



XML SEPA IN KB client format

**XML SEPA IN KB
(valid from 1 November 2009)**

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1. Scope

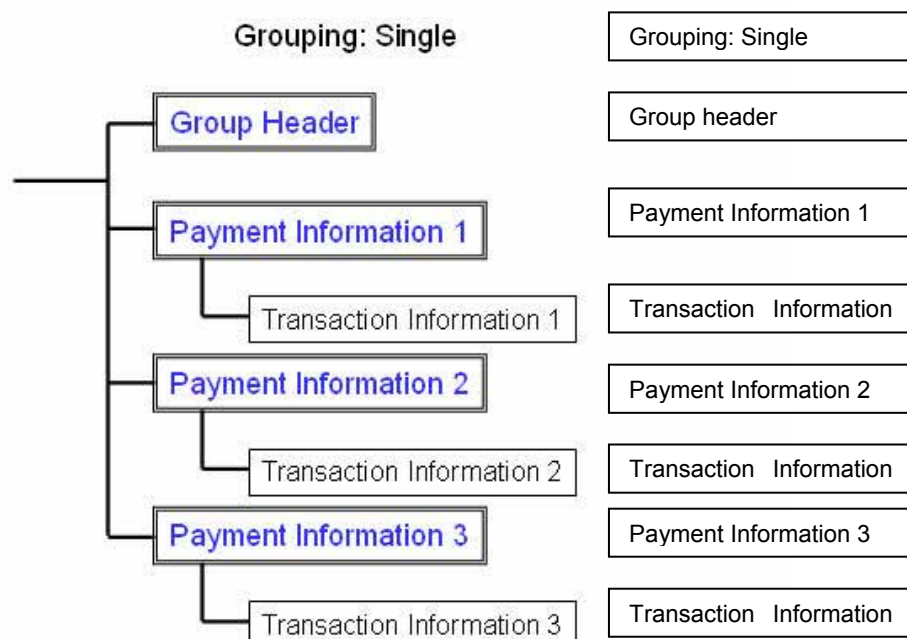
Electronic transfer of KB client requests for sending foreign payments in EUR within the framework of SEPA. KB arranges debiting according to SEPA terms of the required account, and sending of the payment to the defined bank and account including non-accounting data handed over to the partner. (Currently, KB is not providing foreign collection orders.)

2. Application

The standard defines three optional XML structures:

- **Single (single orders)** - each payment has its own payment block)
- **Bulk (multiple orders)** - a common Payment Information Block and several occurrences of payment blocks)
- **Mixed** (both types within a single message)

Currently, only single (SNGL) orders can be transferred. In this case, exactly one occurrence of CreditTransferTransactionInformation must be specified for each occurrence of PaymentInformation.



3. Message structure (items used by KB)

Note: KB uses XSD validations, where only the standard „urn:iso:std:iso:2002:tech:xsd:pain.001.001.02“ namespace is required.

XML without namespace or with different namespace will be considered invalid format. This document contains tags, from which values are accepted for further processing in KB.

Tags of required (mandatory) fields are put in grey background in tables

Explanation for columns of used tables:

Tables are taken from UNIFI (ISO 2002) Message Definition Report - Payments Standards – Initiation Approved by UNIFI Payments SEG on 6 June 2006

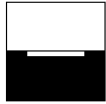
- The **OR** column represents selection options
- The **Mult** column defines occurrence of the specified tag by the [p..n] form where **p** can be 1 for required occurrence and 0 for optional occurrence; **n** represents the value of maximum repetitions.

1 Group header

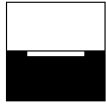
Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	Date and time	Used for duplication detection.
1.5		NumberOfTransactions	<NbOfTx>	[1..1]	Text	validations only with notification
1.6		ControlSum	<CtrlSum>	[0..1]	Quantity	validations in PCB only with notification
1.7		Grouping	<Grpg>	[1..1]	Code	SNGL required for KB.
1.8		InitiatingParty	<InitgPty>	[1..1]	+ -	not taken over in KB

N Payment information

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
2.0		PaymentInformation	<PmtInf>	[1..n]		
2.2		PaymentMethod	<PmtMtd>	[1..1]	Code	„TRF“ - required
2.13		RequestedExecutionDate	<ReqdExctnDt>	[1..1]	Date	Debit due date - required
2.15		Debtor	<Dbtr>	[1..1]	+	Name, address, identification. KB takes over only identification; it does not take over the name and address , but uses it according to its own administration - required .
2.16		DebtorAccount	<DbtrAcct>	[1..1]	+	IBAN (currency need not be specified; if it is specified, it must correspond to administration, otherwise it will be



						rejected) - required.
2.17		DebtorAgent	<DbtrAgt>	[1..1]	+	Not taken over and validated by KB; KB checks the bank using IBAN.
2.19		UltimateDebtor	<UltmtDbtr>	[0..1]	+	Will be transferred by KB when Rulebook 3.2 is officially approved; clients will be informed on KB website.
2.20		ChargeBearer	<ChrgBr>	[0..1]	Code	if not specified, KB will use KB SLEV; if to be specified, only SLEV can be used.
2.21		ChargesAccount	<ChrgsAcct>	[0..1]	+	To be specified only if you require different KB account for the charge (currency need not be specified; if to be specified, it must correspond to administration, otherwise it will be rejected).
2.23		CreditTransferTransaction Information	<CdtTrfTxInf>	[1..n]		compulsory
2.24		PaymentIdentification	<PmtId>	[1..1]		compulsory
2.25		InstructionIdentification	<InstrId>	[0..1]	Text	Unique identification for KB (duplicate detection); if not specified, information of the EndToEnd field will be used.
2.26		EndToEndIdentification	<EndToEndId>	[1..1]	Text	compulsory Handed over to the partner; if InstrId is not specified, this value is used for KB purpose: InstrId = EndToEndId.
2.27		PaymentTypeInformation	<PmtTpInf>	[0..1]		
2.28		InstructionPriority	<InstrPrty>	[0..1]	Code	
2.29		ServiceLevel	<SvcLvl>	[0..1]		
2.30		Code	<Cd>	[1..1]	Code	All transferred via XML will be "SEPA" only in KB. Specification is not necessary; if different value is used, it will be rejected.
2.37		Amount	<Amt>	[1..1]		compulsory
2.38		InstructedAmount	<InstdAmt>	[1..1]	Amount	Amount in EUR (required) Currencies other than EUR will be rejected in KB; required.
2.46		ChargeBearer	<ChrgBr>	[0..1]	Code	Only "SLEV" can be used for SEPA



						payments. Not compulsory; KB uses it by default.
2.55		CreditorAgent	<CdtrAgt>	[0..1]	+	BIC - the bank must be SEPA-compliant; required.
2.57		Creditor	<Cdtr>	[0..1]	+	Name + country code; required identification (optional)
2.58		CreditorAccount	<CdtrAcct>	[0..1]	+	IBAN - required
2.59		UltimateCreditor	<UltmtCdtr>	[0..1]	+	Will be transferred by KB when Rulebook 3.2 is officially approved clients will be informed on KB website
2.84		RemittanceInformation	<RmtInf>	[0..1]		
2.85		Unstructured	<Ustrd>	[0..n]	Text	Details of payment (optional)

4. Rules according to ISO 20022 for selected tags used in KB

FOR header:

1.1 MessageIdentification <MsgId>

Presentation: [1..1]

Definition: The Point-to-Point reference assigned by the party issuing the instruction and sent to the other party in the chain in order to uniquely identify the message.

Application: The party issuing the instruction must ensure uniqueness of the MessageIdentification message identification for the party receiving the instruction for the previously agreed period of time.

Data type: Up to 35, text

Format: max. length: 35

min. length: 1

1.2 CreationDateTime <CreDtTm>

Presentation: [1..1]

Definition: Date and time of creation of payment instruction (group of instructions) by the party issuing the instruction.

Data type: ISO date and time

1.5 NumberOfTransactions <NbOfTx>

Presentation: [1..1]

Definition: Number of individual transactions contained in the message.

Data type: Up to 15, numbers, text

Format: [0-9]{1,15}

1.6 ControlSum <CtrlSum>

Presentation: [0..1]

Definition: Sum of all individual amounts contained in the message, regardless of the currency.

Data type: Numbers in decimal system

Format: decimal positions: 17

total number of positions: 18

1.7 Grouping <Grpg>

Presentation: [1..1]

Definition: Identifies whether common accounting information are specified once for all transactions or repeatedly for each individual transaction.

Within KB, only one option is applicable: single (individually) - "SNGL"

1.8 InitiatingParty <InitgPty>

Presentation: [1..1]

Definition: The party initiating the payment. From the viewpoint of payment, this can be either the payer (in a credit transfer), beneficiary (in a direct collection) or a party that initiated the payment on behalf of the payer or the beneficiary.

Type: This item of the message consists of the following **PartyIdentification8** items:

Or	Message item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	Not taken over or validated in KB. The address administered in DB DCS is used. If to be sent, see the structure description in chapter 5 - Address in KB.

FOR payments

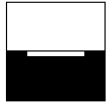
2.0 PaymentInformation <PmtInf>

Presentation: [1..n]

Definition: Set of properties applicable to the party paying the payment transactions contained in the initiated credit transfer.

Type: The **Payment information** block consists of the following **PartyIdentification8** items:

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
2.1		PaymentInformationIdentification	<PmtInfId>	[0..1]	Text	
2.2		PaymentMethod	<PmtMtd>	[1..1]	Code	TRF
2.3		PaymentTypeInformation	<PmtTpInf>	[0..1]		
2.13		RequestedExecutionDate	<ReqdExctnDt>	[1..1]	Date and time	DATE
2.15		Debtor	<Dbtr>	[1..1]	+	Address and name is not taken over, only identification is, if specified.
2.16		DebtorAccount	<DbtrAcct>	[1..1]	+	IBAN currency need not be specified. If specified, it will be validated against the status in DB.
2.17		DebtorAgent	<DbtrAgt>	[1..1]	+	Not taken over and validated. The bank will be validated via IBAN.
2.19		UltimateDebtor	<UltmtDbtr>	[0..1]	+	Currently not transferred by KB.
2.20		ChargeBearer	<ChrgBr>	[0..1]	Code	KB will use SLEV; however, if you specify a value, which is different



						from SLEV, it will be rejected.
2.21		ChargesAccount	<ChrgsAcct>	[0..1]	+	The account number is to be specified only if it is different from the account number for the actual payment (always only in KB).
2.23		CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]		Creditor description block

2.2 PaymentMethod <PmtMtd>

Presentation: [1..1]

Definition: Specifies the mode of payment to be used to transfer the specified amount of funds.

Data type: code - „TRF“

2.13 RequestedExecutionDate <ReqdExctnDt>

Presentation: [1..1]

Definition: Date on which the initiating party requires the payment to be processed by the clearing agent. If paid by cheque, this is the date on which the bank must generate the cheque.

Application: On this date, funds will be deducted from the account (accounts) of the payer.

Data type: ISO date

2.15 Debtor <Dbtr>

Presentation: [1..1]

Definition: Party owing money to the (ultimate) beneficiary.

Type: This item of the message consists of the following **PartyIdentification8** items:

Or	Message item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	See chapter 5
	Identification	<Id>	[0..1]	See chapter 6
	CountryOfResidence	<CtryOfRes>	[0..1]	Code (Kód)

2.16 DebtorAccount <DbtrAcct>

Presentation: [1..1]

Definition: Unique identification of the payer's account in which the debit item will be applied as a result of transaction.

Type: This item of the message consists of the following **CashAccount7** items:

Or	Message item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	<IBAN>
	Currency	<Ccy>	[0..1]	Code

2.17 DebtorAgent <DbtrAgt>

Presentation: [1..1]

Definition: The financial institution operating the payer's account.

Type: This item of the message consists of the following **BranchAndFinancialInstitutionIdentification3** items:

Or	Message item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	<BIC> not validated by KB

2.19 UltimateDebtor <UltmtDbtr>

Presentation: [0..1]

Definition: Ultimate party owing money to the (ultimate) beneficiary.

Type: This item of the message consists of the following **PartyIdentification8** items:

Or	Message item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	See chapter 5
	Identification	<Id>	[0..1]	See chapter 6
	CountryOfResidence	<CtryOfRes>	[0..1]	Code (Kód)

2.20 ChargeBearer <ChrgBr>

Presentation: [0..1]

Definition: Specifies the party (parties) to which charges related to processing of the payment transaction will be paid.

Data type: Code

If this message item is specified, any of the following **ChargeBearerType1Code** values must be used.

Code name definition (only SLEV can be used for KB SEPA)

CRED BorneByCreditor - All charges for the transaction are paid by the beneficiary.

DEBT BorneByDebtor - All charges for the transaction are paid by the payer.

SHAR Sdíleno - During a credit transfer, this means that transaction charges on the side of the sender will be paid by the payer, transaction charges on the side of beneficiary will be paid by the beneficiary. During a collection transfer, this means that transaction charges on the side of the sender will be paid by the beneficiary, transaction charges on the side of beneficiary will be paid by the payer.

SLEV FollowingServiceLevel - Charges will be applied according to rules agreed with service level - service plan.

2.21 ChargesAccount <ChrgsAcct>

Presentation: [0..1]

Definition: An account used for processing of charges for transactions.

Application: The Charges account is used if charges must be booked to an account other than an account identified as a the payer's account.

Type: This item of the message consists of the following **CashAccount7** items:

Or	Message item	<XML Tag>	Mult.	Represent./Type
	Identification	<Id>	[1..1]	<IBAN>
	Currency	<Ccy>	[0..1]	Code

2.23 CreditTransferTransactionInformation <CdtTrfTxInf>

Presentation: [1..n]

Definition: Group of items providing specific information on individual transactions contained in a message.

Type: This item of the message consists of the following **CreditTransferTransactionInformation1** items:

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
2.24		PaymentIdentification	<PmtId>	[1..1]		
2.27		PaymentTypeInfo	<PmtTpInf>	[0..1]		
2.37		Amount	<Amt>	[1..1]		
2.55		CreditorAgent	<CdtrAgt>	[0..1]	+	
2.57		Creditor	<Cdtr>	[0..1]	+	
2.58		CreditorAccount	<CdtrAcct>	[0..1]	+	
2.59		UltimateCreditor	<UltmtCdtr>	[0..1]	+	
2.84		RemittanceInformation	<RmtInf>	[0..1]		

2.37 Amount <Amt>

Presentation: [1..1]

Definition: Amount of money to be transferred between the payer and beneficiary, before deducting charges, expressed in the currency set by the initiating party.

Type: This item of the message consists of any of the following **AmountType2Choice** items:

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
2.38		InstructedAmount	<InstdAmt>	[1..1]	Amount	Only EUR permitted in KB.

2.38 InstructedAmount <InstdAmt>

Presentation: [1..1]

This item of the message is a part of the **2.37 Amount** option.

Definition: Amount of money to be transferred between the payer and beneficiary, before deducting charges, expressed in the currency set by the initiating party.

Data type: CurrencyAndAmount

This type of data must be used with the following XML attribute: **Currency (Ccy)** ; written as **CurrencyCode**.

Format: CurrencyAndAmount

decimal positions: 5

at least, including: 0

total number of positions: 18

CurrencyCode

[A-Z]{3,3}

Rules: CurrencyCode

Validation according to table

2.55 CreditorAgent <CdtrAgt>

Presentation: [0..1]

Definition: The financial institution operating the beneficiary's account.

Type: This item of the message consists of the following **BranchAndFinancialInstitutionIdentification3** items:

Or	Message item	<XML Tag>	Mult.	Represent./Type
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	<BIC> - the bank must be SEPA-complying.

2.57 Creditor <Cdtr>

Presentation: [0..1]

Definition: The party to which the amount of funds will be paid.

Type: This item of the message consists of the following **PartyIdentification8** items:

Or	Message item	<XML Tag>	Mult.	Represent./Type
	Name	<Nm>	[0..1]	Text
	PostalAddress	<PstlAdr>	[0..1]	See chapter 5
	Identification	<Id>	[0..1]	See chapter 6
	CountryOfResidence	<CtryOfRes>	[0..1]	Code

2.58 CreditorAccount <CdtrAcct>

Presentation: [0..1]

Definition: Unique identification of the beneficiary's account in which the credit item will be transferred as a result of transaction.

Type: This item of the message consists of the following **CashAccount7** items:

Or	Message item	<XML Tag>	Mult.	Represent./Type	KB
	Identification	<Id>	[1..1]		<IBAN>

2.59 UltimateCreditor <UltmtCdtr>

Presentation: [0..1]

Definition: The ultimate party to which the amount of funds will be paid.

Type: This item of the message consists of the following **PartyIdentification8** items:

Or	Message item	<XML Tag>	Mult.	Represent./Type	KB
	Name	<Nm>	[0..1]	Text	
	PostalAddress	<PstlAdr>	[0..1]		Chapter 5
	Identification	<Id>	[0..1]		Chapter 6
	CountryOfResidence	<CtryOfRes>	[0..1]	Code	

2.84 RemittanceInformation <RmtInf>

Presentation: [0..1]

Definition: Information providing for agreement (i.e. alignment) of the payment with items that the payment is to settle, such as invoices in a receivables system.

Type: This item of the message consists of the following **RemittanceInformation1** items:

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
2.85		Unstructured	<Ustrd>	[0..n]	Text	Only non-structured information used.

2.85 Unstructured <Ustrd>

Presentation: [0..n]

Definition: Information providing for alignment of an item with items that the transfer is to settle, such as invoices in a receivables system in an unstructured form.

Data type: Up to 140, text

Format: max. length: 140, min. length:

5. Details for address structure in KB

In KB, the **structured** approach will be required for the structure of the address, as well as using of appropriate tags for name, town, street, number, postcode and country.

Address validation will be applied according to effective rules for foreign payments transferred via DCS (same as for BEST and EDI_BEST formats).

5.1.1 PostalAddress <PstlAdr>

Presentation: [0..1]

Definition: Information specifying and identifying a specific address as defined by postal service.

Type: This item of the message consists of the following **PostalAddress1** items:

REF	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB
-----	----	--------------	-----------	-------	--------------	------------



					n	
5.1.4		StreetName	<StrtNm>	[0..1]	Text	Optional field.
5.1.5		BuildingNumber	<BldgNb>	[0..1]	Text	Optional field.
5.1.6		PostCode	<PstCd>	[0..1]	Text	Optional field.
5.1.7		TownName	<TwnNm>	[0..1]	Text	Optional field.
5.1.9		Country	<Ctry>	[1..1]	Code	A required field.

5.1.4 StreetName <StrtNm>

Presentation: [0..1]

UNIFI (ISO 20022) - Standards for payments - implemented in October 2006

Message item types

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Definition: Street or avenue name.

Data type: Up to 70, text

Format: max. length: 70

min. length: 1

5.1.5 BuildingNumber <BldgNb>

Presentation: [0..1]

Definition: House number on the street.

Data type: Up to 16, text

Format: max. length: 16

min. length: 1

5.1.6 PostCode <PstCd>

Presentation: [0..1]

Definition: Postcode or postal sorting code.

Data type: Up to 16, text

Format: max. length: 16

min. length: 1

5.1.7 TownName <TwnNm>

Presentation: [0..1]

Definition: Name of town or area defined by a border, with its own self-administration

Data type: Up to 35, text

Format: max. length: 35

min. length: 1

5.1.9 Country <Ctry>

Presentation: [1..1]

Definition: Country, state.

Data type: Country code

Format: [A-Z]{2,2}

Rules: Country

The code is checked against the country name list issued by UNO (ISO 3166, code Alpha 2).

6. Details of structure of organization or private person identification in KB

The client can transfer identification of payer, beneficiary, original payer and final beneficiary according to whether the identification refers to an organization or a private person. This chapter specifies tags defined in XML, which are taken over in KB.

The following is standard usage:

- Selecting the identification type - whether it is an organization of a private person
- Using for **Organization** (<OrgId>) - the <PrtryID> tag with nested <Id> tags for **identification data** and the <Issr> tag for **document issuer**.
- Using for **Private** (<PrvtId>) - the <OthrID> tag with nested <Id> tags for **identification data**, <IdTp> for **Document type** and the <Issr> tag for **document issuer**.

5.1.10 Identification <Id>
Presentation: [0..1]

Definition: Unique and unambiguous identification of a legal entity or natural person.

Type: This item of the message consists of any of the following **Party2Choice** items:

REF	OR	Message item	<XML Tag>	Mult.	Presentatio n	Used in KB
5.1.1 1	{Or	OrganisationIdentification	<OrgId>	[1..1]		
5.1.2 3	Or}	Privateldentification	<PrvtId>	[1..4]		

5.1.11 OrganisationIdentification <OrgId>
Presentation: [1..1]

This item of the message is a part of the **5.1.10 Identification** option.

Definition: Unique mode of organization identification.

Type: This item of the message consists of the following **OrganisationIdentification2** items:

REF	OR	Message item	<XML Tag>	Mult.	Presentatio n	Used in KB
5.1.20		ProprietaryIdentification	<PrtryId>	[0..1]		KB allows only this tag

5.1.20 ProprietaryIdentification <PrtryId>
Presentation: [0..1]

Definition: Unique organization identifier assigned by a responsible institution.

Type: This item of the message consists of the following **GenericIdentification3** items:

REF	OR	Message item	<XML Tag>	Mult.	Presentatio n	Used in KB
5.1.21		Identification	<Id>	[1..1]	Text	Identification data
5.1.22		Issuer	<Issr>	[0..1]	Text	Issuer of document

5.1.21 Identification <Id>
Presentation: [1..1]

Definition: The name or number assigned by a certain subject in order that this subject can recognize the name or number, e.g. account identifier.

Data type: Up to 35, text

Format: max. length: 35

min. length: 1

5.1.22 Issuer <Issr>
Presentation: [0..1]

Definition: The subject assigning identification.

Type dat: Up to 35, text

Format: max. length: 35

min. length: 1

5.1.23 PrivateIdentification <PrvtId>
Presentation: [1..4]

This item of the message is a part of the 5.1.10 Identification option.
Definition: Unique identification of a natural person, such as passport.

Type: This item of the message consists of the following **PersonIdentification3** items:

REF	OR	Message item	<XML Tag>	Mult.	Presentatio n	Used in KB
5.1.37		OtherIdentification	<OthrlId>	[1..1]		KB allows only this tag
5.1.40		Issuer	<Issr>	[0..1]	Text	Issuer of document

5.1.37 OtherIdentification <OthrlId>
Presentation: [1..1]

This item of the message is a part of the 5.1.23 PrivateIdentification option.
Definition: An identifier issued to a person for which no specific identifier has been defined.

Type: This item of the message consists of the following **GenericIdentification4** items:

REF	OR	Message item	<XML Tag>	Mult.	Presentatio n	Used in KB
5.1.38		Identification	<Id>	[1..1]	Text	Identification data
5.1.39		IdentificationType	<IdTp>	[1..1]	Text	Document type

5.1.38 Identification <Id>
Presentation: [1..1]

Definition: An identifier issued to a person for which no specific identifier has been defined.

Data type: Up to 35, text

Format: max. length: 35

min. length: 1

5.1.39 IdentificationType <IdTp>
Presentation: [1..1]

Definition: Identifier type specification.

Application: Identification type is used for specifying of the type of the used identifier. It is used in case the identifier differs from identifiers specified in the list of predefined identifiers.

Data type: Up to 35, text

Format: max. length: 35

min. length: 1

5.1.40 Issuer <Issr>
Presentation: [0..1]

Definition: The issuer of the identification document.

Data type: Up to 35, text

Format: max. length: 35

min. length: 1

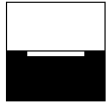
7. Examples of identification definition for Payer and Beneficiary in XML and on DCS Mojobanka channel screens

```
<!-- Identification of payer -->
<Dbtr>
  <Id>
    <OrgId>
      <PrtryId>
        <Id>Identification data</Id>
        <Issr>Issuer of document</Issr>
      </PrtryId>
    </OrgId>
  </Id>
</Dbtr>

<!-- Identification of beneficiary -->
<Cdtr>
  <Id>
    <PrvtId>
      <OthrId>
        <Id>Identification data</Id>
        <IdTp>Document type</IdTp>
      </OthrId>
      <Issr>Issuer of document</Issr>
    </PrvtId>
  </Id>
</Cdtr>

<!-- Identification of original payer -->
<UltmtDbtr>
  <Nm>Original payer's name</Nm>
</UltmtDbtr>

<!-- Identification of final payer -->
<UltmtCdtr>
  <Id>
    <PrvtId>
      <OthrId>
```



```
<Id>Identification data</Id>
  <IdTp>Document type</IdTp>
  </OthrId>
  <Issr>Issuer of document</Issr>
</PrvtId>
</Id>
</UltmtCtr>
```

Identifikace plátce	<input checked="" type="checkbox"/>
Typ identifikace:	Organizace (O)
Typ dokumentu:	
Identifikační údaje:	Identifikační údaje
Výstavce dokumentu:	
Identifikace příjemce	<input checked="" type="checkbox"/>
Typ identifikace:	Soukromá (S)
Typ dokumentu:	Typ dokumentu
Identifikační údaje:	Identifikační údaje
Výstavce dokumentu:	
Identifikace původního plátce	<input checked="" type="checkbox"/>
<input checked="" type="radio"/> Jméno / Název původního plátce:	Jmeno nebo Nazev puvodniho platce
<input type="radio"/> Typ identifikace:	
Typ dokumentu:	
Identifikační údaje:	
Výstavce dokumentu:	
Identifikace konečného příjemce	<input checked="" type="checkbox"/>
<input type="radio"/> Jméno / Název konečného příjemce:	
<input checked="" type="radio"/> Typ identifikace:	Soukromá (S)
Typ dokumentu:	Typ dokumentu
Identifikační údaje:	Identifikační údaje
Výstavce dokumentu:	

8. Example of XML with two payments

Example of two payments sent in a single file:

- The first payment is sent for organization, the other for a private person.
- Optional identification of partner is transferred in both payments.
- Optional debit account currency is specified in the first payment.
- In both payments, the optional payment identification item is specified; this item is necessary for processing in KB to keep uniqueness within the framework of the client (if not specified, the EndToEnd item, which would have to be proof satisfactory in validation against uniqueness, would be taken over for this purpose).
- In both payments, SEPA service level is specified; this field is optional and KB is not performing any other service level for an XML of transferred payments.
- Charges are not specified; the bank will use SLEV by default for SEPA.
- Number of account for charges is identical as the account number for the actual payment in one of the payments; for the other payment, different account number is required.

```
<?xml version="1.0" encoding="WINDOWS-1250"?>
<!--TKT_NTI mockup 2008-01-17 RC4-->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02">
  <!--CustomerCreditTransferInitiationV02 pain.001.001.02 -->
  <pain.001.001.02>
    <GrpHdr>
      <!-- Not taken over -->
      <MsgId>20071218PAY1234</MsgId>

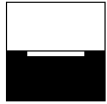
      <!-- Creation date -->
      <CreDtTm>2008-01-17T16:36:00</CreDtTm>

      <!-- Number of orders -->
      <NbOfTxes>2</NbOfTxes>

      <!-- Checksum of amounts-->
      <CtrlSum>300.88</CtrlSum>

      <!-- Only SNGL!!! -->
      <Grpg>SNGL</Grpg>

      <!-- Not taken over (identification of the party that created the
file) -->
      <InitgPty>
        <Nm>ABC Consulting s.r.o.</Nm>
        <PstlAdr>
          <StrtNm>U žlutoučkého koně</StrtNm>
          <BldgNb>1622/12</BldgNb>
          <PstCd>158 00</PstCd>
          <TwnNm>Praha 13</TwnNm>
          <Ctry>CZ</Ctry>
        </PstlAdr>
      </InitgPty>
    </GrpHdr>
```



```
<!-- PAYMENT 1 [BEGIN] {Organisation}-->
<PmtInf>
  <!-- Not taken over -->
  <PmtMtd>TRF</PmtMtd>

  <!-- Required due date -->
  <ReqdExctnDt>2008-03-18</ReqdExctnDt>

  <!-- Identification of order party -->
  <Dbtr>
    <Nm>TKT_NTI a.s.</Nm>
    <PstlAdr>
      <StrtNm>Na Příkopě</StrtNm>
      <BldgNb>22</BldgNb>
      <PstCd>114 07</PstCd>
      <TwnNm>Praha 1, Staré Město</TwnNm>
      <Ctry>CZ</Ctry>
    </PstlAdr>
    <Id>
      <OrgId>
        <PrtryId>
          <Id>DIC 026-123456789</Id>
          <Issr>Issuer of document - payment 1</Issr>
        </PrtryId>
      </OrgId>
    </Id>
  </Dbtr>

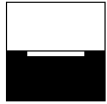
  <!-- Order party's account number -->
  <DbtrAcct>
    <Id>
      <IBAN>CZ0801000000353105260267</IBAN>
    </Id>
    <Ccy>USD</Ccy>
  </DbtrAcct>

  <!-- Not taken over -->
  <DbtrAgt>
    <FinInstnId>
      <BIC>KOBACZPX</BIC>
    </FinInstnId>
  </DbtrAgt>

  <CdtTrfTxInf>
    <PmtId>
      <!-- Client ID (Duplicate payment validation in KB) -->
      <InstrId>KB00001 client ID</InstrId>

      <!-- Payer's reference -->
      <EndToEndId>00001 ID agreed with partner</EndToEndId>
    </PmtId>

    <!-- Not taken over -->
    <PmtTpInf>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
    </PmtTpInf>
```



KB

XML SEPA IN KB client format

```
<!-- Amount and currency of payment (only EUR in KB!!!) -->
<Amt>
  <InstdAmt Ccy="EUR">100.67</InstdAmt>
</Amt>

<!-- Charge type -->
<ChrgBr>SLEV</ChrgBr>

<!-- Identification of beneficiary's bank -->
<CdtrAgt>
  <FinInstnId>
    <BIC>SOGEFRPP</BIC>
  </FinInstnId>
</CdtrAgt>

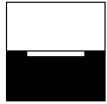
<!-- Beneficiary's data -->
<Cdtr>
  <Nm>COMM France Ltd.</Nm>
  <PstlAdr>
    <StrtNm>Veine Jugulaire</StrtNm>
    <BldgNb>58/125B</BldgNb>
    <PstCd>3PA00</PstCd>
    <TwnNm>Paris</TwnNm>
    <Ctry>FR</Ctry>
  </PstlAdr>
  <Id>
    <OrgId>
      <PrtryId>
        <Id>PCA000011789B</Id>
        <Issr>Paris Central Authority</Issr>
      </PrtryId>
    </OrgId>
  </Id>
</Cdtr>

<!-- Beneficiary's account number -->
<CdtrAcct>
  <Id>
    <IBAN>FR1420041010050500013M02606</IBAN>
  </Id>
</CdtrAcct>

<!-- Details of payment -->
<RmtInf>
  <Ustrd>Goods-and-Services-Tax Pay-Off (max length 140
characters)</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
<!-- PAYMENT 1 [END] -->

<!-- PAYMENT 2 [BEGIN] {Private} -->
<PmtInf>
  <!-- Not taken over -->
  <PmtMtd>TRF</PmtMtd>

  <!-- Required due date -->
```



```
<ReqdExctnDt>2008-02-26</ReqdExctnDt>

<!-- Identification of order party -->
<Dbtr>
  <Nm>TKT_NTI a.s.</Nm>
  <PstlAdr>
    <StrtNm>Na Příkopě</StrtNm>
    <BldgNb>22</BldgNb>
    <PstCd>114 07</PstCd>
    <TwnNm>Praha 1, Staré Město</TwnNm>
    <Ctry>CZ</Ctry>
  </PstlAdr>
  <Id>
    <OrgId>
      <PrtryId>
        <Id>DIC 026-123456789</Id>
        <Issr>Issuer of document - payment 2</Issr>
      </PrtryId>
    </OrgId>
  </Id>
</Dbtr>

<!-- Order party's account number -->
<DbtrAcct>
  <Id>
    <IBAN>CZ0801000000353105260267</IBAN>
  </Id>
  <Ccy>USD</Ccy>
</DbtrAcct>

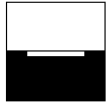
<!-- Not taken over -->
<DbtrAgt>
  <FinInstnId>
    <BIC>KOBACZPX</BIC>
  </FinInstnId>
</DbtrAgt>

<!-- Account for charges (+currency, as the case may be)-->
<ChrgsAcct>
  <Id>
    <IBAN>CZ0801000000353105270297</IBAN>
  </Id>
  <Ccy>CZK</Ccy>
</ChrgsAcct>

<CdtTrfTxInf>
  <PmtId>
    <!-- Client ID (Duplicate payment validation in KB) -->
    <InstrId>KB00002 client ID</InstrId>

    <!-- Payer's reference -->
    <EndToEndId>00002 ID agreed with partner</EndToEndId>
  </PmtId>

  <!-- Not taken over -->
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
```



```
</PmtTpInf>

<!-- Amount and currency of payment (only EUR in KB!!!) -->
<Amt>
  <InstdAmt Ccy="EUR">200.21</InstdAmt>
</Amt>

<!-- Charge type -->
<ChrgBr>SLEV</ChrgBr>

<!-- Identification of original payer (SEPA 2) -->
<UltmtDbtr>
  <Nm>NTI a.s.</Nm>
</UltmtDbtr>

<!-- Identification of beneficiary's bank -->
<CdtrAgt>
  <FinInstnId>
    <BIC>DEUTDEDB101</BIC>
  </FinInstnId>
</CdtrAgt>

<!-- Beneficiary's data -->
<Cdtr>
  <Nm>Hans Friedrich</Nm>
  <PstlAdr>
    <StrtNm>Halsschlagader Strasse</StrtNm>
    <BldgNb>1</BldgNb>
    <PstCd>14165</PstCd>
    <TwnNm>Berlin - Zehlendorf</TwnNm>
    <Ctry>DE</Ctry>
  </PstlAdr>
  <Id>
    <PrvtId>
      <OthrId>
        <Id>FS123456</Id>
        <IdTp>Fuhrierschein</IdTp>
      </OthrId>
      <Issr>Berliner Landesamt</Issr>
    </PrvtId>
  </Id>
</Cdtr>

<!-- Beneficiary's account number -->
<CdtrAcct>
  <Id>
    <IBAN>DE89370400440532013000</IBAN>
  </Id>
</CdtrAcct>

<!-- Identificatin of final beneficiary (SEPA 2 - taken over,
however, currently not used in KB) -->
<UltmtCdtr>
  <Id>
    <PrvtId>
      <OthrId>
        <Id>DE012345678901</Id>
        <IdTp>Passport No.</IdTp>
      </OthrId>
      <Issr>Münchener Landesamt</Issr>
    </PrvtId>
  </Id>
</UltmtCdtr>
```



KB

XML SEPA IN KB client format

```
        </PrvtId>
      </Id>
    </UltmtCdtr>

    <!-- Details of payment -->
    <RmtInf>
      <Ustrd>service-supply payment /VS/9876543210 /KS/10 (max
length 140 characters)</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
</PmtInf>
<!-- PAYMENT 2 [END] -->

</pain.001.001.02>
</Document>
```