

Domestic batch orders in XML format



Purpose of this document is to describe structure and usage of the XML format for import of domestic payment orders to ČSOB CEB service.

With this format, you can import:

- Domestic payments (CZK transfers within CZ).
- Domestic direct debits (CZK collections within CZ).

There are no specific requirements on the file name or the extension (.XML extension is recommended). To import, choose Payments – Import or choose one of quick links on the homepage. XML – TPS is the option applicable to this format (TPS stands for Tuzemsky Platebni Styk/Domestic payment transfers).

File contents

Format is based on ISO standard pain.001.001.03 (payment orders) and pain.008.001.02 (direct debit orders, both available at iso20022.org). Fields and rules specific for domestic payments are following Czech Banking Association definition (available at czech-ba.cz).

For attributes of domestic orders and domestic direct debit orders, following character set can be used:

```
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

Note: CZ specific characters (diacritics) are not allowed – in case they are present in the file, they will be automatically replaced with corresponding character without diacritics.

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 domestic payment orders

Level	<XML TAG>	Description	Contents	Req.	Proc.
-	<?xml version="1.0" encoding="utf-8"?>	Information on XML version and encoding: – 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	
+	<CstmrCdtTrfInIt>	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	
++	<NbOfTx>	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>	-	
+	<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	-	
++	<NbOfTx>	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 and <i>INST</i> for immediate (instant) processing. Note that priority payments can be only sent outside of ČSOB, instant payments are supported only for selected accounts and towards selected counterparties (selected banks). Priority and instant payments are always imported as standalone, priority code can be set either on batch level (here) or on payment level (below)	priority code	-	x
+++	<CtgyPurp>	Payment category – either code or proprietary. Set either on batch level (here) or on payment level (below).	-	-	
++++	<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	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	
++	<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	
+++	<PmtTpInf>	Payment type information	-	-	
++++	<InstrPrty>	Priority code, <i>NORM</i> for standard processing, <i>HIGH</i> for urgent (priority) processing and <i>INST</i> for immediate (instant) processing. Note that priority payments can be only sent outside of CSOB, instant payments are supported only for selected accounts and towards selected counterparties (selected banks). Priority and instant payments are always imported as standalone, priority code can be set either on batch level (above) or on payment level (here)	priority code	-	x
++++	<CtgyPurp>	Payment category – either code or proprietary. Set either on batch level (above) or on payment level (here).	-	-	
+++++	<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	-	x	
++++	<InstdAmt Ccy="CZK">	Transaction amount in the CZK currency	number with max. 2 decimals, decimal point	x	x
+++	<XchgRateInf>	Exchange rate information	-	-	
++++	<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	-	
+++	<CdtrAgt>	Creditor agent (beneficiary bank)	<u>bank identification</u>	x	
+++	<Cdtr>	Creditor (beneficiary) identification	<u>party identification</u>		
+++	<CdtrAcct>	Creditor (beneficiary) account	<u>account identification</u>	x	
+++	<RmtInf>	Remittance info	-	x	
++++	<Ustrd>	Unstructured message to the beneficiary (creditor)	up to 140 chars	x	x
++++	<Strd>	Structured message to the beneficiary (creditor). Used for payments codes (symbols), can occur up to three times for variable code, constant code and specific code	-	-	
+++++	<CdtrRefInf>	Code information	-	-	
+++++	<Ref>	Constant, variable or specific payment code, provided with the respective abbreviation, e.g. KS:0138, VS:0123456789 or SS:9876543210	payment codes	-	x

File with domestic direct debit orders

Level	<XML TAG>	Description	Contents	Req.	Proc.
-	<?xml version="1.0" encoding="utf-8"?>	Information on XML version and encoding: – 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:2002:tech:xsd:pain.008.001.02">	Document information, standard being used plus scheme. Beginning of the document, has closing tag at the very end	-	x	
+	<CstmrDrctDbtInitn>	Beginning of the file with direct debits	-	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	
++	<NbOfTx>	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>	-	
+	<PmtInf>	Information on batch of direct debits (file can contain 1 to <i>n</i> batches)	-	x	
++	<PmtInfId>	Batch identification	up to 35 chars	x	
++	<PmtMtd>	Payment method, code word <i>DD</i> (Direct Debits) is used	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	-	
++	<NbOfTx>	Total number of transactions within batch (integrity check, has to be equal to real number of trx)	whole number up to 15 digits	x	
++	<CtrlSum>	Total sum of transactions within batch (integrity check, has to be equal to real sum of trx)	number, max. 2 decimals, decimal point	x	
++	<PmtTpInf>	Payment type information	-	-	
+++	<CtgyPurp>	Direct debit category – either code or proprietary. Set either on batch level (here) or on debit level (below).	-	-	
++++	<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	x
++	<ReqdColltnDt>	Requested collection date (date to settle direct debit order, max. 30 days in advance, YYYY-MM-DD format). Past date will be automatically shifted to nearest possible	ISO date	x	x
++	<Cdtr>	Creditor (account owner) information	<u>party identification</u>	x	
++	<CdtrAcct>	Creditor account (account to be credited)	<u>account identification</u>	x	
++	<CdtrAgt>	Creditor agent (always ČSOB)	<u>bank identification</u>	x	
++	<ChrgsAcct>	Charges account (NOT interpreted)	<u>account identification</u>	-	
++	<CdtrSchmeld>	Creditor detail	-	-	
+++	<Id>	Creditor identification	-	-	
++++	<PrvtId>	Private identification	-	-	
+++++	<Othr>	Other identification	-	-	
+++++	<Id>	Identification data – e.g. birth number	up to 35 chars	-	
++	<DrctDbtTxInf>	Direct debit information (batch can have 1 to <i>n</i> direct debit orders)	-	x	

+++	<PmtId>	Payment (direct debit) identification	-	x	
++++	<InstrId>	Instruction identification	up to 35 chars	-	
++++	<EndToEndId>	E2E (End to End) identification	up to 35 chars	x	
+++	<PmtTpInf>	Payment (debit) type information	-	-	
++++	<CtgyPurp>	Direct debit category – either code or proprietary. Set either on batch level (above) or on debit level (here)	-	-	
+++++	<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	
+++	<InstdAmt Ccy="CZK">	Direct debit amount in CZK currency	number, max. 2 decimals, decimal point	x	x
+++	<DbtrAgt>	Debtor agent	<u>bank identification</u>	x	
+++	<Dbtr>	Debtor information	<u>party identification</u>		
+++	<DbtrAcct>	Debtor account (account to be debited)	<u>account identification</u>	x	
+++	<RmtInf>	Direct debit information	-	x	
++++	<Ustrd>	Unstructured message to both parties	up to 140 chars	x	x
++++	<Strd>	Structured message to both parties. Used for payments codes (symbols), can occur up to three times for variable code, constant code and specific code	-	-	x
+++++	<CdtrRefInf>	Code information	-	-	x
+++++	<Ref>	Constant, variable or specific payment code, provided with the respective abbreviation, e.g. KS:0138, VS:0123456789 or SS:9876543210	payment codes	-	x

Party identification

Level	<XML TAG>	Description	Contents	Req.	Proc.
+++	<Nm>	Party name: – interpreted for the creditor (debtor in case of direct debits)	up to 70 chars	-	x/-
+++	<PstlAdr>	Address	-	-	
++++	<StrtNm>	Street	up to 70 chars	-	
++++	<BldgNb>	Street 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. Tag can repeat once (address can be provided in two rows)	2 rows of up to 70 chars	-	

Bank identification

Level	<XML TAG>	Description	Contents	Req.	Proc.
+++	<FinInstld>	Financial institution identification	-	x	
++++	<BIC>	BIC/SWIFT code. Bank is identified either by SWIFT code (this tag), or other way (<Othr> tag)	BIC/SWIFT code	x/-	x/-
++++	<Othr>	Other bank code. Bank is identified either by SWIFT code (<BIC> tag), or other way (this tag)	-	x/-	
+++++	<Id>	National bank code	bank code (e.g. 0300)	x/-	x/-

Account identification

Level	<XML TAG>	Description	Contents	Req.	Proc.
+++	<Id>	Account identification	-	x	
++++	<IBAN>	International format for account number (IBAN). Account can be provided as IBAN (this tag), or other way (<Othr> tag)	IBAN	x/-	x/-
++++	<Othr>	Other (national) format for account number. Account can be provided either as IBAN (<IBAN> tag) or other way (this tag)	-	-	
+++++	<Id>	National format of account number (BBAN, ABO)	up to 34 chars	x/-	x/-
+++	<Ccy>	Account currency	ISO currency code	-	-

Note on account identification

Within domestic payments, account numbers are usually – but not necessarily – identified in ABO format (automatic bank operations) and tag <Othr><Id> is used rather than <IBAN>. In ČSOB, there are some historical, foreign currency accounts that have never been assigned ABO format of the account number – and have only IBIS, database format identification. Should such account be used as debtor (creditor for direct debits) account, one of the following ways can be used within import file to provide such account identification:

- IBIS version of the account number:
it is the same number as displayed within ČSOB CEB service.
- The convention used in the Multicash service:
bb000000iiiiiii – where bb is a database number, 000000 is a constant, and iiiiii is an account number in the IBIS format.
- The convention used in the former BusinessBanking service:
999999bbiiiiiii – where 999999 is a constant, bb is a database number, and iiiiii is an account number in the IBIS format.

After import, the account number will be represented in the same way as in the rest of the application – i.e. in the IBIS format; modulo 11 check is not run in this case. Note that since these account are in foreign currency, we do not recommend to use them for domestic transfers.

Sample file

Note: sample file contains one single transaction with required fields, does not contain 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>payment 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>19-19</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <Othr>
            <Id>0300</Id>
          </Othr>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>instruction id</InstrId>
          <EndToEndId>e2e identification</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="CZK">12345.67</InstdAmt>
        </Amt>
        <CdtrAgt>
          <FinInstnId>
            <Othr>
              <Id>0300</Id>
            </Othr>
          </FinInstnId>
        </CdtrAgt>
      </CdtTrfTxInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```



```

</FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Pankrac, Servac, Bonifac</Nm>
  <PstlAdr>
    <StrtNm>U potoka</StrtNm>
    <BldgNb>201</BldgNb>
    <PstCd>210 12</PstCd>
    <TwnNm>Cernosice</TwnNm>
    <Ctry>CZ</Ctry>
    <AdrLine>free address line 1</AdrLine>
    <AdrLine>free address line 2</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>19</Id>
    </Othr>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>unstructured message to the beneficiary up to 140 characters quite a lot of space to write
something here</Ustrd>
  <Strd>
    <CdtrRefInf>
      <Ref>KS:0101</Ref>
    </CdtrRefInf>
  </Strd>
  <Strd>
    <CdtrRefInf>
      <Ref>VS:1122334455</Ref>
    </CdtrRefInf>
  </Strd>
  <Strd>
    <CdtrRefInf>
      <Ref>SS:6677889900</Ref>
    </CdtrRefInf>
  </Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

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

```
<!-- creditor detail -->
```

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

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

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

```
<!-- message to the creditor, codes -->
```

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

```
<!-- end of first (and only) order -->
```

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