits before the separator, and two behind it. Exception for this rule is the control sum. Boolean: field with two options: true' or 'false'
Length	Maximum number of characters in the field.
Description/Conditions	Contains the definition of the message segment or element. Additional information about usage of the element.

Character set

In ISO20022 Payment Initiation messages the UTF-8 character set must be used. The Latin character set, which is commonly used for international communication, must be used. The Bank accepts the following characters:

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

Notes:
References, identifiers and identifications may not start or end with a slash "/".
A single slash is permitted as long it is not placed at the beginning or end.
A double Slash "//" is not permitted at any position in reference, identifiers and identification fields

Message Structure

The Credit Transfer Initiation message is composed of 3 building blocks:

1. **Group Header**: This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date and Time.

2. **Payment Information**: This building block is mandatory and repetitive. Besides elements related to the debit side of the transaction, such as Debtor and Payment Type Information, it contains one or more Transaction Information Blocks.

3. **Transaction Information**: This building block is mandatory and repetitive. It contains, amongst others, elements related to the credit side of the transaction, such as Creditor and Remittance Information. The number of occurrences of Payment Information Block and Transaction Information Block within a message is indicated by the Grouping field in the Group Header.

Group Header

Name	XML-tag	Level	Presence	Mandatory	Field Type	Length	Description/Conditions
Document	<Document>	Top	[1..1]	M			Following Name to be included: xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
Customer Credit Transfer Initiation	<CstmrCdtTrf Initn>	Top	[1..1]	M			Tag
Group Header	<GrpHdr>	Top	[1..1]	M			Tag
Message Identification	<MsgId>	1	[1..1]	M	Alphanumeric		Unique Identifier Generated by the organization to help identify different files. The Bank will not check this value for uniqueness.
Creation Date Time	<CreDtTm>	1	[1..1]	M	Date+Time		File Generation Timestamp Format: YYYY-MM-DDTHH:MM:S Examples: 2025-06-01T22:30:43, 2025-12-28T09:14:01
Number of Transactions	<NbOfTxs>	1	[1..1]	M	Numeric		Number of Payments Ordered This value is checked against the total number of transactions in the file (i.e. the number of <CdtTrfTxInf> elements).
Control Sum	<CtrlSum>	1	[0..1]	M	Amount		Total Payment Amount Ordered This value is checked against the sum of all amounts (irrespective of currency) supplied in the <CdtTrfTxInf> elements in the file.
Initiating Party	<InitgPty>	1	[1..1]	M			Tag
Name	<Nm>	2	[0..1]	M	Alphanumeric		Ordering Customer Name Generated by the organization. The Bank will not validate this against account number.

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Payment Information

Name	XML-tag	Level	Presence	Mandatory	Field Type	Length	Description/Conditions
Payment Information	<PmtInf>	Top	[1..n]	M			Tag
Payment Information Identification	<PmtInfId>	1	[1..1]	M	Alphanumeric	35	Unique identifier An identifier generated by the organization to help uniquely identify groups of payments. The Bank will not check this for uniqueness.
Payment Method	<PmtMtd>	1	[1..1]	M	Alphanumeric	3	Fixed value: **TRF**
Payment Type Information	<PmtTpInf>	1	[0..1]	M			Tag
Service Level	<SvcLvl>	2	[1..1]	M			Tag
Code	<Cd>	3	[1..1]	M	Alphanumeric	4	**TBOA** for Transfer between Own cdbbank accounts **TCDB** for Transfer to Other cdbbank accounts **SWFT** for Payment to other banks via SWIFT **SEPA** for Payment to other banks via SEPA credit transfer **INST** for Payment to other banks via SEPA Instant credit transfer
Category Purpose	<CtgyPurp>	2	[0..1]	O			Tag
Code	<Cd>	3	[0..1]	O	Alphanumeric	4	Not to be used. If used, it will be ignored
Requested Execution Date	<ReqdExctnDt>	1	[1..1]	M			Tag
Date	<Dt>	2	[1..1]	M	Date		Requested Payment Execution Date. In Case of internal transfers this is the "Transfer Date." Format: YYYY-MM-DD
Debtor	<Dbtr>	1	[1..1]	M			Tag
Debtor Name	<Nm>	2	[1..1]	M	Alphanumeric		Ordering Customer Name Generated by the organization. The Bank will not validate this against account number.
Debtor Account	<DbtrAcct>	1	[1..1]	M			Tag
Identification	<Id>	2	[1..1]	M			Tag
IBAN	<IBAN>	3	[1..1]	M	Alphanumeric	34	Debtor's IBAN (International Bank Account Number of originator) Must be the same as the FROM ACCOUNT selected in the bulk payment upload screen, i.e. multiple debtor accounts are not allowed.

Debtor Agent	<DbtrAgt>	1	[1..1]	M			Tag
Financial Institution	<FinInstnId>	2	[1..1]	M			Tag
BICFI	<BICFI>	3	[0..1]	M	Alphanumeric	11	Fixed value: CYDBCY2NXXX (CDB BANK's SWIFT BIC Code)
Charge Bearer	<ChrgBr>	1	[0..1]	M	Alphanumeric	4	**The following values can be used:** DEBT for OUR CRED for BEN SHAR for SHA **Charges allowed on Payments:** Transfer to Own Accounts: DEBT or CRED Transfer to other cdbbank accounts: DEBT SEPA transfers: SHAR Payment to other banks: DEBT or CRED or SHAR

Credit Transaction Information

Name	XML-tag	Level	Presence	Mandatory	Field Type	Length	Description/Conditions
CT Transaction Information	<CdtTrfTxInf>	1	[1..n]	M			Tag
Payment Identification	<PmtId>	2	[1..1]	M			Tag
End to End Identification	<EndToEndId>	3	[1..1]	M	Alphanumeric	35	Unique identification assigned by the initiating party to unambiguously identify the transaction. Bank will not check for uniqueness. It will not be passed on in payment messages to other banks via swift.
Payment Type Information	<PmtTpInf>	2	[0..1]	O			Tag
Local Instrument	<LclInstrm>	3	[0..1]	O			Tag
Proprietary	<Prtry>	4	[0..1]	O	Date		Value Date – ISO Format YYYY- MM-DD If left empty, System will calculate the SPOT value date If completed, System will validate that combination of execution date and value date is valid. Should be left empty for transfer to own cdbbank accounts and transfer to other cdbbank accounts. **Should not be used for SEPA Instant Credit Transfers**
Amount	<Amt>	2	[1..1]	M			Tag

8

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Instructed Amount	<InstdAmt>	3	[1..1]	M	Amount		Decimals are separated by a point "." Currency is mandatory. The amount must be between 0.01 and 999999999.99 Example: <InstdAmt Ccy="EUR">1000.10</InstdAmt> Currencies wiil be validated against the currencies allowed in screen.
Creditor Agent	<CdtrAgt>	2	[1..1]	M			Tag
Financial Institution Identification	<FinInstnId>	3	[1..1]	M			Tag
BICFI	<BICFI>	4	[1..1]	M	Alphanumeric	11	Beneficiary Bank SWIFT BIC Code
Creditor	<Cdtr>	2	[1..1]	M			Tag
Name	<Nm>	3	[1..1]	M	Alphanumeric	70	**Beneficiary Name** Payments to other banks via SEPA credit transfer (max 70 characters) Payments to other banks via SEPA Instant credit transfer (max 70 characters) Payments to other banks via Swift (max 35 characters) Transfers to own cdbbank accounts (max 35 characters) Transfers to other cdbbank accounts (max 35 characters)
Postal Address	<PstlAdr>	3	[0..1]	O			Tag
Street Name	<StrtNm>	4	[0..1]	M	Alphanumeric	35	**Beneficiary Address:** Street Name and No 1. Mandatory for Payments to Other Banks (via SWIFT) 2. Optional for Payments to other banks via SEPA credit transfer Payments to other banks via SEPA Instant credit transfer
Post Code	<PstCd>	4	[0..1]	O	Alphanumeric	12	**Beneficiary Address:** Post Code Optional for all payment types
Town Name	<TwnNm>	4	[0..1]	M	Alphanumeric	31	**Beneficiary Address:** Town/City Name 1. Mandatory for Payments to Other Banks (via SWIFT) 2. Optional for Payments to other banks via SEPA credit transfer Payments to other banks via SEPA Instant credit transfer **(If any 'Postal Address' field is used then it becomes Mandatory)**

Country Sub-Division	<CtrySubDvsn>	4	[0..1]	O	Alphanumeric	21	**Beneficiary Address:** A subdivision of a country such as state, region, county, area Optional for all payment types
Country Code	<Ctry>	4	[0..1]	M	Alphanumeric A-Z	2	**Beneficiary Address:** Country Code (ISO) <u>1. Mandatory for</u> Payments to Other Banks (via SWIFT) <u>2. Optional for</u> Payments to other banks via SEPA credit transfer Payments to other banks via SEPA Instant credit transfer **NOTE: If any 'Postal Address' field is used then it becomes Mandatory**
Creditor Account	<CdtrAcct>	2	[1..1]	M			Tag
Identification	<Id>	3	[1..1]	M			Tag
IBAN	<IBAN>	4	[1..1]	O	Alphanumeric	34	**Beneficiary IBAN** (International Bank Account Number of beneficiary) <u>1. Mandatory for</u> Payments to other banks via SEPA credit transfer Payments to other banks via SEPA Instant credit transfer <u>2. Optional for:</u> Payment to other Banks (via SWIFT) Transfer to Own Accounts Transfer to Other cdbbank Accounts **NOTE: If this field is not used, field Identification below should be completed**
Other	<Othr>	4	[0..1]	O			Tag
Identification	<Id>	5	[0..1]	O	Alphanumeric	34	**Beneficiary Account Number** (used mainly for SWIFT payments in case of Non IBAN countries). **Can be used for:** Payment to other Banks (via SWIFT) Transfer to Own cdbbank Accounts Transfer to Other cdbbank Accounts **NOTE: If this field is not used, field 'IBAN' should be completed**
Remittance Information	<RmtInf>	2	[0..1]	O			Tag
Unstructured	<Ustrd>	3	[0..1]	M	Alphanumeric	140	Payment Details