

INTERNET BANKING OF UNICREDIT BANK CZECH REPUBLIC AND SLOVAKIA, A.S.

BUSINESSNET PROFESSIONAL

IMPORT FORMAT DESCRIPTION Pain.001.001.03

December 2021

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1. Introduction

Dear Client,

We are pleased you have decided to use BusinessNet, an internet banking service designed for corporate clients.

Internet banking services will enable you to manage your financial flows **simply, comfortably, securely and effectively** for 24 hours a day, 7 days a week.

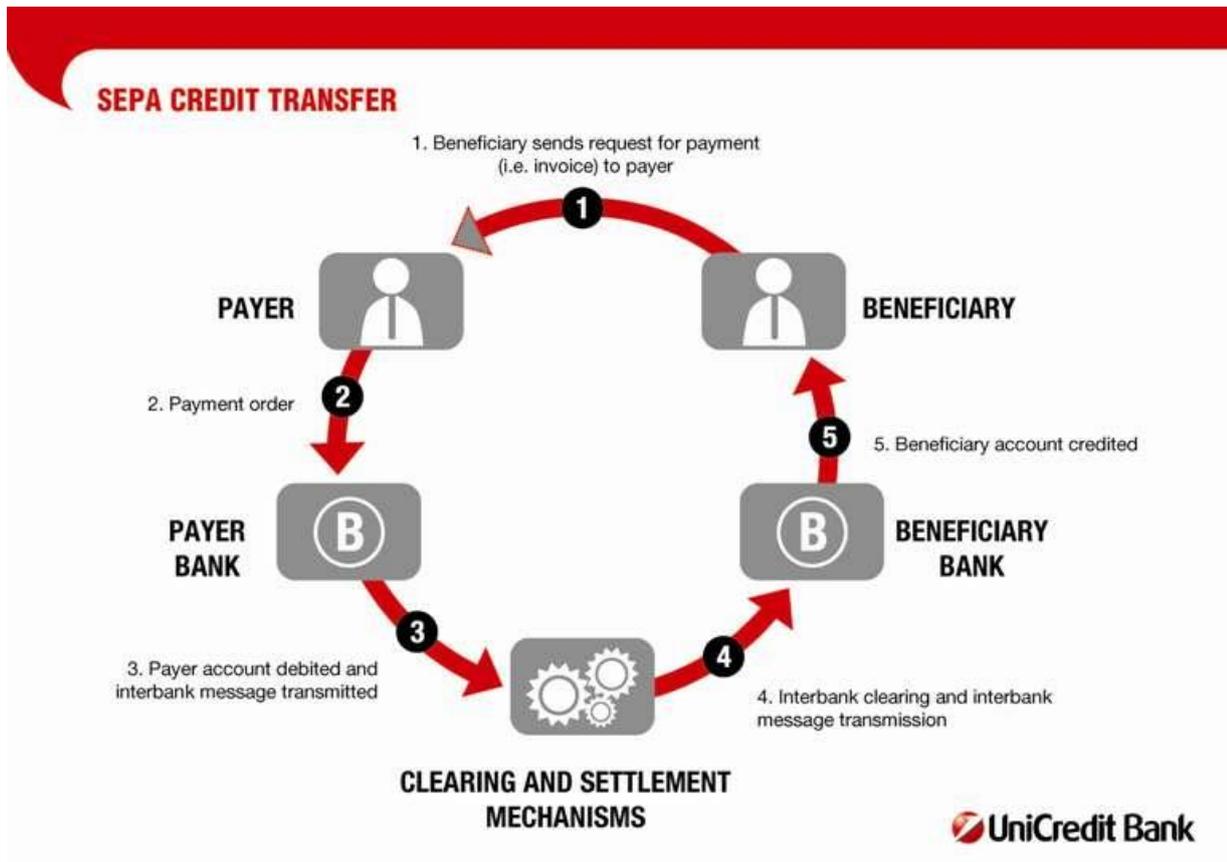
This document will guide you through pain.001.001.03 format description, which was primarily used for SEPA Credit Transfers, but now it is possible to use it also for foreign payments.

If you have any questions, you can contact us on every business day from 8.00 to 17.00, our technical assistance is available at the telephone number 221 210 011, or you can send an e-mail to elbn@unicreditgroup.cz.

UniCredit Bank Czech Republic and Slovakia, a.s.

2. SEPA Credit Transfer – basic description

A SEPA credit transfer is a euro-denominated noncash transfer of funds to a beneficiary (known as the “creditor” in the EPC’s SEPA mandates) initiated by a payer (known as the “debtor” in EPC mandates) through a payment order submitted to a bank electronically. A SEPA credit transfer has precisely defined requirements and is executed within SEPA countries between banks that have acceded to the SEPA Credit Transfer Scheme.



3. Main features of SEPA Credit Transfer

- Payment is in Euro.
- The beneficiary’s account number must be entered in IBAN format.
- The beneficiary’s bank has accepted the conditions for processing SEPA credit transfers.
- Transparency of fees – The shared-fees system (SHA=SLEV) is applied, meaning the beneficiary and payer pay the fees of their own banks.

4. Advantages of SEPA Credit Transfer

- Payment (without conversion) is always delivered to the beneficiary no later than on the following banking day.
- The transfer amount is not limited.
- The entire transferred amount is credited to the beneficiary's account; fees are settled separately.
- Payment processing takes place under uniform, standardised conditions.
- The payment format contains an additional text field in which the payer may give additional information.
- The new XML data format of payments allows more data to be transferred.

5. How to import SEPA Credit Transfer into BusinessNet

- The user can upload the file into the BusinessNet by use of option **"Payments > Imports & Uploads > Start Import"** or by use of option **"Payments > Imports & Uploads > Start Upload"**. When using these options, the user must first choose the type of order **"Sepa Payment"** and then item **"SEPA Pain001 (XML)"** in the field **"File Structure"** in order to upload the file corresponding to this description. Find detailed user instruction concerning the upload of the transaction file in the application Help which you can open by clicking on a question mark in the right upper corner.
- **File extension which the file name may include:**
The file containing SEPA Credit Transfer payment orders may include only *.xml extension. Max. length of file name (incl. possible file extension) is 64 characters.

6. Allowed character set

Please note that within the fields of the XML only the following characters are allowed to use:

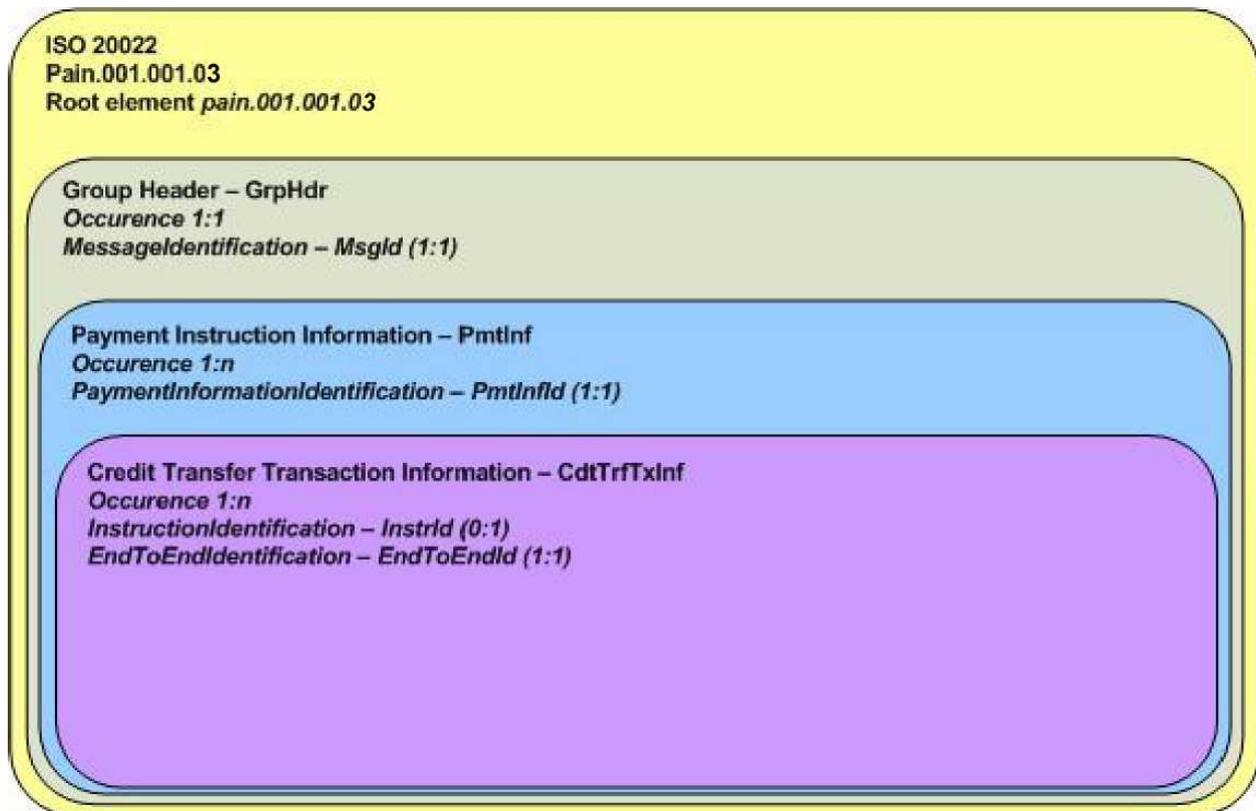
| Permitted Character Code | Character | Hex Code |
|--------------------------|-----------|--------------|
| numeric characters | 0 to 9 | X'30' -X'39' |
| capital characters | A to Z | X'41' -X'5A' |
| small characters | a to z | X'61' -X'7A' |
| apostrophe | "'" | X'27' |
| colon | ":" | X'3A' |
| question mark | "?" | X'3F' |
| comma | "," | X'2C' |
| minus | "-" | X'2D' |
| blank character | " " | X'20' |
| left bracket | "(" | X'28' |
| plus sign | "+" | X'2B' |
| period | ":" | X'2E' |
| right bracket | ")" | X'29' |
| slash | "/" | X'2F' |

7. Element occurrence

Element occurrence is defined by the following parameters:

| Min. occurrence | : | Max. occurrence |
|-----------------|---|-----------------|
| 0 = optional | : | 1 = once |
| 1 = mandatory | : | 2 = twice |
| | : | n = unbounded |

8. Structure of the ISO 20022 payment



It is important to understand that some of the information within these Pain messages apply to the whole message, to a certain bulk or to a single transaction, depending on the information level.

9. General information

Group Header

Within the Group Header (Tag <GrpHdr>) all information related to the whole file are to be found. The most important ones are:

- Message Identification <MsgId>, mandatory (1:1):
This Id is used to identify the message and should be unique to the submitter of the message for a predefined period of time. It is a point-to-point reference between the instructing party and the next party in the chain.
- Creation Date Time <CreDtTm>, mandatory (1:1):
Date and time at which the message was created.
- Number of Transactions <NbOfTxs>, mandatory (1:1):
Number of all transactions contained within this message / file.
- Control Sum <CtrlSum>, optional (0:1):
Contains the sum of all instructed amounts of all transactions within this message regardless of the currency of the single transaction.
- Initiating Party <InitgPty>, mandatory (1:1):
Party that initiates the payment, e.g. a service bureau or a dedicated payment factory. Does not need to be the account holder and is not forwarded in the payments process.

There are some more fields which may be used by the instructing party. For further details please refer to the ISO 20022 maintenance guide, available at www.iso20022.org.

Payment Information

Within the Payment Information (Tag <PmtInf>) typically a bulk of payments is stated. One Pain.001.001.03 messages may contain an unbounded number of <PmtInf> blocks but does have to have at least one occurrence (1:n). Each PmtInf is dedicated to one account and one requested execution date. The most important tags to be used by the instructing party are:

- Payment Information Identification <PmtInfId>, mandatory (1:1):
Used to identify a specific bulk within the file when being processed.
- Payment Method <PmtMtd>, mandatory (1:1):
Used to further specify the type of the transaction. BusinessNet only accept Credit Transfers, code 'TRF'.
- Payment Type Information <PmtTpInf>, optional (0:1):
Is a set of elements that is used to further specify the type of payments in this respective PmtInf block.
 - Instruction Priority <InstrPrty>, optional (0:1):
Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. In case, when code HIGH will be used, SEPA Credit transfer will be processed like an Express Payment (received by the Bank to 13:00 on due date will be processed on the same business day). This means the payment will be credited to the beneficiary bank and then to the beneficiary on the same business day. In case, when code NORM will be used, SEPA Credit transfer will be processed like a Standard Payment.
 - Service Level <SvcLvl>, mandatory (1:1):
Agreement under which the instructions should be processed, as defined in the "ExternalServiceLevel1Code" (www.iso20022.org). Banking service BusinessNet support only SEPA code.

- Requested Execution Date <ReqdExctnDt>, mandatory (1:1):
Specifies the day when the transaction shall be executed by the instructed party (the date when the debtor's account has to be debited). In case this is not a working day the instructed party shall process the instruction on the next possible day.
- Debtor <Dbtr>, mandatory (1:1):
Party that owes an amount of money to the creditor, usually account holder. There are certain elements to further specify the debtor, e.g. Id fields etc.
- Debtor Account <DbtrAcct>, mandatory (1:1):
Element group that provides the account that has to be debited with the instructed amount. Account must be provided as an IBAN.
- Debtor Agent <DbtrAgt>, mandatory (1:1):
Element group that specifies the account holding institution as a BIC identification.
- Charge Bearer <ChrgBr>, optional (0:1):
Used to indicate which party/parties will bear the charges associated with the processing of the transactions. Only **SLEV** is allowed.

Credit Transfer Transaction Information

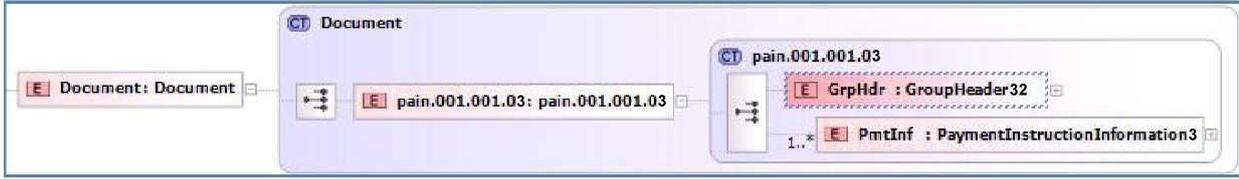
The Credit Transfer Transaction Information <CdtTrfTxInf> describes the individual transactions within a PmtInf block. Theoretically the number of occurrences is unbounded (1:n), but due to some technical issues the receiving institution may limit the number of occurrences per PmtInf block. It is recommended import max 99.999 occurrences.

The important information within the CdtTrfTxInf are:

- Payment Identification <PmtId>, mandatory (1:1):
Element group that uniquely identifies the individual transaction. May contain a Instruction Identification <InstrId> (0:1) which is a point-to-point reference and must contain a End To End Identification <EndToEndId> (1:1) which is transported without any amendments throughout the whole processing cycle.
- Amount <Amt>, mandatory (1:1):
Element group that specifies the instructed amount. In case of SEPA Credit Transfer it must be provided as an amount with currency EUR. For foreign payment order is possible to use amount with currency which is stated in valid exchange rate list.
- Creditor Agent <CdtrAgt>, optional (0:1):
Used to specify the beneficiary's account holding institution.
- Creditor <Cdtr>, mandatory (1:1): Specifies the beneficiary (e.g. Name, address, organisation or private identification etc.).
- Creditor Account <CdtrAcct>, mandatory (1:1):
Used to specify the creditor's account with the account holding institution. Creditor's account must be filled in in IBAN format.
- Remittance Information <RmtInf>, optional (0:1):
Group of elements used to describe the payment for the beneficiary more in detail. Please refer to www.iso20022.org for a detailed description of the various elements within the RmtInf.
We recommend to use it with unstructured format.

10. Implementation of the pain.001.001.03 for BusinessNet – SEPA Credit transfer

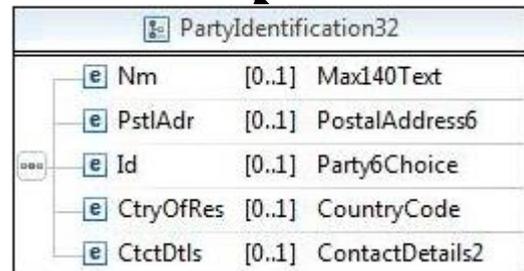
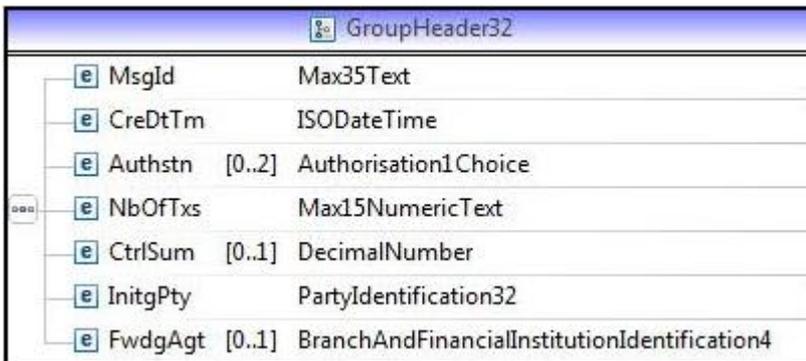
Root:



Group Header

The Group Header <GrpHdr> consists of the following elements:

| Element name | Occurrence | Format | Comments |
|--------------|------------|--|---|
| MsgId | 1:1 | Max35Text | Unique message identification |
| CreDtTm | 1:1 | ISODatetime | Timestamp when the message had been created |
| Authstn | 0:2 | Complex element Authorisation1Choice | Not supported |
| NbOfTxs | 1:1 | Max15NumericText | Number of all individual transactions within this message/file |
| CtrlSum | 0:1 | DecimalNumber | Sum of all instructed amounts in this message, irrespective of the currencies |
| InitgPty | 1:1 | Complex element PartyIdentification32 | Party that created the message, at least the name has to be provided. In general we recommend not to use other elements than the name except where necessary due to local practices |
| FwdgAgt | 0:1 | Complex element BranchAndFinancialInstitutionIdentification4 | Not supported |



Payment Information

The Payment Information <PmtInf> may be repeated unbounded, but has to be present at least once. BusinessNet does support the usage of the following elements:

| PaymentInstructionInformation3 | | |
|--------------------------------|-----------------|---|
| e | PmtInfId | Max35Text |
| e | PmtMtd | PaymentMethod3Code |
| e | BtchBookg | [0..1] BatchBookingIndicator |
| e | NbOfTxs | [0..1] Max15NumericText |
| e | CtrlSum | [0..1] DecimalNumber |
| e | PmtTpInf | [0..1] PaymentTypeInformation19 |
| e | ReqdExctnDt | ISODate |
| e | PoolgAdjstmntDt | [0..1] ISODate |
| e | Dbtr | PartyIdentification32 |
| e | DbtrAcct | CashAccount16 |
| e | DbtrAgt | BranchAndFinancialInstitutionIdentification4 |
| e | DbtrAgtAcct | [0..1] CashAccount16 |
| e | UltmtDbtr | [0..1] PartyIdentification32 |
| e | ChrgBr | [0..1] ChargeBearerType1Code |
| e | ChrgsAcct | [0..1] CashAccount16 |
| e | ChrgsAcctAgt | [0..1] BranchAndFinancialInstitutionIdentification4 |
| e | CdtTrfTxInf | [1..*] CreditTransferTransactionInformation10 |

| Element name | Occurrence | Format | Comments |
|--------------|------------|---|---|
| PmtInfId | 1:1 | Max35Text | Used to identify a specific bulk within the file when being processed. |
| PmtMtd | 1:1 | PaymentMethod3Code | Only usage of 'TRF' is allowed. |
| PmtTpInf | 0:1 | Complex element PaymentTypeInformation19 | Service Level SEPA to be defined in this area. Also Instruction Priority HIGH or NORM can be defined (this will be valid for whole document). |
| ReqdExctnDt | 1:1 | ISODate | Booking day when the instructed institution shall debit the customer's account. |
| Dbtr | 1:1 | Complex element PartyIdentification32 | Party that owes an amount of money to the creditor. There are certain elements to further specify the debtor, e.g. ID fields etc. |
| DbtrAcct | 1:1 | Complex element CashAccount16 | Account that will be debited with the transactions amount. IBAN requested. |
| DbtrAgt | 1:1 | Complex element BranchAndFinancialInstitution Identification4 | Debtor's financial institution. BIC is recommended. |
| CdtTrfTxInf | 1:n | Complex element CreditTransferTransaction Information10 | Set of elements used to provide information on the individual transaction(s) included in the message. |

Credit Transfer Transaction Information

The CreditTransferTransactionInformation <CdtTrfTxInf> block must be present at least once, and can be repeated unlimited. All single transaction information are specified within this block, that is beneficiary's data, instructed amount and currency and so on.

| CreditTransferTransactionInformation10 | | |
|--|-----------------|---|
| e | PmtId | PaymentIdentification1 |
| e | PmtTpInf | [0..1] PaymentTypeInformation19 |
| e | Amt | AmountType3Choice |
| e | XchgRateInf | [0..1] ExchangeRateInformation1 |
| e | ChrgBr | [0..1] ChargeBearerType1 Code |
| e | ChqInstr | [0..1] Cheque6 |
| e | UltmtDbtr | [0..1] PartyIdentification32 |
| e | IntrmyAgt1 | [0..1] BranchAndFinancialInstitutionIdentification4 |
| e | IntrmyAgt1Acct | [0..1] CashAccount16 |
| e | IntrmyAgt2 | [0..1] BranchAndFinancialInstitutionIdentification4 |
| e | IntrmyAgt2Acct | [0..1] CashAccount16 |
| e | IntrmyAgt3 | [0..1] BranchAndFinancialInstitutionIdentification4 |
| e | IntrmyAgt3Acct | [0..1] CashAccount16 |
| e | CdtrAgt | [0..1] BranchAndFinancialInstitutionIdentification4 |
| e | CdtrAgtAcct | [0..1] CashAccount16 |
| e | Cdtr | [0..1] PartyIdentification32 |
| e | CdtrAcct | [0..1] CashAccount16 |
| e | UltmtCdtr | [0..1] PartyIdentification32 |
| e | InstrForCdtrAgt | [0..*] InstructionForCreditorAgent1 |
| e | InstrForDbtrAgt | [0..1] Max140Text |
| e | Purp | [0..1] Purpose2Choice |
| e | RgltryRptg | [0..10] RegulatoryReporting3 |
| e | Tax | [0..1] TaxInformation3 |
| e | RltdRmtInf | [0..10] RemittanceLocation2 |
| e | RmtInf | [0..1] RemittanceInformation5 |

| Element name | Occurrence | Format | Comments |
|--------------|------------|---|---|
| PmtId | 1:1 | Complex element PaymentIdentification1 | Used to uniquely identify the single transaction |
| PmtTpInf | 0:1 | Complex element PaymentTypeInformation | Instruction Priority HIGH or NORM can be defined in this tag. But, in case when this instruction will be defined also in PmtInf level, than instruction from PmtInf level has higher priority (Instructions from CdtTrfTxInf level will not be take into consideration) |
| Amt | 1:1 | Complex element AmountType3Choice | Instructed amount. In case of SEPA Credit Transfer it must be provided as an amount with currency EUR. For foreign payment order is possible to use amount with currency which is stated in valid exchange rate list. |
| XchgRateInf | 0:1 | Complex element ExchangeRateInformation1 | Not supported |

| Element name | Occurrence | Format | Comments |
|-----------------|------------|---|---|
| ChrgBr | 0:1 | ChargeBearerType1 Code | Only SLEV code is allowed |
| ChqInstr | 0:1 | Complex element Cheque6 | Not supported |
| UltmtDbtr | 0:1 | Complex element PartyIdentification32 | Not supported |
| IntrmyAgt1 | 0:1 | Complex element BranchAndFinancial InstitutionIdentification4 | Not supported |
| IntrmyAgt1Acct | 0:1 | Complex element CashAccount16 | Not supported |
| IntrmyAgt2 | 0:1 | Complex element BranchAndFinancial InstitutionIdentification4 | Not supported |
| IntrmyAgt2Acct | 0:1 | Complex element CashAccount16 | Not supported |
| IntrmyAgt3 | 0:1 | Complex element BranchAndFinancial InstitutionIdentification4 | Not supported |
| IntrmyAgt3Acct | 0:1 | Complex element CashAccount16 | Not supported |
| CdtrAgt | 0:1 | Complex element BranchAndFinancial InstitutionIdentification4 | BIC is not requested for SEPA Credit Transfer |
| CdtrAgtAcct | 0:1 | Complex element CashAccount16 | Not supported |
| Cdtr | 1:1 | Complex element | Specifies the beneficiary Beneficiary's name must match the reality. Otherwise it will cause delay with payment order processing in UniCredit Bank or rejecting in partners bank. |
| CdtrAcct | 1:1 | Complex element CashAccount16 | Specifies the beneficiary's account as IBAN identification. |
| UltmtCdtr | 0:1 | Complex element PartyIdentification32 | Not supported |
| InstrForCdtrAgt | 0:n | Complex element InstructionForCreditor Agtnt1 | Not supported |
| InstrForDbtrAgt | 0:1 | Max140Text | Special instruction for bank It is possible to use this field for entry of code words significant for the processing of a payment order. Their list, meaning and way of their entering is described in the foreign payments manual for electronic banking (topical version of the manual is available for downloading on a product page of the BusinessNet application - www.unicreditbank.cz/businessnet). If this optional element is filled in incorrectly, the payment will be executed as NON-STP. |
| Purp | 0:1 | Complex element Purpose2Choice | Not supported |
| RgltryRptg | 0:10 | Complex element RegulatoryReporting3 | Not supported |
| Tax | 0:1 | Complex element TaxInformation3 | Not supported |
| RltRmtlnf | 0:10 | Complex element RemittanceLocation2 | Not supported |
| Rmtlnf | 0:1 | Complex element RemittanceInformation5 | Used to provide the beneficiary with additional information related to the specific instruction. It is recommend to use it with unstructured format. |

11. BusinessNet filling instructions

| Element name | Occurrence | Format | Comments |
|--------------|------------|---|--|
| PmtInf | 1:1 | Complex element PaymentInstructionInformation3 | Payment information |
| PmtInfId | 1:1 | Max35Text | Used to identify a specific bulk within the file when being processed. |
| PmtMtd | 1:1 | PaymentMethod3Code | Only usage of 'TRF' is allowed |
| PmtTplnf | 1:1 | Complex element PaymentTypeInformation19 | Used to provide further instructions for all payments within this bulk. Service level SEPA to be defined in this area. Also indicator of the urgency can be used Iso indicator of the urgency (Instruction Priority) can be used (HIGH or NORM) |
| InstrPrty | 0:1 | Priority2Code | Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. In case, when code HIGH will be used, SEPA Credit transfer will be processed like an Express Payment (received by the Bank to 13:00 on due date will be processed on the same business day). This means the payment will be credited to the beneficiary bank and then to the beneficiary on the same business day. In case, when code NORM will be used, SEPA Credit transfer will be processed like a Standard Payment. |
| SvcLvl | 1:1 | Complex Element ServiceLevel8Choice | Mandatory for SEPA |
| Cd | 1:1 | ExternalServiceLevel1Code | Only "SEPA" code is allowed |
| ReqdExctnDt | 1:1 | ISODate | Date Booking day when the instructed institution shall debit the customer's account, up to max. 90 days in the future |
| Dbtr | 1:1 | Complex element PartyIdentification32 | Account holder details |
| Nm | 1:1 | Max140Text | Debtor name must be provided, only first 35 characters shall be used |
| PstlAdr | 0:1 | Complex element PostalAddress6 | Used to provide address details of account holder |
| Ctry | 0:1 | Country Code | Used to provide country of residence of the account holder |
| Adrline | 0:7 | Max70Text | Used to provide Street and Town of account holder |
| Id | 0:1 | Complex element Party6Choice | Debtor ID Unique and unambiguous way of identifying an organisation or an individual person. If Id element is used, than OrgId or PrvtId must be also used. |
| OrgId | 0:1 or 1:1 | Complex element OrganisationIdentification4 | Organisation Unique and unambiguous way of identifying an organisation. <i>This message item is composed of the various Organisation Identification elements (for details please see table „Organisation identifications details“).</i> If OrgId element is used, than also one of complex element from table „Organisation identification details“ must be also used. |
| PrvtId | 0:1 or 1:1 | Complex element PersonIdentification5 | Private Unique and unambiguous identification of a person, e.g. passport. <i>This message item is composed of the various Person Identification elements (for details please see table „Private identifications details“).</i> If PrvtId element is used, than also one of complex element from table „Private identification details“ must be also used. |
| DbtrAcct | 1:1 | Complex element CashAccount16 | Payer account |
| Id | 1:1 | Complex element AccountIdentification4Choice | Specifies the account details |
| IBAN | 1:1 | IBAN2007Identifier | Only usage of IBAN is allowed |
| DbtrAgt | 1:1 | Complex element BranchAndFinancialInstitution Identification4 | Debtor's agent |
| FinInstnId | 1:1 | Complex element FinancialInstitutionIdentification7 | Specifies the agent's details |
| BIC | 1:1 | BICIdentifier | If tag DbtrAgt will be provided, then usage of BIC is recommended (BACXCZPP) |

| Element name | Occurrence | Format | Comments |
|--------------|------------|---|--|
| CdtTrfTxInf | 1:n | Complex element CreditTransferTransactionInformation10 | Contains the single payment instructions |
| PmtId | 1:1 | Complex element PaymentIdentification1 | Used to uniquely identify the single payment |
| InstrId | 0:1 | Max35Text | Instructing party's reference |
| EndToEndId | 1:1 | Max35Text | End-to-End Ref. Transaction reference |
| PmtPlnInf | 0:1 | Complex element | Used to provide further instructions for one payment order. Instruction Priority HIGH or NORM can be defined in this tag. |
| InstrPrty | 0:1 | Priority2Code | Instruction Priority HIGH or NORM can be defined in this tag. But, in case when this instruction will be defined also in PmtPln level, than instruction from PmtPln level has higher priority (Instructions from CdtTrfTxInf level will not be take into consideration) |
| Amt | 1:1 | Complex element AmountType3Choice | Contains the instructed amount |
| InstdAmt | 1:1 | ActiveOrHistoricCurrencyCode | Currency and Amount Instructed amount should be 0.01 or higher. Maximal value is 999999999.99. This data type must be used with the following XML Attribute: Currency (CCy) which is typed by ActiveOrHistoricCurrency Code. In case of SEPA Credit Transfer it must be provided as an amount with currency EUR. For foreign payment order is possible to use amount with currency which is stated in valid exchange rate list. |
| CdtrAgt | 0:1 | Complex element BranchAndFinancialInstitutionIdentification4 | Used to specify the creditor's account holding bank Not mandatory for SEPA Credit Transfer. |
| FinInstnId | 1:1 | Complex element FinancialInstitutionIdentification7 | Specifies the creditor bank's details |
| BIC | 1:1 | BICIdentifier | SWIFT / BIC BIC identifier is not mandatory for SEPA Credit Transfer. |
| Cdtr | 1:1 | Complex element PartyIdentification32 | Used to provide beneficiary's details |
| Nm | 1:1 | Max140Text | Payee Creditor name must be provided, only first 70 characters shall be used. Beneficiary's name must match the reality. Otherwise it will cause delay with payment order processing in UniCredit Bank or rejecting in partners bank. |
| PstlAdr | 0:1 | Complex element PostalAddress6 | Address Used to provide address details of beneficiary |
| Ctry | 0:1 | CountryCode | Resident of Used to provide country of residence of the account holder |
| AdrLine | 0:7 | Max70Text | Used to provide Street and Town of account holder. - Max. accepted occurrence is 0:3 – more than 3 occurrence will be not transferred into the bank system - Max. count of characters in this three occurrences (together) is 105 characters (3x 35 char.) - rest of characters will be not transferred into the bank system |
| Id | 0:1 | Complex element Party6Choice | Creditor ID Unique and unambiguous way of identifying an organisation or an individual person. If Id element is used, than OrgId or PrvtId must be also used. |
| OrgId | 0:1 or 1:1 | Complex element OrganisationIdentification4 | Organisation Unique and unambiguous way of identifying an organisation. <i>This message item is composed of the various Organisation Identification elements (for details please see table „Organisation identifications details“).</i> If OrgId element is used, than also one of complex element from table „Organisation identification details“ must be also used. |

| Element name | Occurrence | Format | Comments |
|--------------|------------|---|---|
| PrvtId | 0:1 or 1:1 | Complex element PersonIdentification5 | Private Unique and unambiguous identification of a person, eg, passport. <i>This message item is composed of the various PersonIdentification elements (for details please see table „Private identifications details)“.</i> If PrvtId element is used, than also one of complex element from table „Private identification details“ must be also used. |
| CdtrAcct | 1:1 | Complex element CashAccount16 | Used to specify the creditor's account |
| Id | 1:1 | Complex element AccountIdentification4Choice | Detailed account information, provided as IBAN account identification |
| IBAN | 1:1 | IBAN2007Identifier | For SEPA Credit Transfer is providing of IBAN mandatory |
| RmtInf | 0:1 | Complex element RemittanceInformation5 | Remittance Information Either Ustrd or Strd may be used, but not both of them. We propose to use Ustrd |
| Ustrd | 0:1 | Max140Text | Used to provide further information useful for the recipient. |
| Strd | 0:1 | Complex element StructuredRemittanceInformation7 | Not to be used |

Organisation Identification elements

| Element name | Occurrence | Format | Comments |
|--------------|------------|--|---|
| BICOrBEI | 0:1 | Complex element AnyBICIdentifier (8 or 11 characters) | BIC (Bank Identifier Code) Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes). In case of using should be real (existing) BIC or BEI filled in. In opposite case whole payment file can be declined. |
| Othr | 0:1 | Complex element GenericOrganisationIdentification1 | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text | Customer No. Number assigned by an issuer to identify a customer. Number assigned by a party to identify a creditor or debtor relationship. |
| SchmeNm | 1:1 | OrganisationIdentificationSchemeName1Choice | Name of identification scheme. |
| Cd | 1:1 | ExternalOrganisationIdentification1Code | Value 'CUST' must be filled in. |
| Othr | 0:1 | Complex element GenericOrganisationIdentification1 | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text (GS1GLN Identifier (13 characters)) | EANGL/GS1GLN (Global Location Number) Global Location Number. A non-significant reference number used to identify legal entities, functional entities, or physical entities according to GS1 numbering scheme rules. The number is used to retrieve detailed information that is linked to it. |
| SchmeNm | 1:1 | OrganisationIdentificationSchemeName1Choice | Name of identification scheme. |
| Cd | 1:1 | ExternalOrganisationIdentification1Code | Value 'GS1G' must be filled in. |
| Othr | 0:1 | Complex element GenericOrganisationIdentification1 | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text | Employer Identification No. Number assigned by a registration authority to an employer. |
| SchmeNm | 1:1 | OrganisationIdentificationSchemeName1Choice | Name of identification scheme. |
| Cd | 1:1 | ExternalOrganisationIdentification1Code | Value 'EMPL' must be filled in. |
| Othr | 0:1 | Complex element GenericOrganisationIdentification1 | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text (DUNS Identifier (9 characters)) | DUNS (Data Universal Numbering System) Data Universal Numbering System. A unique identification number provided by Dun & Bradstreet to identify an organization. |
| SchmeNm | 1:1 | OrganisationIdentificationSchemeName1Choice | Name of identification scheme. |
| Cd | 1:1 | ExternalOrganisationIdentification1Code | Value 'DUNS' must be filled in. |
| Othr | 0:1 | Complex element GenericOrganisationIdentification1 | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text | Bank party identification Unique and unambiguous assignment made by a specific bank to identify a relationship as defined between the bank and its client. |
| SchmeNm | 1:1 | OrganisationIdentificationSchemeName1Choice | Name of identification scheme. |
| Cd | 1:1 | ExternalOrganisationIdentification1Code | Value 'BANK' must be filled in. |
| Othr | 0:1 | Complex element GenericOrganisationIdentification1 | Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text | Tax Identification Number assigned by a tax authority to an entity. |
| SchmeNm | 1:1 | OrganisationIdentificationSchemeName1Choice | Name of identification scheme. |
| Cd | 1:1 | ExternalOrganisationIdentification1Code | Value 'TXID' must be filled in. |
| Othr | 0:1 | Complex element GenericOrganisationIdentification1 | Proprietary identification Unique identification of an organisation, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text | Identification Unique and unambiguous identifier for an organisation that is allocated by an institution. |
| Issr | 0:1 | Max35Text | Issuer - Entity that assigns the identification. |

Person Identification elements

| Element name | Occurrence | Format | Comments |
|-----------------|------------|---|--|
| Othr | 0:1 | Complex element GenericPersonIdentification1 | Unique identification of a person, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text | Drivers licence No. Number assigned by a license authority to a driver's license. |
| SchmeNm | 1:1 | PersonIdentificationSchemeName1Choice | Name of the identification scheme. |
| Cd | 1:1 | ExternalPersonIdentification1Code | Value 'DRLC' must be filled in. |
| Othr | 0:1 | Complex element GenericPersonIdentification1 | Unique identification of a person, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text | Customer No. Number assigned by an agent to identify its customer. |
| SchmeNm | 1:1 | PersonIdentificationSchemeName1Choice | Name of the identification scheme. |
| Cd | 1:1 | ExternalPersonIdentification1Code | Value 'CUST' must be filled in. |
| Othr | 0:1 | Complex element GenericPersonIdentification1 | Unique identification of a person, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text | Social Security No. Number assigned by a social security agency. |
| SchmeNm | 1:1 | PersonIdentificationSchemeName1Choice | Name of the identification scheme. |
| Cd | 1:1 | ExternalPersonIdentification1Code | Value 'SOSE' must be filled in. |
| Othr | 0:1 | Complex element GenericPersonIdentification1 | Unique identification of a person, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text | Alien Security No. Number assigned by a government agency to identify foreign nationals. |
| SchmeNm | 1:1 | PersonIdentificationSchemeName1Choice | Name of the identification scheme. |
| Cd | 1:1 | ExternalPersonIdentification1Code | Value 'ARNU' must be filled in. |
| Othr | 0:1 | Complex element GenericPersonIdentification1 | Unique identification of a person, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text | Passport No. Number assigned by a passport authority to a passport. |
| SchmeNm | 1:1 | PersonIdentificationSchemeName1Choice | Name of the identification scheme. |
| Cd | 1:1 | ExternalPersonIdentification1Code | Value 'CCPT' must be filled in. |
| Othr | 0:1 | Complex element GenericPersonIdentification1 | Unique identification of a person, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text | Tax Identification No. Number assigned by a tax authority to an entity. |
| SchmeNm | 1:1 | PersonIdentificationSchemeName1Choice | Name of the identification scheme. |
| Cd | 1:1 | ExternalPersonIdentification1Code | Value 'TXID' must be filled in. |
| Othr | 0:1 | Complex element GenericPersonIdentification1 | Unique identification of a person, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text | Identity Card No. Number assigned by a national authority to an identity card. |
| SchmeNm | 1:1 | PersonIdentificationSchemeName1Choice | Name of the identification scheme. |
| Cd | 1:1 | ExternalPersonIdentification1Code | Value 'NIDN' must be filled in. |
| Othr | 0:1 | Complex element GenericPersonIdentification1 | Unique identification of a person, as assigned by an institution, using an identification scheme. |
| Id | 1:1 | Max35Text | Employer Identification No. Number assigned to an employer by a registration authority. |
| SchmeNm | 1:1 | PersonIdentificationSchemeName1Choice | Name of the identification scheme. |
| Cd | 1:1 | ExternalPersonIdentification1Code | Value 'EMPL' must be filled in. |
| DtAndPlcOfBirth | 0:1 | Complex element DateAndPlaceOfBirth | Date and Place of Birth Date and place of birth of a person. |
| BirthDt | 1:1 | ISO Date (YYYY-MM-DD) | Birth Date Date on which a person is born. |
| PrvcOfBirth | 0:1 | Max35Text | Province of birth Province where a person was born. |
| CityOfBirth | 1:1 | Max35Text | City of birth City where a person was born. |
| CtryOfBirth | 1:1 | Country code (2 characters) | Country of birth Country where a person was born. |

| Element name | Occurrence | Format | Comments |
|--------------|------------|---|---|
| Othr | 0:1 | Complex element GenericPersonIdentification1 | Other Identification Identifier issued to a person for which no specific identifier has been defined. |
| Id | 1:1 | Max35Text | Identification Identifier issued to a person for which no specific identifier has been defined. |
| Issr | 1:1 | Max35Text | Issuer Entity that assigns the identification. |

12. BusinessNet – possibility of using a currency which is different than EUR

Internet banking BusinessNet Professional allows using of other currency than EUR in case of pain.001.001.03 format. Payment orders with other currency than EUR will be processed like foreign payment orders.

In case of using a CZK currency are currently supported only foreign payments. Domestic payment orders (payments from CZK account to CZK account within the Czech Republic) are currently not supported.

Entries from element **EndToEndId** and **InstrId** are in case of foreign payment orders not supported (the Bank does not process this data further in the system).

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