Customer Credit Transfer Initiation XML File

ISO 20022 – XML - pain.001.001.03

cdbbank

Scope

This document aims to describe the identifiers used for the presentation of payments in an xml file. A set of mandatory and optional identifiers can consist a single payment. The XML file is built based on the ISO20022 standards and supports the pain001.001.03 file format. The XML file can contain multiple types of payment and it can be used for upload on cdbbank's E-banking system using the "Bulk Payments" service. All files uploaded will be validated against the defined identifiers for the payments through cdbbank and with the basic rules of payments.

1 File Description

1.1 Group Header

Name	Tag	Level	Occurrences	Mandatory	Description
Document	<Document>	Top	[1..1]	M	Tag
Group Header	<GrpHdr>	Top	[1..1]	M	Tag
Message Identification	<MsgId>	1	[1..1]	M	**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	**File Generation Timestamp** Format: YYYY-MM-DDTHH:MM:S Examples: 2016-03-19T22:30:43, 2015-12-28T09:14:01
Number of Transactions	<NbOfTxs>	1	[1..1]	M	**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	**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	**Ordering Customer Name** Generated by the organization. The Bank will not validate this against account number.

1.2 Payment Information

Name	Tag	Level	Occurrences	Mandatory	Description
Payment Information	<PmtInf>	Top	[1..n]	M	**Payment Info tag**
Payment Information Identification	<PmtInfId>	1	[1..1]	M	**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	Fixed value: **TRF**
Payment Type Information	<PmtTpInf>	1	[0..1]	O	Tag
Service Level	<SvcLvl>	2	[1..1]	M	Tag
Code	<Cd>	3	[1..1]	M	**TBOA** for Transfer between Own Accounts **TCDB** for Transfer to other cdbbank accounts **SWFT** for Payment to other banks **SEPA** for Payment to other banks via SEPA **RUBI** for Payment in Rubles within Russia **RUBO** for Payment in Rubles outside Russia
Category Purpose	<CtgyPurp>	2	[0..1]	O	
Requested Execution Date	<ReqdExctnDt>	1	[1..1]	M	**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 Account	<DbtrAcct>	1	[1..1]	M	Tag
Identification	<Id>	2	[1..1]	M	Tag
IBAN	<IBAN>	3	[1..1]	M	**Debtor's IBAN Number** **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

Name	Tag	Level	Occurrences	Mandatory	Description
Financial Institution	<FinInstnId>	2	[1..1]	M	Tag
BIC	<BIC>	3	[0..1]	M	**Fixed value:** CYDBCY2NXXX (CDB BANK BIC Code)
Charge Bearer	<ChrgBr>	1	[0..1]	O	**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: DEBT** **SEPA: SHAR** **Payment to other banks: DEBT or CRED or SHAR** **Payment in Rubles: DEBT or CRED or SHAR**

1.3 Transaction Information

Name	Tag	Level	Occurrences	Mandatory	Description
CTTransactionInformation	<CdtTrfTxInf>	1	[1..n]	M	Tag.
PaymentIdentification	<PmtId>	2	[1..1]	M	Tag
EndtoEndIdentification	<EndToEndId>	3	[1..1]	M	**Only applicable to Payment to other banks via SEPA and to Transfer to Own Accounts and Transfer to other cdbbank Accounts**
PaymentTypeInformation	<PmtTpInf>	2	[0..1]	O	Tag
LocalInstrument	<LclInstrm>	3	[0..1]	O	Tag
Proprietary	<Prtry>	4	[0..1]	O	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 accounts and transfer to other cdbbank clients
Amount	<Amt>	2	[1..1]	M	Tag
InstructedAmount	<InstdAmt>	3	[1..1]	M	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.
Intermediary Agent 1	<IntrmyAgt1>	2	[0..1]	O	**Tag**
Financial Institution	<FinInstnId>	3	[0..1]	O	**Tag**
BIC	<BIC>	4	[0..1]	O	**Intermediary BIC – to be used only for payment to other Banks**
Name	<Nm>	4	[0..1]	O	**Intermediary Bank Name – to be used only for payment in Rub – outside Russia**
Postal Address	<PstlAdr>	4	[0..1]	O	**Tag**

Name	Tag	Level	Occurrences	Mandatory	Description
Street Name	<StrNm>	5	[0..1]	O	**Intermediary Bank Address Line 1 – to be used only for payment in Rub – outside Russia** **35 Characters maximum**
Town Name	<TwnNm>	5	{0..1}	O	**Intermediary Bank Address Line 2 – to be used only for payment in Rub – outside Russia** **35 Characters maximum**
Address Line	<AdrLine>	5	[0..1]	O	**Intermediary Bank Address Line 3 – to be used only for payment in Rub – outside Russia** **35 Characters maximum**
Creditor Agent	<CdtrAgt>	2	[0..1]	O	Tag
Financial InstitutionIdentification	<FinInstnId>	3	[1..1]	M	Tag
BIC	<BIC>	4	[0..1]	O	**Beneficiary Bank SWIFT BIC Code**
Clearing System Member Identification	<ClrSysMmbId>	4	[0..1]	O	**Tag Only**

Name	Tag	Level	Occurrences	Mandatory	Description
Clearing System ID	<ClrSysId>	5	[0..1]	O	**Tag Only**
Proprietory	<Prtry>	6	[0..1]	O	**National Clearing Code – Prefix followed by number (e.g FW123456789)** **To be used only in Payment to Other Banks** **11 Characters maximum**
Member ID	<MmbId>	5	[0..1]	M	**Mandatory only to Payment in Rub:** **Within Russia: Beneficicary Bank BIK** **Outside Russia: Intermediary Bank BIK**
Name	<Nm>	4	[0..1]	O	**Bank Name – to be used only for Payment to other Banks and to Payment in Rubles (outside Russia) if no BIC is provided** **(Validation that either BIC or Bank Name and Address are present)** **Mandatory in Payment in Rubles – within Russia**
Postal Address	<PstlAdr>	4	[0..1]	O	**Tag**
Street Name	<StrNm>	5	[0..1]	O	**Bank Address Line 1 – Mandatory to be used only for Payment to other Banks and to Payment in Rubles if bank name is provided** **35 Characters maximum**
Town Name	<TwnNm>	5	{0..1}	O	**Bank Address Line 2 – Optional to be used only for Payment to other Banks and to Payment in Rubles if bank name is provided** **35x maximum**
Address Line	<AdrLine>	5	[0..1]	O	**Bank Address Line 3 – Optional to be used only for Payment to other Banks and to Payment in Rubles if bank name is provided 35x maximum** **35 Characters maximum**
Creditor Agent Account	<CdtrAgtAcct>	2	[0..1]	O	**Tag Only**
Identification	<Id>	3	[0..1]	O	**Tag Only**
Other	<Othr>	4	[0..1]	O	**Tag Only**

Name	Tag	Level	Occurrences	Mandatory	Description
Identification	<Id>	5	[0..1]	O	**Beneficiary Bank Account number – Optional only to Payment in Ruble (outside Russia)**
Creditor	<Cdtr>	2	[1..1]	M	Tag
Name	<Nm>	3	[0..1]	M	**Beneficiary Name (max 35x)**
PostalAddress	<PstlAdr>	3	[0..1]	O	Tag
Street Name	<StrNm>	4	[0..1]	O	**Beneficiary's Address Line 1** **35 Characters maximum**
Town Name	<TwnNm>	4	{0..1}	O	**Beneficiary's Address Line 2** **35 Characters maximum**
Address Line	<AdrLine>	4	[0..2]	O	**Beneficiary's Address Line 3** **35 Characters maximum**
Id	<Id>	3	[0..1]	O	Tag
Organisation Id	<OrgId>	4	[0..1]	O	Tag
Other	<Othr>	5	[0..1]	O	Tag
id	<Id>	6	[0..1]	O	INN Mandatory for Payments in Rub within Russia Optional for Payments in Rub outside Russia
Scheme Name	<SchmeNm>	6	[0..1]	O	Tag
Proprietary	<Prtry>	7	[0..1]	O	KPP Only for Payment in Rubles (Optional)

Name	Tag	Level	Occurrences	Mandatory	Description
Creditor Account	<CdtrAcct>	2	[1..1]	M	**Tag**
Identification	<Id>	3	[1..1]	M	**Tag**
IBAN	<IBAN>	4	[1..1]	O	**Beneficiary IBAN** **Mandatory for payment to other banks via SEPA** **Optional for:** **Payement to other Banks** **Payment via Rubles outside Russia** **Transfer to Own Accounts** **Transfer to Other cdbbank Accounts** **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	**Beneficiary Account Number** **Mandatory for payment in Rub (within Russia)** **Payment to other Banks** **Payment via Rubles outside Russia** **Transfer to Own Accounts** **Transfer to Other cdbbank Accounts** **If this field is not used, field IBAN above should be completed**
Purpose	<Purp>	2	[0..1]	O	**Tag**
Proprietory	<Prtry>	3	[1..1]	O	Account with CBR Mandatory only for Payment in RUB: Within Russia: Benefiary Bank Account with CBR Outside Russia: Intermediary Bank Account with CBR
Regulatory Reporting	<RgltrRptg>	2	[0..1]	O	**Tag**

Name	Tag	Level	Occurrences	Mandatory	Description
Details	<Dtls>	3	[0..1]	O	Tag
Code	<Cd>	4	[0..1]	O	VO Code Mandatory for Payments in RUB
RemittanceInformation	<RmtInf>	2	[0..1]	O	Tag
Unstructured	<Ustrd>	3	[0..1]	M	**Payment Details** Concatenation to 4 lines x 35