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

BUSINESSNET PROFESSIONAL

SEPA CREDIT TRANSFER
IMPORT FORMAT
DESCRIPTION

June 2017

UniCredit Bank

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Introduction

Dear Client,

We are pleased you have decided to use BusinessNet, a modern electronic banking service designed specifically 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 manual will guide you through SEPA Credit Transfer format description.

If you have any questions, you can contact us on every business day from 7.00 to 18.00, 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.

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.

Since its launch on 28 January 2008, more than 4,480 banks from 32 countries have already joined. They represent more than 95% of payment transactions in SEPA countries.
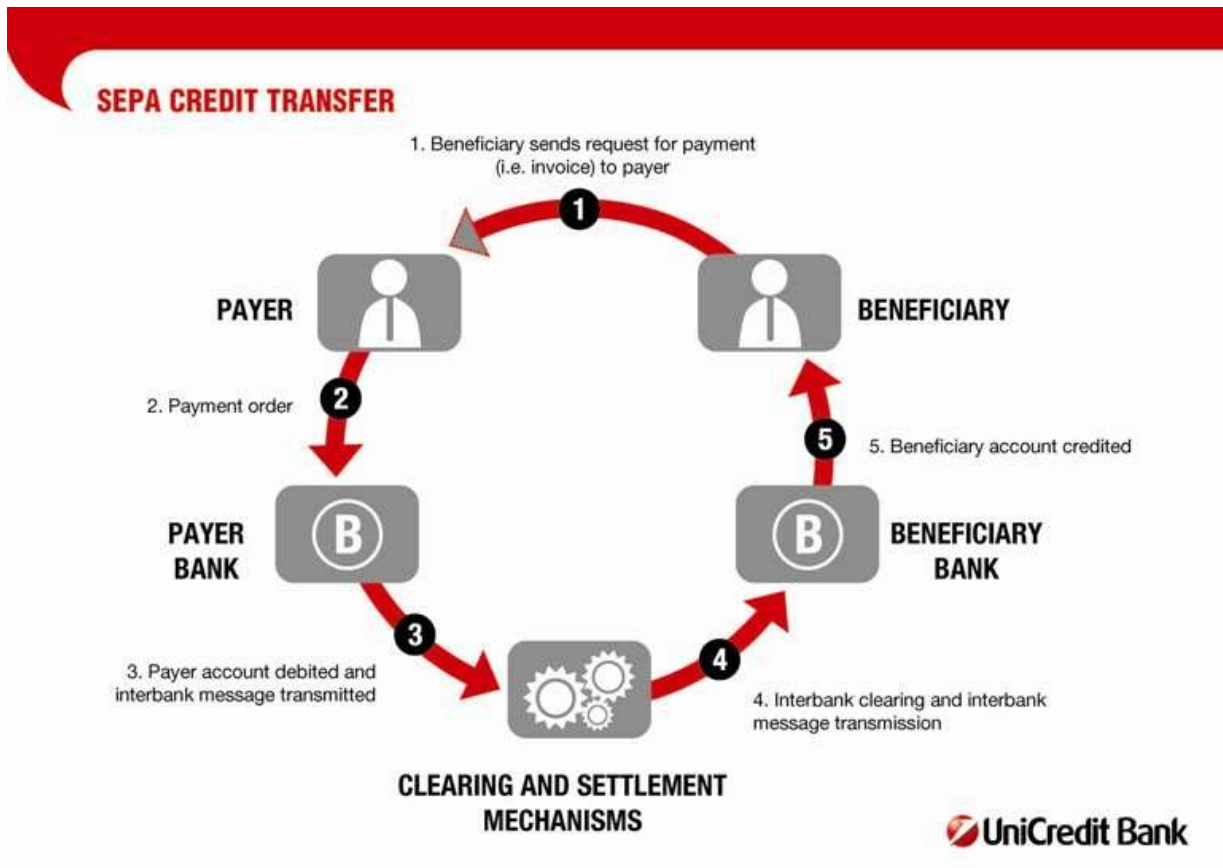
Main features of SEPA Credit Transfer

- Payment is in Euro.

- The beneficiary's account number must be entered in IBAN format.

- The beneficiary's bank is identified by the valid BIC code.

- 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.

Advantages of SEPA Credit Transfer

- Payment (without conversion) is always delivered to the beneficiary at the latest within 3 banking days. Once the PSD is transposed into national payment system law, payment delivery will be shortened to the following banking day.

- The transfer amount is not limited.

- The entire transferred amount is credited to the beneficiary's account; fees are paid separately.

- Payment processing takes place under uniform, standardised conditions.

- The payment format contains an additional field in which the payer may give additional information.

- The new XML data format of payments allows more data to be transferred.

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.

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'

Element occurrence

Element occurrence is defined by the following parameters:

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

Structure of the ISO 20022 payment

ISO 20022
Pain.001.001.02
Root element *pain.001.001.02*

Group Header – GrpHdr
Occurence 1:1
MessageIdentification – MsgId (1:1)

Payment Instruction Information – PmtInf
Occurence 1:n
PaymentInformationIdentification – PmtInfId (1:1)

Credit Transfer Transaction Information – CdtTrfTxInf
Occurence 1:n
InstructionIdentification – InstrId (0:1)
EndToEndIdentification – EndToEndId (1:1)

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.

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.

- Number of Transactions <NbOfTxs>, mandatory (1:1):

  This 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.

- Grouping Code <Grpg>, mandatory (1:1):

  Specifies the structure of the message, should be set to **"MIXD"**

- 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.

Note: Batch Booking Indicator <BtchBookg>, optional (0:1):
- not supported

Payment Information

Within the Payment Information (Tag <PmtInf>) typically a bulk of payments is stated. One Pain.001.001.02 messages may contain an unbounded number of <PmtInf> blocks in case of "MIXD" 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>, optional (0:1):
  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 occurences.

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. Must be provided as an amount with currency EUR.

- Creditor Agent <CdtrAgt>, mandatory (1:1):
Used to specify the beneficiary's account holding institution. Must consist of a BIC.

- 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.

# Implementation of the pain.001.001.02 for BusinessNet – SEPA Credit transfer

Root:
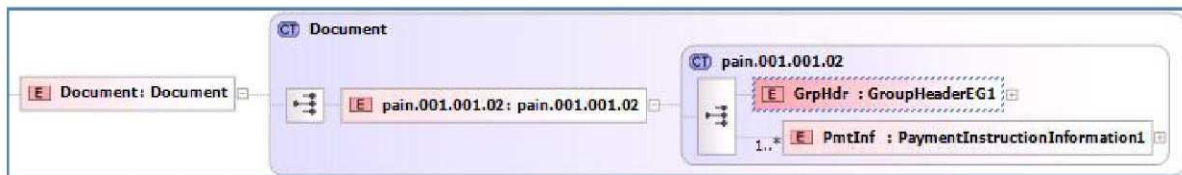
Group Header

The Group Header consists of the following elements:

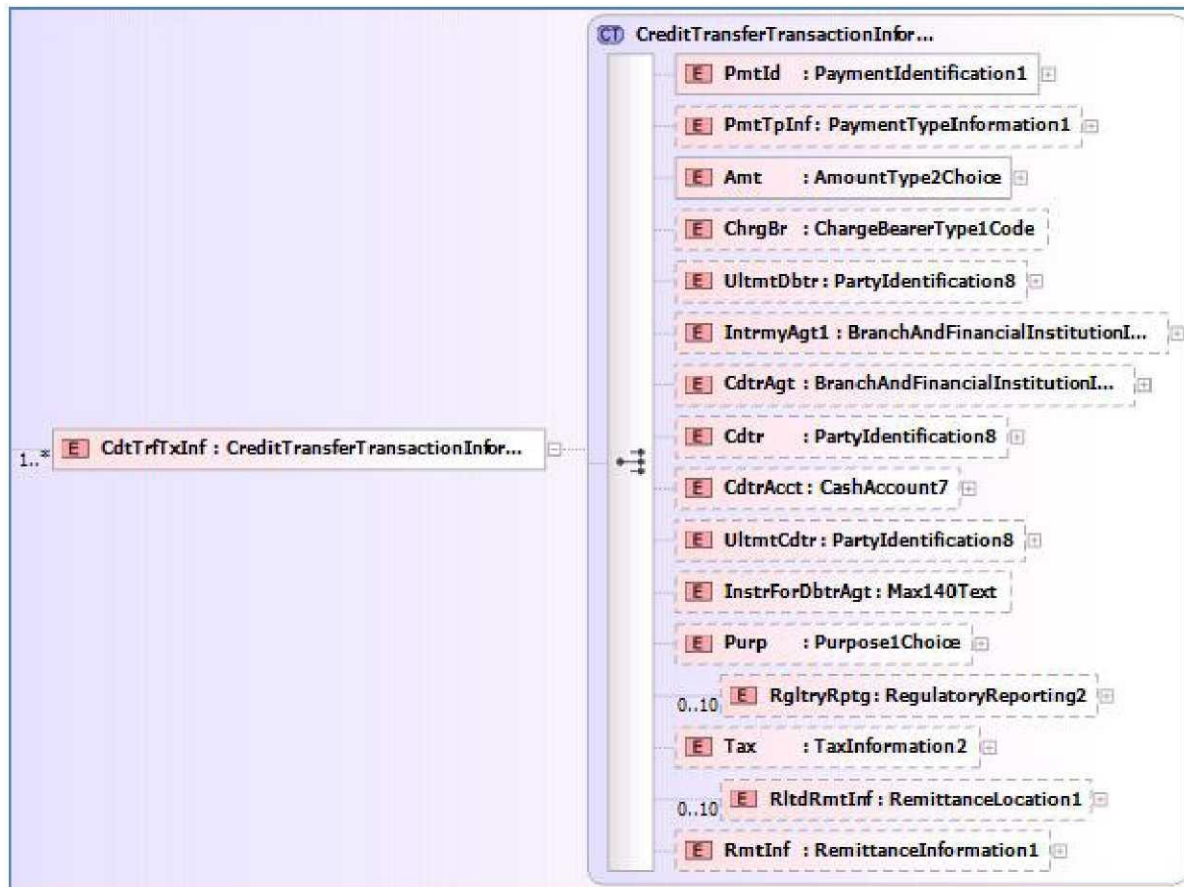| Element name	Occurrence	Format	Comments
MsgId	1:1	Max35Text	Unique message identification
CreDtTm	1:1	ISODateTime	Timestamp when the message had been created
BtchBookg	0:1	Boolean	Not supported
NbOfTxs	1:1	Max15NumericText	Number of all individual transactions within this message/file
CtrlSum	0:1	DecimalNumber	Sum of all instructed amounts in this message, irrespective of the currencies
Grpg	1:1	Grouping1Code	Only MIXD grouping code is supported
InitgPty	1:1	Complex element	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
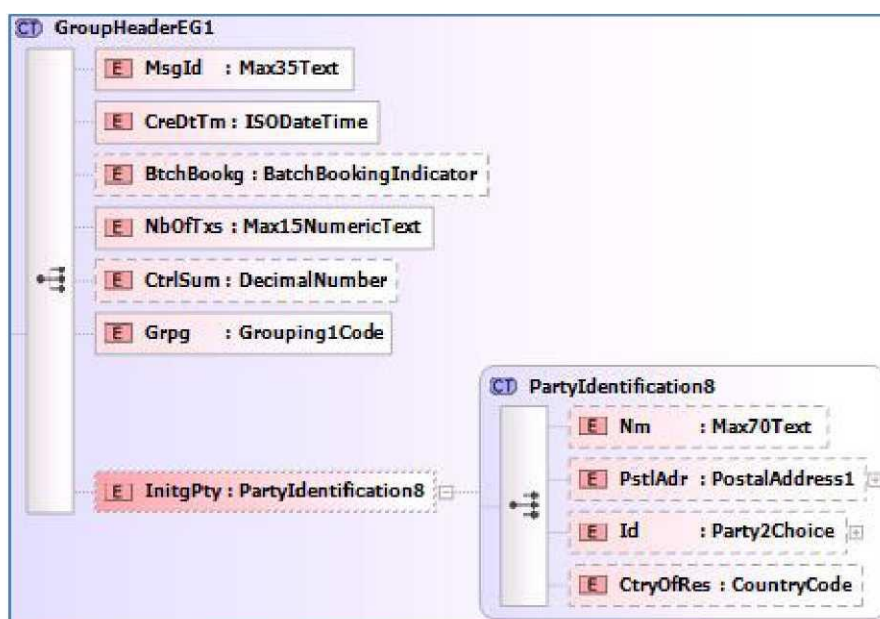
Payment Information

The Payment Information may be repeated unbounded, but has to be present at least once. BusinessNet does support the usage of the following elements:
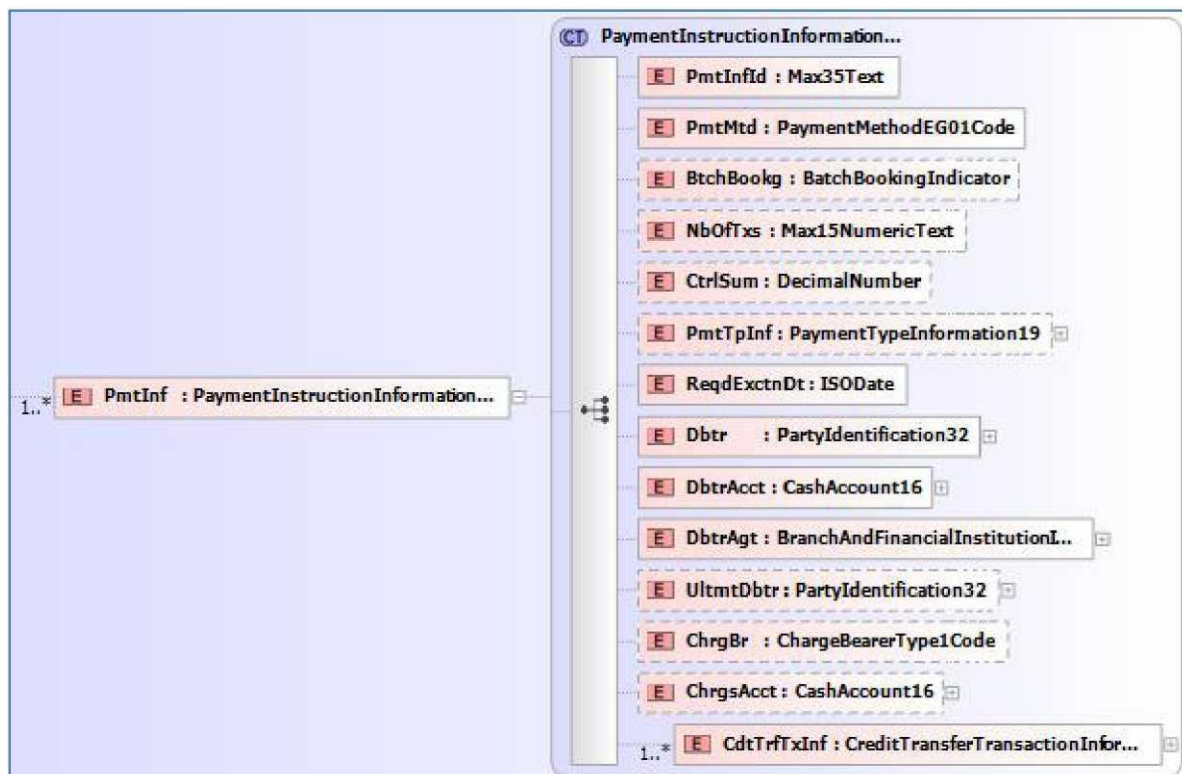
Element name	Occurrence	Format	Comments
PmtInf Id	0:1	Max35Text	Used to identify a specific bulk within the file when being processed.
PmtMtd	1:1	PaymentMethodEGOl Code	Only usage of 'TRF' is allowed.
PmtTpInf	1:1	Complex element	Service Level SEPA to be defined in this area. Also Instruction Priority 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.
DbtrAcct	1:1	Complex element	Account that will be debited with the transactions amount. IBAN requested.
DbtrAgt	1:1	Complex element	Debtor´s financial institution. BIC requested.

Credit Transfer Transaction Information

The CreditTransferTransactionInformation 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.

Element name	Occurrence	Format	Comments
PmtId	1:1	Complex element	Used to uniquely identify the single transaction
PmtTpInf	0:1	Complex element	Instruction Priority (HIGH or NORM) in one specific payment 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	Instructed amount, only in EUR currency
ChrgBr	0:1	ChargeBearerTypeI Code	To be defined in PmtInf level
UltmtDbtr	0:1	Complex element	Not supported
IntrmyAgt1	0:1	Complex element	Not supported
CdtrAgt	1:1	Complex element	BIC requested for SEPA
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	Specifies the beneficiary's account as IBAN identification.

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.
RgltryRptg	0:1	Complex element	Not Supported
Tax	0:1	Complex element	Not supported
RmtInf	0:1	Complex element	Used to provide the beneficiary with additional information related to the specific instruction. It is recommend to use it with unstructured format.

BusinessNet filling instructions

Element name	Occurrence	Format	Comments
PmtInf	1:1	Complex element	Payment information
PmtInfId	0:1	Max35Text	Used to identify a specific bulk within the file when being processed.
PmtMtd	1:1	PaymentMethodEGOl Code	Only usage of 'TRF' is allowed
PmtTpInf	1:1	Complex element	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 lso 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	ExternalServiceLevel1Code	Mandatory for SEPA
Cd	1:1	ServiceLevel3Code	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	Account holder details
Nm	1:1	Max70Text	Debtor name must be provided, only first 35 characters shall be used
PstlAdr	0:1	Complex element	Used to provide address details of account holder
AdrLine	0:2	Max70Text	Used to provide Street and Town of account holder
Ctry	1:1	ISO Country Code	Mandatory if PstlAdr is used, country of residence of the account holder
Id	0:1	Complex element	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	Organisation Identification	Organisation: Unique and unambiguous way of identifying an organisation. *This message item is composed of the various Organization Identification elements (for details please see table „Organization identifications details")*. If OrgId element is used, than also one of element from table „Organization identification details" must be also used.
PrvtId	0:1 or 1:1	Private Identification	Private: Unique and unambiguous identification of a person, eg, passport. *This message item is composed of the various PersonIdentification elements (for details please see table „Private identifications details)"*. If PrvtId element is used, than also one of element from table „Private identification details" must be also used.
DbtrAcct	1:1	Complex element	Payer account
Id	1:1	Complex element	Specifies the account details
IBAN	1:1	IBAN Identifier	Only usage of IBAN is allowed
DbtrAgt	1:1	Complex element	Debtor's agent
FinInstnId	1:1	Complex element	Specifies the agent's details
BIC	1:1	BIC Identifier	Must be provided, only usage of BIC is allowed (BACXCZPP)
CdtTrfTxInf	1:n	Complex element	Contains the single payment instructions
PmtId	1:1	Complex element	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

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PmtTpInf	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 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	Contains the instructed amount
InstdAmt	1:1	EuroMAX9A	Currency and Amount Instructed amount, only currency "EUR" is allowed. Amount must be 0.01 or higher. Max value is 999999999.99
CdtrAgt	1:1	Complex element	Used to specify the creditor's account holding bank
FinInstnId	1:1	Complex element	Specifies the creditor bank's details
BIC	1:1		SWIFT / BIC BIC identifier must be provided
Cdtr	1:1	Complex element	Used to provide beneficiary's details
Nm	1:1	Max70Text	Payee Creditor name must be provided, only first 35 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	Address Used to provide address details of beneficiary, same rules as Debtor apply
AdrLine	0:2	Max70Text	Used to provide Street and Town of account holder
Ctry	1:1	ISO Country Code	Resident of Mandatory if PstlAdr is used, country of residence of the account holder
Id	0:1	Complex element	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	Organisation Identification	Organisation Unique and unambiguous way of identifying an organisation. *This message item is composed of the various Organization **Identification** elements (for details please see table „Organization identifications details").* If OrgId element is used, than also one of element from table „Organization identification details" must be also used.
PrvtId	0:1 or 1:1	Private Identification	Private Unique and unambiguous identification of a person, eg, passport. *This message item is composed of the various **PersonIdentification** elements (for details please see table „Private identifications details)".* If PrvtId element is used, than also one of element from table „Private identification details" must be also used.
CdtrAcct	1:1	Complex element	Used to specify the creditor's account
Id	1:1	Complex element	Detailed account information, provided as IBAN account identification
IBAN	1:1	IBAN2007 Identifier	For SEPA Credit Transfer is providing of IBAN mandatory
RmtInf	0:1	Complex element	Remmitance 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	Not to be used

Organization Identification elements

Element name	Occurrence	Format	Comments
BIC	0:1	BIC identifier (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).
IBEI	0:1	IBEI Identifier (max. 10 characters)	IBEI (International Business Entity Identifier) International Business Entity Identifier to uniquely identify business entities playing a role in the lifecycle of and events related to a financial instrument.
BEI	0:1	BEI Identifier (8 or 11 characters)	BEI (Business Entity Identifier) Business Entity Identifier. Code allocated to non-financial institutions by the ISO 9362 Registration Authority. The Business Entity Identifier (BEI) has the same format as the BIC code (8 up to 11 characters) as stipulated in the standard ISO 9362 Banking (Banking Telecommunication Messages, Bank Identifier Codes, BIC).
EANGLN	0:1	EANGLN Identifier (13 characters)	EANGLN (Global Location Number) Global Location Number. A non-significant reference number used to identify legal entities, functional entities, or physical entities according to the European Association for Numbering (EAN) numbering scheme rules.The number is used to retrieve detailed information that is linked to it.
USCHU	0:1	CHIPS Universal Identifier (6 characters)	CHIPS Universal ID (United States) Clearing House Interbank Payments System (CHIPS) Universal Identification (UID) - identifies entities that own accounts at CHIPS participating financial institutions, through which CHIPS payments are effected. The CHIPS UID is assigned by the New York Clearing House.
DUNS	0:1	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.
BkPtyId	0:1	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.
TaxIdNb	0:1	Max35Text	Tax Identification Number assigned by a tax authority to an entity.
PrtryId	0:1	Complex element	Proprietary Identification Unique and unambiguous identifier for an organisation that is allocated by an institution.
Id	1:1	Max35Text	Identification Name or number assigned by an entity to enable recognition of that entity, eg, account identifier.
Issr	0:1	Max35Text	Issuer Entity that assigns the identification.

Person Identification elements

Element name	Occurrence	Format	Comments
DrvrsLicNb	0:1	Max35Text	Drivers licence No. Number assigned by a license authority to a driver's license.
CstmrNb	0:1	Max35Text	Customer No. Number assigned by an agent to identify its customer.
SclSctyNb	0:1	Max35Text	Social Security No. Number assigned by a social security agency.
AlnRegnNb	0:1	Max35Text	Alien Security No. Number assigned by a government agency to identify foreign nationals.
PsptNb	0:1	Max35Text	Passport No. Number assigned by a passport authority to a passport.
TaxIdNb	0:1	Max35Text	Tax Identification No. Number assigned by a tax authority to an entity.
IdntyCardNb	0:1	Max35Text	Identity Card No. Number assigned by a national authority to an identity card.
MplyrIdNb	0:1	Max35Text	Employer Identification No. Number assigned to an employer by a registration authority.
DtAndPlcOfBirth	0:1	Complex element	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.
OthrId	0:1	Complex element	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.
IdTp	1:1	Max35Text	Identification Type Specifies the nature of the identifier. Usage: IdentificationType is used to specify what kind of identifier is used. It should be used in case the identifier is different from the identifiers listed in the pre-defined identifier list.