



**USER MANUAL  
FOR  
PAYROLL functionality via ebanking application**

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## **A. General**

### **SEPA – Multiple payments files**

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) –also know as Pain.001.001.03.

Since February 2016, any other file format file for processing mass payments , i.e. .txt, will not be accepted.

Therefore, customers who remit .txt files for payroll payments, their files will be converted to .xml files as per the above standards.

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 Euro Payments in the XML Customer Credit Transfer Initiation message pain.001.001.03 based on European regulation.

### **SEPA CT Structure**

#### **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 be given 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 that instructions are ignored usage rules must be followed. Only message elements which are described within these guidelines are allowed to be used.

## Character set

In ISO20022 Payment Initiation messages the UTF8 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 SEPA 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:

<http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-credit-transfer-scheme-customer-to-bank-implementation-guidelines-version-8/>

## Technical mapping

To avoid rejection of the payment order and/or to prevent that instructions are ignored usage rules must be followed. Only message elements which are described within these guidelines 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<br><Top><br><Level 1><br><Level 2><br><Etc./><br></Level 2><br></Level 1><br></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.<br>[0..1] Shows that the element can appear 0 or 1 time. The element is optional. |

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|                        |  |
|------------------------|--|
|                        | <p>[0..n] Shows that the element can appear 0 or n time(s).The element is optional.</p> <p>[1..1] Shows that the element is mandatory and must appear once.</p> <p>[1..n] Shows that the element is mandatory and must appear at least once. The element can be Presented n times.</p>   |
| Field type indication: | <p>Numeric: only numbers are allowed</p> <p>Alphanumeric: may contain numbers and allowed characters (ref. 1.2.3 Character set)</p> <p>Date: YYYY-MM-DD</p> <p>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.</p> <p>Boolean: field with two options: 'true' or 'false'</p> |
| 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 the element.  |

**1. Group header**

| Name                                | XML-tag             | Level | Presence | Type         | Length | Mandatory | Description  |
|-------------------------------------|---------------------|-------|----------|--------------|--------|-----------|--|
| Document                            | <Document>          | Top   | [1..1]   | Name         |        | M         | Following name to be included<br><br>xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" (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   |
| Message Identification              | <MsgId>             | 1     | [1..1]   | Alphanumeric | 35     | M         | Unique file reference.   |
| Creation Date Time                  | <CreDtTm>           | 1     | [1..1]   | Date + time  |        | M         | Creation date and time of the file.<br>Example:2012-02-03T11:20:45   |
| Number of Transactions              | <NbOfTxs>           | 1     | [1..1]   | Numeric      | 15     | M         | The number of transaction within the file. The Bank checks the given value with the total number of transactions in the entire message |

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| Name                        | XML-tag    | Level | Presence | Type         | Length | Mandatory | Description   |
|-----------------------------|------------|-------|----------|--------------|--------|-----------|---|
| Control Sum                 | <CtrlSum>  | 1     | [0..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  |
| Name                        | <Nm>       | 2     | [0..1]   | Alphanumeric | 70     | M         | Name of the ordering party.   |
| Identification              | <Id>       | 2     | [0..1]   |              |        |           | Tag Only  |
| Organization Identification | <OrgId>    | 3     | [1..1]   |              |        |           | Tag Only  |
| BIC or BEI                  | <BICOrBEI> | 4     | [0..1]   | Alphanumeric | 11     |           | BIC code of the organization – ie of the remitter’s bank.   |
| Other                       | <Othr>     | 4     | [0..1]   |              |        |           | Tag Only  |
| Identification              | <Id>       | 5     | [1..1]   | Alphanumeric | 35     | M         | The company code (5 digit company code provided for Payroll).   |



## 2. Payment Information Segment

| Name                               | XML-tag     | Level | Presence | Type         | Length | Mandatory | Description   |
|------------------------------------|-------------|-------|----------|--------------|--------|-----------|---|
| Payment Information                | <PmtInf>    | Top   | [1..n]   |              |        | M         | Tag Only  |
| Payment Information Identification | <PmtInfId>  | 1     | [1..1]   | Alphanumeric | 35     | M         | Unique reference number of the Batch  |
| PaymentMethod                      | <PmtMtd>    | 1     | [1..1]   | Alphanumeric | 3      | M         | <b>TRF (Fixed Value for credit transfers) is requested.</b>                   |
| Batch Booking                      | <BtchBookg> | 1     | [0..1]   | Boolean      | 5      |           | Always include value <b>“true”</b> , meaning that batch booking is requested. |

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| Name                        | XML-tag       | Level | Presence | Type         | Length | Mandatory | Description   |
|-----------------------------|---------------|-------|----------|--------------|--------|-----------|---|
| PaymentTypeInformation      | <PmtTPlnf>    | 1     | [0..1]   |              |        |           | Tag Only  |
| ServiceLevel                | <SvcLvl>      | 2     | [1..1]   |              |        |           | Tag Only  |
| Code                        | <Cd>          | 3     | [1..1]   | Alphanumeric | 4      |           | Fixed value SEPA  |
| RequestedExecutinDate       | <ReqdExctnDt> | 1     | [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     | [0..1]   | Alphanumeric | 70     | M         | Name of the originator  |
| Identification              | <Id>          | 2     | [0..1]   |              |        | M         | Tag Only  |
| Organization Identification | <OrgId>       | 3     | [1..1]   |              |        | M         | Tag Only  |

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| Name           | XML-tag    | Level | Presence | Type         | Length | Mandatory | Description   |
|----------------|------------|-------|----------|--------------|--------|-----------|---|
| BIC or BEI     | <BICorBEI> | 4     | [0..1]   | Alphanumeric | 11     |           | BIC code of the organization – ie of the remitter's bank.     |
| Other          | <Othr>     | 4     | [0..1]   |              |        | M         | Tag Only  |
| Identification | <Id>       | 5     | [1..1]   | Alphanumeric | 35     | M         | The company code (5 digit company code provided for Payroll). |
| 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         | IBAN account number of originator. Use capitals.              |

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| 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   |
| BIC                   | <BIC>        | 3     | [0..1]   | Alphanumeric | 11     |           | SWIFT BIC code of the remitting bank. Use capitals / |

### 3. Transaction Information Segment

| Name                      | XML-tag       | Level | Presence | Type         | Length | Mandatory | Description  |
|---------------------------|---------------|-------|----------|--------------|--------|-----------|--|
| CTTransactionInformation  | <CdtTrfTxInf> | 1     | [1..n]   |              |        | M         | Tag Only   |
| PaymentIdentification     | <PmtId>       | 2     | [1..1]   |              |        | M         | Tag Only   |
| InstructionIdentification | <InstrId>     | 3     | [0..1]   | Alphanumeric | 35     |           | 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..1]   | Alphanumeric | 35     | M         | End-to-End Unique Reference number of the credit transfer  |

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| Name                                | XML-tag      | Level | Presence | Type         | Length | Mandatory | Description   |
|-------------------------------------|--------------|-------|----------|--------------|--------|-----------|---|
| PaymentType Information             | <PmtTplnf>   | 2     | [0..1]   |              |        |           |   |
| Category Purpose                    | <CtgyPurp>   | 3     | [0..1]   |              |        |           |   |
| Code                                | <Cd>         | 4     | [1..1]   | Alphanumeric | 4      | M         | Always the value = SALA   |
| Amount                              | <Amt>        | 2     | [1..1]   |              |        | M         | Tag Only  |
| InstructedAmount                    | <InstdAmt>   | 3     | [1..1]   | Amount       |        | M         | Amount of the credit transfer in EUR. Decimals are separated by a point “.”<br><br>Example:<br><br><InstdAmt Ccy="EUR">1000.10</InstdAmt> |
| Creditor Agent                      | <CdtrAgt>    | 2     | [0..1]   |              |        |           |   |
| Financial InstitutionIdentification | <FinInstnId> | 3     | [1..1]   |              |        | M         |   |
| BIC                                 | <BIC>        | 4     | [0..1]   | Alphanumeric | 11     | M         | SWIFT BIC code of the bank of the beneficiary.  |

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| Name             | XML-tag    | Level | Presence | Type         | Length | Mandatory | Description                  |
|------------------|------------|-------|----------|--------------|--------|-----------|------------------------------|
| Creditor         | <Cdtr>     | 2     | [1..1]   |              |        | M         | Tag Only                     |
| Name             | <Nm>       | 3     | [0..1]   | Alphanumeric | 35     | M         | Name of the beneficiary      |
| PostalAddress    | <PstlAdr>  | 3     | [0..1]   |              |        |           |                              |
| Country          | <<Ctry>    | 4     | [0..1]   | Alphanumeric | 2      |           | Country code of the creditor |
| Address Line     | <AdrLine>  | 4     | [0..2]   | Alphanumeric | 70     |           | Address of the creditor.     |
| Id               | <Id>       | 3     | [0..1]   |              |        |           |                              |
| Creditor Account | <CdtrAcct> | 2     | [1..1]   |              |        | M         | Tag Only                     |
| Identification   | <Id>       | 3     | [1..1]   |              |        | M         | Tag Only                     |

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| Name                  | XML-tag  | Level | Presence | Type         | Length | Mandatory | Description  |
|-----------------------|----------|-------|----------|--------------|--------|-----------|--|
| IBAN                  | <IBAN>   | 4     | [1..1]   | Alphanumeric | 34     | M         | IBAN account number of creditor. Use capitals  |
| RemittanceInformation | <RmtInf> | 2     | [0..1]   |              |        |           | Tag Only   |
| Unstructured          | <Ustrd>  | 3     | [0..1]   | Alphanumeric | 140    | M         | Mandatory. It is an additional reference ID/Description to distinguish the specific Credit and can appear in the statement of the beneficiary. |