USER MANUAL

BULK Payments functionality via e-banking application

Pain.001.001.09

TABLE OF CONTENTS

A. General

Multiple payments files

Customers can upload files for Bulk Payments, either for Payroll payments or Mass Payments.

Payments can be executed both within and outside Cyprus.

The available transaction types are the below:
- Transfers between Customers' own Accounts
- Transfers to Third Parties within the Bank
- SEPA Payments
- SWIFT Payments

According to the Central Bank of Cyprus guidelines and the Regulation (EU) No 260/2012, all multiple payments within Single Euro Payments Area (SEPA), like payrolls, suppliers' invoices and other mass payments, should be processed as per specific technical requirements.

The standards for the message format are defined by XML Customer Credit Transfer Initiation message (ISO20022).

The utmost care has been taken to make sure the information in this publication is correct. However, the Bank by no means can be held liable for any loss or damage incurred due to any incorrect or incomplete information mentioned in this publication.

The Bank allows importing Bulk Payments in the XML Customer Credit Transfer Initiation message Pain.001.001.09 based on European regulation.

Introduction

The models in the ISO20022 document are described in XML using schemas. A specific description language (XSD) is used in a schema. By using the schema's, a description can begiven to the tags in the document, the structure and the concatenation of the beacons (the order of the tags) as well as the allowed codes for certain fields, the number of possible cases, mandatory or optional usage for certain fields.

Technical mapping

To avoid rejection of the payment order and/or to prevent those instructions are ignored usage rules must be followed. Only message elements which are described within theseguidelines are allowed to be used.

Character set

In ISO20022 Payment Initiation messages the UTF-8 character set must be used.

The Latin character set, which is commonly used for international communication, must be used.

The bank accepts the following characters:

• 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 *References, identifiers and identifications may not start or end with a slash "/". A single slash is permitted as long it is not placed at the beginning or end. A double Slash "//" is not permitted at any position in reference, identifiers and identification fields. The attachment using slashes in SEPA payments shows the fields where the slash is not allowed. 1.2.4 Suitability SEPA CT messages are suitable for: • Euro Payments A SEPA Credit Transfer is a credit transfer in euro between accounts, both located in Countries of the Single Euro Payments Area (SEPA). Originator's and Beneficiary's account and their banks, are identified respectively by their IBAN and their BIC.

Message Structure

The Credit Transfer Initiation message is composed of 3 building blocks:

1. Group Header: This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date and Time.

2. Payment Information: This building block is mandatory and repetitive. Besides elements related to the debit side of the transaction, such as Debtor and Payment Type Information, it contains one or more Transaction Information Blocks.

3. Transaction Information: This building block is mandatory and repetitive. It contains, amongst others, elements related to the credit side of the transaction, such as Creditor and Remittance Information. The number of occurrences of Payment Information Block and Transaction Information Block within a message is indicated by the Grouping field in the Group Header.

Please view the SCHEMA AS PER ISO20022 IN BELOW LINK: https://www.eurobank.com.cy/Eurobank/media/docs/pain-001-001-09.xsd

Technical Mapping

To avoid rejection of the payment order and/or to prevent those instructions are ignored usage rules must be followed. Only message elements which are described within theseguidelines are allowed to be used.

The Description of each message item contains:

Name	Name of the element within the PAIN.001 message
XML-Tag	Short name to identify an element within a XML message, presented between brackets, i.e. <Amount>
Level	Level of the element within SEPA CT <Top> <Level 1> <Level 2> <Etc./> </Level 2> </Level 1> </Top>
Presence	This determines if an element is optional or mandatory, and how many times the element can be repeated. The number of times that an element can appear is presented between square brackets. [0..1] Shows that the element can appear 0 or 1 time. The element is optional.

	[0..n] Shows that the element can appear 0 or n time(s).The element is optional. [1..1] Shows that the element is mandatory and must appear once. [1..n] Shows that the element is mandatory and must appear at least once. The element can be Presented n times.
Field type indication:	Numeric: only numbers are allowed Alphanumeric: may contain numbers and allowed characters (ref. 1.2.3 Character set) Date: YYYY-MM-DD Amount: numbers, with a decimal point as separator. Maximum length is 9 digits before the separator, and two behind it. Exception for this rule is the control sum. Boolean: field with two options: 'true' or 'false'
Length	Maximum number of characters in the field.
Mandatory for Eurobank	Determines if field is Mandatory for Eurobank CY channel. There are a few occasions where, although as per ISO a field is optional, as per banks decision this might be Mandatory.
Description	Contains the definition of the message segment or element. Additional information about usage of theelement.

1. Group header

Name	XML-tag	Level	Presence	Type	Length	Mandatory	Description
Document	<Document>	Top	[1..1]	Name		M	Following name to be included xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" (see the sample on website as example)
Customer Credit Transfer Initiation	<CstmrCdtTrf Initn>	Top	[1..1]			M	
Group Header	<GrpHdr>	Top	[1..1]			M	Tag Only Set of characteristics shared by all individual transactions included in the message.
Message Identification	<MsgId>	1	[1..1]	Alphanumeric	35	M	The instructing party has to make sure that MessageIdentification has a unique file reference.
Creation Date Time	<CreDtTm>	1	[1..1]	Date + time		M	Creation date and time of the file. Example:2022-10-17T12:20:45

Name	XML-tag	Level	Presence	Type	Length	Mandatory	Description
Number of Transactions	<NbOfTxs>	1	[1..1]	Numeric	15	M	The number of transactions within the file. TheBank checks the given value with the total number of transactions in the entire message.

Name	XML-tag	Level	Presence	Type	Length	Mandatory	Description
Control Sum	<CtrlSum>	1	[1..1]	Amount	18	M	Total amount of all individual transactions within the File. Decimals are separated by a point "." Two decimals must always be present when amount has decimal parts.
Initiating Party	<InitgPty>	1	[1..1]			M	Tag Only Party that initiates the payment.
Name	<Nm>	2	[1..1]	Alphanumeric	70	M	Name of the ordering party.
Identification	<Id>	2	[1..1]			M	Tag Only
Organization Identification	<OrgId>	3	[1..1]			M	Tag Only Unique and unambiguous way to identify an organization.

		4	[1..1]	Alphanumeric	11	M	
BIC	< AnyBIC>	4	[1..1]	Alphanumeric	11	M	Business identification code of the organization.
Other	<Othr>	4	[1..1]			M	Tag Only
Identification	<Id>	5	[1..1]	Numeric	35	M	Identification assigned by an institution. Bank's Internal company code (CIF – Customer ID)

2. **Payment Information Segment**

Name	XML-tag	Level	Presence	Type	Length	Mandatory	Description
Payment Information	<PmtInf>	Top	[1..1]			M	Tag Only Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.
Payment Information Identification	<PmtInfId>	1	[1..1]	Alphanumeric	35	M	Unique reference, to clearly identify the payment information group within the message.

PaymentMethod	<PmtMtd>	1	[1..1]	Alphanumeric	3	M	TRF (Fixed Value for credit transfers) is requested.
Batch Booking	<BtchBookg>	1	[1..1]	Boolean	5	M	Insert value **"true"**, for Payroll payments in EUR currency. Identifies that the sending party requests a batch entry for the sum of the amount of ALL transactions. Insert value **"false"**, for Mass payments in any currency. Identifies that the sending party requests a batch entry for each individually transaction.

Number of Transactions	<NbOfTxs>	1	[1..1]	Numeric	15	M	The number of transaction within the file. TheBank checks the given value with the total number of transactions in the entire message.
Control Sum	<CtrlSum>	1	[1..1]	Amount	18	M	Total amount of all individual transactions within the File. Decimals are separated by a point "." Two decimals must always be present when amount has decimal parts.

Name	XML-tag	Level	Presence	Type	Length	Mandatory	Description
PaymentTypeInformation	<PmtTpInf>	1	[1..1]			M	Tag Only Set of elements used to further specify the type of transactions.
InstructionPriority	<InstrPrty>	2	[1..1]	Alphanumeric		M	Indicator of the urgency of the execution of the instructed transactions. For **SEPA** payments the only available value is "NORM". For **SWIFT** payments the available values are "NORM" and "HIGH".
ServiceLevel	<SvcLvl>	2	[0..1]			O	Tag Only
Code	<Cd>	3	[0..1]	Alphanumeric	4	O	Fixed value "SEPA" for Payroll payments
Category Purpose	<CtgyPurp>	2	[0..1]			O	Tag Only
Code	<Cd>	3	[0..1]	Alphanumeric	4	O	Category purpose, as published in an external category purpose code list. (ISO 2022) For **Payroll** payments the value should always be "SALA"

RequestedExecutionDate	<ReqdExctnDt>	1	[1..1]			M	Tag Only
Date	<Dt>	2	[1..1]	DATE		M	This is the date on which the originator's account is to be debited with the following structure: YYYY-MM-DD.
Debtor	<Dbtr>	1	[1..1]			M	Tag Only
Name	<Nm>	2	[1..1]	Alphanumeric	70	M	Name of the originator
Identification	<Id>	2	[1..1]			M	Tag Only
Organization Identification	<OrgId>	3	[1..1]			M	Tag Only
Other	<Othr>	4	[1..1]			M	Tag Only
Identification	<Id>	5	[1..1]	Numeric	35	M	Identification assigned by an institution. Bank's Internal company code (CIF – Customer ID)

Name	XML-tag	Level	Presence	Type	Length	Mandatory	Description
Debtor Account	<DbtrAcct>	1	[1..1]			M	Tag Only
Identification	<Id>	2	[1..1]			M	Tag Only
IBAN	<IBAN>	3	[1..1]	Alphanumeric	34	M	International Bank Account Number (IBAN) of originator. Use capitals.
Currency	<Ccy>	2	[1..1]	Alphanumeric	3	M	Currency code of the account For Payroll payments the currency must always be EUR.

Name	XML-tag	Level	Presence	Type	Length	Mandatory	Description
Debtor Agent	<DbtrAgt>	1	[1..1]			M	Tag Only
Financial Institution	<FinInstnId>	2	[1..1]			M	Tag Only
BICFI	<BICFI>	3	[1..1]	Alphanumeric	11	M	Business identifier code (BIC) of the Debtor Agent.

3. Credit Transaction Information Segment

Name	XML-tag	Level	Presence	Type	Length	Mandatory	Description
CTTransactionInformation	<CdtTrfTxInf>	1	[1..n]			M	Tag Only Provides information on the individual transaction(s) included in the message.
PaymentIdentification	<PmtId>	2	[1..n]			M	Tag Only Set of elements used to reference a payment instruction.
InstructionIdentification	<InstrId>	3	[1..n]	Alphanumeric	35	M	Reference of the remitter that refers to a set of payments of which this payment is a part of. If this ID is used then it must be unique per payment
EndtoEndIdentification	<EndToEndId>	3	[1..n]	Alphanumeric	35	M	End-to-End Unique Reference number of the credit transfer. The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction.
Amount	<Amt>	2	[1..n]			M	Tag Only

InstructedAmount	<InstdAmt>	3	[1..1]	Amount	18	M	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. Decimals are separated by a point ".". Example: <InstdAmt Ccy="EUR">1000.10</InstdAmt>
ChargeBearer	<ChrgBr>	2	[1..n]	Alphanumeric	4	M	Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Available values: SLEV,SHAR,CRED,DEBT
UltimateDebtor	<UltmtDbtr>	2	[1..n]			M	Tag Only
Name	<Nm>	3	[1..n]	Alphanumeric	70	M	Name by which a party is known and which is usually used to identify that party.
Identification	<Id>	3	[1..n]			M	Tag Only
OrganisationIdentification	< OrgId>	4	[1..n]			M	Tag Only
AnyBIC	<AnyBIC>	5	[1..n]	Alphanumeric	11	M	Business identification code of the Organization.

CreditorAgent	<CdtrAgt>	2	[1..n]			M	Tag Only
FinancialInstitutionIdentification	<FinInstnId>	3	[1..n]			M	Tag Only
BICFI	<BICFI>	4	[1..n]	Alphanumeric	11	M	Business identifier code (BIC)
Creditor	<Cdtr>	2	[1..n]			M	Tag Only
Name	<Nm>	3	[1..n]	Alphanumeric	70	M	Beneficiary's Name
Identification	<Id>	3	[1..n]			M	Tag Only
OrganisationIdentification	<OrgId>	4	[1..n]			M	Tag Only
AnyBIC	<AnyBIC>	5	[1..n]	Alphanumeric	11	M	Business identification code of the Creditor Organization.

CreditorAccount	<CdtrAcct>	2	[1..n]			M	Tag Only
Identification	<Id>	3	[1..n]			M	Tag Only
IBAN	<IBAN>	4	[1..n]	Alphanumeric	34	M	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Use Capitals. (Do not use for Swift Payments if only the Account number is available)
Other	<Othr>	4	[1..n]			O	Tag Only Use it for Swift Payments if only the Beneficiary's Account number is available.
Identification	<Id>	5	[1..n]	Numeric	34	O	Use it for Swift Payments if only the Beneficiary's Account number is available.
Purpose	<Purp>	2	[1..n]			O	Tag Only
Code	<Cd>	3	[1..n]	Alphanumeric	4	O	Underlying reason for the payment transaction, as published in an external purpose code list. (ISO 20022) For Payroll Payments always use "SALA".
RemittanceInformation	<RmtInf>	2	[1..n]			M	Tag Only

Unstructured	<Ustrd>	3	[1..n]	Alphanumeric	140	M	It is an additional reference ID/Description to distinguish the specific Credit and can appear in the statement of the beneficiary.