

Cross-border batch orders in XML format



The purpose of this document is to describe structure and usage of XML format to import cross-border payment order batches to the ČSOB CEB service.

Via this format, one can import:

- Cross-border (foreign) order in any supported currency.
- Foreign currency payments within CZ (technically including CZK currency).

Format has no specific requirements on file name or file extension (.XML extension is recommended). To import, choose Payments – Import option or one of quick links on homepage. The format is available as XML – ZPS in the application (ZPS stands for Zahranicni Platebni Styk / Cross-border payments).

File contents

Format follows ISO standard pain.001.001.03 (available at iso20022.org), CZ cross-border order specifics are adopted to Czech Banking Association standard (available at czech-ba.cz).

Following characters can be used within attributes of the cross-border payment order:

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

CZ specific characters with diacritics are not allowed and if present then automatically converted to corresponding characters without diacritics within import process.

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:

- Level: sets level on which the tag appears, providing information on tags hierarchy.
- <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 the transfer.

For better transparency, the definition is split to:

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

The file is imported as a batch if not set otherwise by the user setting up the import. Number of batches created out of single file is given by number of debit accounts within file (credit account for direct debits) – for each account, one batch is created.

File with cross-border payment orders

Level	<XML TAG>	Description	Contents	Req.	Proc.
-	<?xml version="1.0" encoding="utf-8"?>	Informace o verzi XML a o kódování souboru: – 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 with credit transactions	-	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	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	<u>party identification</u>	x	
+	<PmtInf>	Information on batch of payment orders (file can contain 1 to <i>n</i> batches)	-	x	
++	<PmtInflId>	Batch identification	up to 35 chars	x	
++	<PmtMtd>	Payment method for transfers, code word <i>TRF</i> is used	3-chars code word	x	
++	<BtchBookg>	File processing setup – <i>true</i> or <i>1</i> for batch processing, <i>false</i> or <i>0</i> 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	-	
++	<CtrlSum>	Total sum of transactions within batch (integrity check, has to be equal to real sum of trx)	number, max. 2 decimals, decimal point	-	
++	<PmtTpInf>	Payment type information	-	-	
+++	<InstrPrty>	Priority code, <i>NORM</i> for standard processing, <i>HIGH</i> for urgent (priority) processing. Can be provided on batch level (here) or on payment level (below), is NOT interpreted	priority code	-	
+++	<SvcLvl>	Service level – rules for payment processing	-	-	
++++	<Cd>	Code for processing	code	x	
+++	<CtgyPurp>	Payment category – either code or proprietary. Set either on batch level (here) or on payment level (below), is NOT interpreted	-	-	
++++	<Cd>	Category code. 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 1 year in advance, 10 days for priority payments, YYYY-MM-DD format. Past date will be automatically shifted to nearest possible	ISO date	x	x
++	<Dbtr>	Debtor (account owner) information	<u>party identification</u>	x	
++	<DbtrAcct>	Debtor account (account to be debited)	<u>account identification</u>	x	
++	<DbtrAgt>	Debtor agent – account holding bank (always ČSOB)	<u>bank identification</u>	x	
++	<ChrgBr>	Fee code, can be provided on batch level (here), or on payment level (below). DEBT, CRED, SLEV or SHAR codes are used (corresponding fees OUR, BEN, SHA)	fee code	-	
++	<ChrgsAcct>	Charges account (NOT interpreted)	<u>account identification</u>	-	

++	<CdtTrfTxInf>	Credit transfer transaction information (batch can have 1 to <i>n</i> transfers)	-	x	
+++	<PmtId>	Transfer (payment) identification	-	x	
++++	<InstrId>	Instruction identification	up to 35 chars	-	
++++	<EndToEndId>	E2E (End to End) identification	up to 35 chars	x	x
+++	<PmtTpInf>	Payment type information	-	-	
++++	<InstrPrty>	Priority code, <i>NORM</i> for standard processing, <i>HIGH</i> for urgent (priority) processing. Can be provided on batch level (above) or on payment level (here), is NOT interpreted	priority code	-	
++++	<SvcLvl>	Service level – rules for payment processing	-	-	
+++++	<Cd>	Code for processing	code	x	
++++	<CtgyPurp>	Payment category – either code or proprietary. Set either on batch level (above) or on payment level (here), is NOT interpreted	-	-	
+++++	<Cd>	Category code. 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. Can be provided as fixed (<InstdAmt> tag) or equivalent (<EqvtAmt> tag), only first one is supported in ČSOB CEB	-	x	
++++	<InstdAmt Ccy="___">	Transaction amount in requested currency. Currency is provided as Ccy attribute (e.g. <InstdAmt Ccy="USD">123</InstdAmt>)	number with max. 2 decimals, decimal point	x	
++++	<EqvtAmt>	Equivalent amount – not used within ČSOB CEB service (in general is meant for FX transactions)	-	x	
+++++	<Amt Ccy="___">	Equivalent amount value (cover), currency is provided as Ccy attribute (e.g. <EqvtAmt Ccy="USD">123</EqvtAmt>)	-	x	
+++++	<CcyOfTrf>	Transaction currency – the currency creditor is to receive	-	x	
+++	<XchgRateInf>	Exchange rate (NOT interpreted)	-	-	
++++	<XchgRate>	Exchange rate value (NOT interpreted)	number with max. 2 decimals, decimal point	-	
++++	<RateTp>	Exchange rate type – codes <i>AGRD</i> , <i>SPOT</i> , <i>SALE</i> are used (NOT interpreted)	rate code	-	
++++	<CtrctId>	Information on contract for rate conversion (NOT interpreted)	up to 35 chars	-	
+++	<ChrgBr>	Fee code, can be provided on batch level (above), or on payment level (here). DEBT, CRED, SLEV or SHAR codes are used (corresponding fees OUR, BEN, SHA)	fee code	-	
+++	<UltmtDbtr>	Ultimate debtor identification (not supported yet)	<u>party identification</u>	-	
+++	<IntrmyAgt1>	Intermediary agent (correspondent bank), NOT interpreted	<u>bank identification</u>	-	
+++	<CdtrAgt>	Creditor agent (beneficiary bank)	<u>bank identification</u>	x	
+++	<Cdtr>	Creditor (beneficiary)	<u>party identification</u>	x	
+++	<CdtrAcct>	Creditor account (beneficiary account)	<u>account identification</u>	x	
+++	<UltmtCdtr>	Ultimate creditor identification (not supported yet)	<u>party identification</u>	-	
+++	<InstrForDbtrAgt>	Instructions for debtor agent (for payment processing)	up to 140 chars	-	
+++	<Purp>	Payment purpose	-	-	

++++	<Cd>	Payment purpose code. Payment purpose can be set either by code (this tag) or freely (<Prtry> tag)	purpose code	x	
++++	<Prtry>	Payment purpose – free text. Payment purpose can be set by code (<Cd> tag) or freely (this tag)	up to 35 chars	x	
+++	<RgltryRptg>	Regulatory reporting (payment title)	-		
++++	<Dtls>	Regulatory reporting detail	-		
+++++	<Cd>	Payment title (no longer used)	payment title code		
+++	<RmtInf>	Remittance info	-	x	
++++	<Ustrd>	Unstructured message to the beneficiary, minimum 3 characters and all the characters cannot be identical. We recommend this field to be filled out in English or in the language of the counterparty (it might be required by local regulation in the recipient bank country)	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 and creditor – interpreted for creditor – where at least three alphanumerals are needed, all characters cannot be identical. For some currencies or destinations full beneficiary detail can be required – please check with the beneficiary on details to be sent	up to 140 chars	x/-	x/-
+++	<PstlAdr>	Address	-	-	
++++	<StrtNm>	Street	up to 70 chars	-	
++++	<BldgNb>	Street (building) number	up to 16 chars	-	
++++	<PstCd>	ZIP code	up to 16 chars	-	
++++	<TwnNm>	Town	up to 35 chars	-	
++++	<Ctry>	Country	ISO country code	-	
++++	<AdrLine>	Free text with address, interpreted for creditor	max 3 strings with 35 chars each	-	x/-
+++	<Id>	Additional detail, either provided as organization identification (<OrgId> tag), or as private identification (<PrvtId> tag)	-	-	
++++	<OrgId>	Organization identification	-	x/-	
+++++	<BICorBEI>	BIC/SWIFT or BEI code	valid BIC/BEI	-	
+++++	<Othr>	Other identification	-	-	
+++++	<Id>	Identification by state authority (e.g. organization ID)	up to 35 chars	x	-
+++++	<SchmeNm>	Document type – provided either as code (<Cd> tag), or freely (<Prtry> tag)	-	-	
+++++	<Cd>	Document type code	document code	-	
+++++	<Prtry>	Free text describing document identification is based on	up to 35 chars	-	
++++	<PrvtId>	Private identification	-	x/-	
+++++	<Othr>	Other identification	-	-	
+++++	<Id>	Identification by state authority (e.g. birth number)	up to 35 chars	x	-
+++++	<SchmeNm>	Document type – provided either as code (<Cd> tag), or freely (<Prtry> tag)	-	-	
+++++	<Cd>	Document type code	document code	-	
+++++	<Prtry>	Free text describing document identification is based on	up to 35 chars	x	
+++++	<Issr>	Name of the issuer for the document	up to 35 chars	-	

Following details are relevant only for creditor (within <Cdtr> tag)					
++++	<CtryOfRes>	Country of residence for the creditor (in case of company country company is controlled from)	ISO country code	x	x
++++	<CtctDtls>	Contact details	-	-	
+++++	<NmPrfx>	Name prefix – codes <i>DOCT, MIST, MISS, MADM</i> are used	name prefix	-	
+++++	<Nm>	Name	up to 140 chars	-	
+++++	<PhneNb>	Phone number	number	-	
+++++	<MobNb>	Cell phone number	number	-	
+++++	<FaxNb>	Fax number	number	-	
+++++	<EmailAdr>	E-mail address (max 2048 chars, really)	up to 2048 chars	-	
+++++	<Othr>	Other contact details	up to 35 chars	-	

Bank identification

Level	<XML TAG>	Description	Contents	Req.	Proc.
+++	<FinInstId>	Financial institution identification	-	x/-	
++++	<BIC>	BIC/SWIFT code, interpreted for creditor (agent)	valid BIC/SWIFT	-	x/-
++++	<ClrSysMmbld>	Clearing system member identification	-	-	
+++++	<ClrSysId>	Clearing system identification, either set by code (<Cd> tag) or freely (<Prtry> tag)	-	-	
+++++	<Cd>	Clearing system code	valid code	-	
+++++	<Prtry>	Clearing system description	up to 35 chars	-	
+++++	<Mmbld>	Member identification	up to 35 chars		
++++	<Nm>	Financial institution name (interpreted for creditor agent, only if no SWIFT code is provided)	up to 140 chars	-	x/-
++++	<PstlAdr>	Address	-	-	
+++++	<StrtNm>	Street	up to 70 chars	-	
+++++	<BldgNb>	Building number	up to 35 chars	-	
+++++	<PstCd>	ZIP code	up to 14 chars	-	
+++++	<TwnNm>	Town	up to 35 chars	-	
+++++	<Ctry>	Country	ISO country code	-	
+++++	<AdrLine>	Free text with address, interpreted for creditor agent	max 3 strings with 35 chars each	-	x/-
++++	<Othr>	Other identification	-	-	
+++++	<Id>	National code of the bank	up to 35 chars	-	

Account identification

Level	<XML TAG>	Description	Contents	Req.	Proc.
+++	<Id>	Account identification. Account is identified either as IBAN (<IBAN tag> or other way (<Othr> tag)	-	x	
++++	<IBAN>	International format of an account number (IBAN)	IBAN	x	x/-
++++	<Othr>	Other format of an account number	-	x	
+++++	<Id>	Other identification (national format – BBAN, ABO)	account number	x	x/-
+++	<Ccy>	Account currency (NOT interpreted)	ISO currency code	-	

Sample file

Note: Sample file contains one single transaction with required fields, does not contain all optional attributes. Grey background highlights comments not being interpreted within import process:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>message id up to 35 characters</MsgId>
      <CreDtTm>2018-01-01T00:01:02</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>12345.67</CtrlSum>
      <InitgPty>
        <Nm>initiating party name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>batch identification</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>>false</BtchBookg>
      <NbOfTxs>00001</NbOfTxs>
      <CtrlSum>000000012345.67</CtrlSum>
      <ReqdExctnDt>2018-01-01</ReqdExctnDt>
      <Dbtr>
        <Nm>Hynek, Vilem, Jarmila</Nm>
        <PstlAdr>
          <StrtNm>Na kopecku</StrtNm>
          <BldgNb>45</BldgNb>
          <PstCd>267 18</PstCd>
          <TwnNm>Karlstejn</TwnNm>
          <Ctry>CZ</Ctry>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>19</Id>
          </Othr>
          </Id>
          <Ccy>AUD</Ccy>
        </DbtrAcct>
        <ChrgBr>CRED</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>instrid max 16 chars</InstrId>
          <EndToEndId>e2e identification</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="USD">12345.67</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <BIC>KIWINZ22</BIC>
          </FinInstnId>
        </CdtrAgt>
        <Cdtr>
          <Nm>Pankrac, Servac, Bonifac</Nm>
          <PstlAdr>
            <StrtNm>creditor street</StrtNm>
            <BldgNb>building number</BldgNb>
```

```

<PstCd>ZIP</PstCd>
<TwnNm>town name</TwnNm>
<Ctry>NZ</Ctry>
<AdrLine>free text address line 1</AdrLine>
<AdrLine>free text address line 2</AdrLine>
</PstlAdr>
<Id>
<OrgId>
<Othr>
  <Id>00001350</Id>
  <SchmeNm>
    <Prtry>organization ID</Prtry>
  </SchmeNm>
</Othr>
</OrgId>
</Id>
<CtryOfRes>CZ</CtryOfRes>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>NZ7704425600190000000019</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>unstructured message to the beneficiary up to 140 chars quite a lot of space will be split to
4x35 chars</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

```
<!-- end of creditor detail -->
```

```
<!-- creditor account -->
```

```
<!-- end of creditor account -->
```

```
<!-- message to the beneficiary -->
```

```
<!-- end of message -->
```

```
<!-- end of transfer -->
```

```
<!-- end of batch -->
```