

XML SEPA CT IN KBSK

(valid from 28th November 2015)

Scope:

1	Scope.....	3
2	Application.....	3
3	Message structure (items used by KB SK)	4
4	Rules according to ISO 20022 for selected tags used in KB SK	7
5	Details for address structure in KB SK.....	13
6	Details of structure of organization or private person identification in KB SK – for pain.001.001.02	14
7	Examples of identification definition for Payer and Beneficiary in XML and on DCS Profibanka channel screens	15
8	Example of XML with two payments.....	16
9	Example of SEPA priority payment version 03.....	21

1 Scope

Electronic transfer of KB SK client requests for sending cross-border payments in EUR within SEPA. KB SK arranges debiting of the required account according to SEPA terms, and sending of the payment to the defined bank and account including non-accounting data handed over to the partner. [The XML format can be used for executing/initiating a SEPA payment to a SEPA Reachable Bank as well as to a SEPA Non-Reachable Bank \(including EUR payments to KBSK\).](#)

[A note concerning the handing over to the counterpart of non-accounting information:](#) If a EUR payment is used within the SEPA Area but the relevant bank is not a SEPA Reachable Bank, the only non-accounting information the beneficiary receives will be additional information (remittance information).

2 Application

Standard pain.001.001.02 (version 02) defines 3 types of modes (i.e. three options of constructing XML):

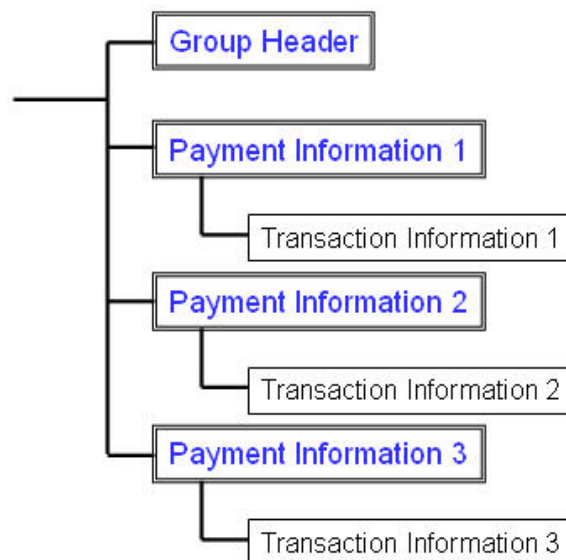
- **Single (single orders** - each payment has its own Payment Information Block)
- **Group (multiple orders** - a common Payment Information Block and several occurrences of payment blocks)
- **Mixed** (both types within a single message)

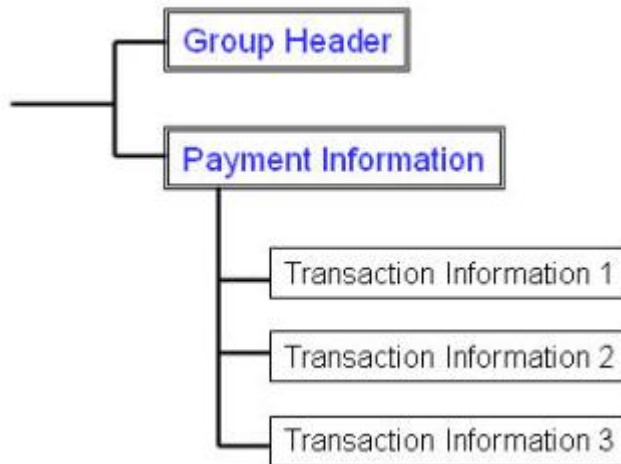
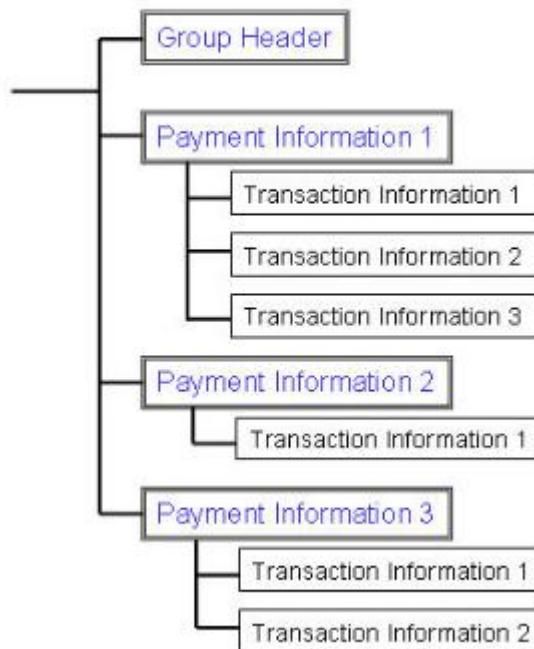
Standard pain.001.001.03 (version 03) and standard pain.001.001.04 (version 04) do not specify any mode any more and are implicitly considered as the Mixed mode.

KB converts MIXED and GROUP modes to single payments.

A character set of all SEPA payments' text fields is limited to valid characters of the SWIFT character set; the SWIFT character set – currently valid characters – must always be adhered to see [Table of allowed characters available at http://www.mojebanka.cz/file/cs/povolene_znaky.pdf](http://www.mojebanka.cz/file/cs/povolene_znaky.pdf)

Grouping: Single



Grouping: Grouped

Grouping: Mixed


3 Message structure (items used by KB SK)

Note:

KB SK accepts SEPA payments according to ISO

- standard namespace **urn:iso:std:iso:20022:tech:xsd:pain.001.001.02**, tag <Grgp> or a preceding code „GRPD“ or „MIXD“, converted to „SNGL“ – SINGLE by KB SK.
- standard namespace **urn:iso:std:iso:20022:tech:xsd:pain.001.001.03**, expected preceding code „MIXD“, converted to „SNGL“ – SINGLE by KB SK.
- standard namespace **urn:iso:std:iso:20022:tech:xsd:pain.001.001.04**, expected preceding code „MIXD“, converted to „SNGL“ – SINGLE by KB SK.

This document contains tags, from which values are accepted for further processing in KB SK and are only valid for standard pain.001.001.02. There are minor differences in the element structure and names under the versions **pain.001.001.03** and pain.001.001.04. It is therefore desirable to follow the following descriptions:

- http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=437 for **pain.001.001.03**,
- <http://www.europeanpaymentscouncil.eu/> for **pain.001.001.04**

XML without namespace or with different namespace will be considered as an invalid format.

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

Explanation for columns of used tables:

Tables are taken from UNIFI (ISO 20022) 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 SK
1.0		GroupHeader	<GrpHdr>	[1..1]		
1.1		MessageIdentification	<MsgId>	[1..1]	Text	
1.2		CreationDateTime	<CreDtTm>	[1..1]	Date and	Required for KBSK Used for
1.5		NumberOfTransactions	<NbOfTxs>	[1..1]	Text	validations only with
1.6		ControlSum	<CtrlSum>	[0..1]	Quantity	validations in PCB only with notification
1.7		Grouping	<Grpg>	[1..1]	Code	SNGL, GRPD or MIXD required for pain.001.001.02 (version 02), this tag is not relevant for other standards
1.8		InitiatingParty	<InitgPty>	[1..1]	+-	not taken over in KB SK

N Payment information

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB SK
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 SK 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 SK; KB SK checks the bank using IBAN.
2.19		UltimateDebtor	<UltmtDbtr>	[0..1]	+	Will be transferred by KB SK when Rulebook 3.2 is officially approved; clients will be informed on KB SK website.
2.20		ChargeBearer	<ChrgBr>	[0..1]	Code	if not specified, KB SK will use 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 SK account to be charge (currency need not be specified; if to be specified, it must correspond to administration, otherwise it will be rejected). The number of the account for the fees collection is not taken over in case of a SEPA payment within the bank.
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 SK (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 SK purpose: InstrId = EndToEndId.
<p>Syntax: "/VS[N10]/SS[N10]/KS[N4]"</p> <p>/VS[N10] – variable symbol /SS[N10] – specific symbol /KS[N4] – constant symbol</p> <p>Examples:</p> <p>SS not provided: <EndToEndId>/VS012345/SS/KS0308</EndToEndId></p> <p>All symbols used: <EndToEndId>/VS012345/SS123/KS0308</EndToEndId></p> <p>SS and KS not provided: <EndToEndId>/VS012345/SS/KS</EndToEndId></p>						
2.27		PaymentTypeInformation	<PmtTpInf>	[0..1]		
2.28		InstructionPriority	<InstrPrty>	[0..1]	Code	If it is stated "HIGH" = priority payment. If it is stated "NORM" or is blank = Standard
2.29		ServiceLevel	<SvcLvl>	[0..1]		
2.30		Code	<Cd>	[1..1]	Code	All transferred via XML will be "SEPA" only in KB SK. Specification is not necessary; if different value is used, it will be rejected.
2.36		CategoryPurpose	<CtgyPurp>	[0..1]	Code	For the version pain.001.001.02 (only in this level and only as Code)
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 SK; required.
2.46		ChargeBearer	<ChrgBr>	[0..1]	Code	Only "SLEV" can be used for SEPA payments. Not compulsory; KB SK uses it by default.
2.55		CreditorAgent	<CdtrAgt>	[0..1]	+	BIC - the bank must be SEPA-compliant; required, for payments in Slovakia optional

2.57		Creditor	<Cdr>	[0..1]	+	Name + country code; required identification (optional)
2.58		CreditorAccount	<CdrAcct>	[0..1]	+	IBAN - required
2.59		UltimateCreditor	<UltmtCdr>	[0..1]	+	Will be transferred by KB SK when Rulebook 3.2 is officially approved clients will be informed on KB SK website
2.64		Purpose	<Purp>	[0..1]		See the Chapter 2.64 Purpose <Purp>
2.84		RemittanceInformation	<RmtInf>	[0..1]		
2.85		Unstructured	<Ustrd>	[0..n]	Text	Details of payment (optional)

Notice:

EndToEndIdentification is used for transferring payment symbols (syntax is specified in index 2.26). It is used only for customers needs, the bank does not count with this field. On output side the symbols are transferred unchained into field EndToEndIdentification in XML statement and also into field EndToEndIdentification in clearing file.

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

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 <NbOfTxs>

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 <Grp>

Presentation: [1..1] Definition: Identifies whether common accounting information are specified once for all transactions or repeatedly for each individual transaction. Within KB SK, 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 SK. The address administered in DB DCS is used. If to be sent, see the structure description in charter 5 - Address in KB SK.

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 SK
2.1		PaymentInformationIdentification	<PmtInfId>	[0..1]	Text	
2.2		PaymentMethod	<PmtMtd>	[1..1]	Code	TRF
2.3		PaymentTypeInformation	<PmtTplnf>	[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 SK.
2.20		ChargeBearer	<ChrgBr>	[0..1]	Code	KB SK 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 SK).

2.23		CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..n]		Creditor description block
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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
	FinancialInstitutionId entification	<FinInstnId>	[1..1]	<BIC> not validated by KB SK

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 SK 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 Sdílno - 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 SK
2.24		PaymentIdentification	<PmtId>	[1..1]		
2.27		PaymentTypeInformation	<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]		

2.36 Category Purpose <CtovPurp>

Presence: [1..n]

Definition: Category Purpose standardised code – optional field.

Type: More information about the ISO codes can be found at www.ISO20022.org.

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB SK
2.36		Purpose	<Purp>	[0..1]		
	{Or	Code	<Cd>	[1..1]	Code by ISO	ISO Code for
	Or}	Proprietary	<Prtry>	[1..1]	Text	Purpose for pain.001.001.03 and pain.001.001.04

In case of the **Purpose <Purp>** tag, both embedded tags can be used, i.e. Proprietary <Prtry> and Code <Cd>. However, only one of them can be filled in an instruction, NOT both at the same time. When submitting an instruction, the client can choose whether the purpose of the payment, as specified by the client, will be inserted into the <Prtry> tag or <Cd> tag.

Proprietary is an arbitrary text consisting of 35 characters of a standard character set (SWIFT) at a maximum.

Purpose Code: The code should be in line with the ISO external code list (e.g. "COLL" or "AREN"). The field is validated against the code list in case of pain.001.001.02, as the ISO code list is part of the XSD definition. The validation against the ISO code list is not performed under the most recent versions.
The client will be liable for possible faults (e.g. if an instruction is rejected by the debtor's bank because the Code is inconsistent with a ISO code list).

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 SK
2.38		InstructedAmount	<InstdAmt>	[1..1]	Amount	Only EUR permitted in KB SK.

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 can be, but does not have to be SEPA-complying. A format can be either 8 or 11 character. If the BIC consists of 8 valid characters, 3 blank spaces should be added to the right.

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 SK
	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 SK
	Name	<Nm>	[0..1]	Text	
	PostalAddress	<PstlAdr>	[0..1]		Chapter 5
	Identification	<Id>	[0..1]		Chapter 6
	CountryOfResidence	<CtryOfRes>	[0..1]	Code	

2.64 Purpose <Purp>

Presence: [0..1]

Definition: Purpose of Payment standardised code – optional field.

Type: More information about the ISO codes can be found at www.iso20022.org

Index	OR	Message item	<XML Tag>	Mult.	Presentation	Used in KB SK
2.64		Purpose	<Purp>	[0..1]		
2.65	{Or	Code	<Cd>	[1..1]	Code by ISO	ISO Code for
2.66	Or}	Proprietary	<Prtry>	[1..1]	Text	Purpose of Payment

In case of the Purpose <Purp> tag, both embedded tags can be used, i.e. Proprietary <Prtry> and Code <Cd>. However, only one of them can be filled in an instruction, NOT both at the same time. When submitting an instruction, the client can choose whether the purpose of the payment, as specified by the client, will be inserted into the <Prtry> tag or <Cd> tag.

Proprietary is an arbitrary text consisting of 35 characters of a standard character set (SWIFT) at a maximum.

Purpose Code: The code should be in line with the ISO external code list (e.g. "COLL" or "AREN"). The field is validated against the code list in case of pain.001.001.02, as the ISO code list is part of the XSD definition. The validation against the ISO code list is not performed under the most recent versions. The client will be liable for possible faults (e.g. if an instruction is rejected by the debtor's bank because the Code is inconsistent with a ISO code list).

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 SK
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:

Note: items ISO Index 2.72 and 2.73 (Payment title code issued by National Bank of Slovakia) were excluded, because it is not required from 1.1.2014.

5 Details for address structure in KB SK

In KB SK, 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 <PstAdr>

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 SK
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	<Ctr>	[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

Page 343

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 <Ctr>

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 SK – for pain.001.001.02

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 SK.

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.	Presentation	Used in KB SK
5.1.1.1	{Or	OrganisationIdentification	<OrgId>	[1..1]	Text	Optional field.
5.1.2.3	Or}	PrivateIdentification	<PrvtId>	[1..4]	Text	Optional field.

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.	Presentation	Used in KB SK
5.1.20		ProprietaryIdentification	<PrtryId>	[0..1]		KB SK allows

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.	Presentation	Used in KB SK
5.1.21		Identification	<Id>	[1..1]	Text	Identification
5.1.22		Issuer	<Issr>	[0..1]	Text	Issuer of

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.

Typ 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.	Presentation	Used in KB SK
5.1.37		OtherIdentification	<OthrlId>	[1..1]		KB SK allows only
5.1.40		Issuer	<lssr>	[0..1]	Text	Issuer of

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.	Presentation	Used in KB SK
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 <lssr>

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 Profibanka channel screens

```

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

```

```

<!-- Identification of beneficiary -->
<Cdtr>

```

```

<Id>
  <PrvtId>
    <OthrlId>
      <Id> Identification data </Id>
      <IdTp> Issuer of document </IdTp>
    </OthrlId>
    <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>
      <OthrlId>
        <Id> Identification data </Id>
        <IdTp> Typ dokumentu </IdTp>
      </OthrlId>
      <Issr> Issuer of document </Issr>
    </PrvtId>
  </Id>
</UltmtCdtr>

```

Detail	Nepovinné informace SEPA	Oznámení
<input checked="" type="checkbox"/> Identifikace plátce / Identification of Payer		
Typ identifikace / Identification Type <input type="text" value="Soukromá"/>		Typ dokumentu / Document Type <input type="text"/>
Identifikační údaje / Identification <input type="text"/>		Výstavce dokumentu / Issuer of document <input type="text"/>
<input checked="" type="checkbox"/> Identifikace příjemce / Identification of Beneficiary		
Typ identifikace / Identification Type <input type="text" value="Organizace"/>		Typ dokumentu / Document Type <input type="text"/>
Identifikační údaje / Identification <input type="text"/>		Výstavce dokumentu / Issuer of document <input type="text"/>
<input type="checkbox"/> Identifikace původního plátce / Identification of Payer ref. party		
<input type="checkbox"/> Identifikace konečného příjemce / Identification of Ben. ref. party		

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 SK to keep uniqueness within the framework of the client (if not specified, the EndToEnd item, which would have to

- 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 SK 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="UTF-8"?>
<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 -->
      <NbOfTxs>2</NbOfTxs>

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

      <!-- Only for version 02 -->
      <Grgp>SNGL</Grgp>

<!-- Not taken over (identification of the party that created the file) -->

<InitgPty>
  <Nm>ABC Consulting s.r.o.</Nm>
  <PstlAdr>
    <StrtNm>U žluťoučkého 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>
  </PmtInf>
</Document>

```

```
</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 SK) -->
    <InstrId>KB SK00001 client ID</InstrId>

    <!-- Payer's reference -->
    <EndToEndId>00001 ID >/VS012345/SS123/KS0308</EndToEndId>
  </PmtId>

  <!-- Not taken over -->
  <PmtTplnf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTplnf>
  <!-- Amount and currency of payment (only EUR in KB SK!!!) -->
  <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 -->
        <CctrAcct>
          <Id>
            <IBAN>FR1420041010050500013M02606</IBAN>
          </Id>
        </CctrAcct>

        <!-- 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 SK) -->
    <InstrId>KB SK00002 client ID</InstrId>

    <!-- Payer's reference -->
    <EndToEndId>00002 ID >/VS054321/SS246/KS0308</EndToEndId>
  </PmtId>

  <!-- Not taken over -->
  <PmtTplnf>
    <SvcLvl>
      <Cd>SEPA
    </Cd>
    </SvcLvl>
  </PmtTplnf>

  <!-- Amount and currency of payment (only EUR in KB SK!!!) -->
  <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>Fuhrerschein</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
SK)-->
    <UltmtCdtr>
      <Id>
        <PrvtId>
          <Othrid>
            <Id>DE012345678901</Id>
            <IdTp>Passport No.</IdTp>
          </Othrid>
          <Issr>Münchener Landesamt</Issr>
        </PrvtId>
      </Id>
    </UltmtCdtr>

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

</pain.001.001.02>
</Document>

```

9 Example of SEPA priority payment version 03

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>KB/MsgId</MsgId>
      <CreDtTm>2014-08-04T14:36:12</CreDtTm>
      <NbOfTxes>1</NbOfTxes>
      <CtrlSum>244.00</CtrlSum>
      <InitgPty>
        <PstlAdr>
          <StrtNm>ACN ULICE 36574</StrtNm>
          <PstCd>811 09</PstCd>
          <TwnNm>ACNMESTO</TwnNm>
          <Ctry>SK</Ctry>
        </PstlAdr>
      </InitgPty>
    </GrpHdr>
    <!-- PAYMENT 1 [BEGIN] -->
    <PmtInf>
      <PmtInfId>nove</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <InstrPrty>HIGH</InstrPrty>
      </PmtTpInf>
      <ReqdExctnDt>2014-08-04</ReqdExctnDt>
      <Dbtr>
        <Nm>DCS_S_TRM_KBBT_SK_1</Nm>
        <PstlAdr>
          <StrtNm>ACN ULICE 36574</StrtNm>
          <PstCd>811 09</PstCd>
          <TwnNm>ACNMESTO</TwnNm>
          <Ctry>SK</Ctry>
        </PstlAdr>
      </Dbtr>
    <!-- Neprebirano -->

```

```

<DbtrAcct>
  <Id>
    <IBAN>SK718100000439502790277</IBAN>
  </Id>
  <Ccy>CZK</Ccy>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>KOMBSKBA333</BIC>
  </FinInstnId>
</DbtrAgt>
<ChrgsAcct>
  <Id>
    <IBAN>SK718100000439502790277</IBAN>
  </Id>
  <Ccy>CZK</Ccy>
</ChrgsAcct>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>2</InstrId>
    <EndToEndId>2 ID dohodnuté s partnerem</EndToEndId>
  </PmtId>
  <!-- Neprebirano -->
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="EUR">244.00</InstdAmt>
  </Amt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>CITIFRPP333</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Jan Boil</Nm>
    <PstlAdr>
      <StrtNm>Lion</StrtNm>
      <PstCd>Rue de Mare 24</PstCd>
      <Ctry>FR</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>FR1420041010050500013M02606</IBAN>
    </Id>
  </CdtrAcct>
  <RgltryRptg>
    <Dtls>
      </Dtls>
    </RgltryRptg>
  <RmtInf>
    <Ustrd>platba za tovar ABC</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
<!-- PAYMENT 1 [END] -->
</CstmrCdtTrfInitn>
</Document>

```