



# ALPHA MASS PAYMENTS SERVICE FOR ELECTRONIC PAYMENTS THROUGH SEPA XML FILES

OPERATIONAL and TECHNICAL SPECIFICATIONS

VERSION 5.3.2

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**Note:**

The term “Customer” in the present document, refers to a legal entity which is an Alpha Bank customer and which will register as a subscriber to the Alpha Mass Payments Service through SEPA XML files.

**ALPHA MASS PAYMENTS SERVICE****I. MASS E-PAYMENTS SERVICE USING THE SEPA XML FILE FORMAT**

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Alpha Bank offers companies the possibility of executing mass electronic payments for various purposes by crediting accounts held either at Alpha Bank or at other banks of SEPA countries using the xml file format, in accordance with the ISO 20022 international standard in compliance with Regulation (EU) 260/2012 (SEPA).

In order to execute SEPA electronic payments using the xml file format through the Alpha Mass Payments, Alpha Bank has adopted the messages pain.001.001.03, pain.001.001.09, pain.002.001.03, pain.002.001.10, camt.054.001.03, camt.054.001.08 and camt.055.001.04, camt.055.001.08 as described below:

- (a) in the SEPA standard, payments initiation message type  
(<http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-credit-transfer-scheme-customer-to-bank-implementation-guidelines-version-8/>)  
and  
(b) in the ISO 20022 standard, cash management message type  
([http://www.iso20022.org/payments\\_messages.page](http://www.iso20022.org/payments_messages.page))

The Service is available on working days only.

The execution date for interbank payment orders is the next working day from the delivery date of the file to the Bank with the use of Normal Priority. Same-day execution of interbank payment orders is supported with the use of High Priority. WARNING!: If a file contains interbank payment orders with execution date the same day the file was delivered to the Bank, the file will be executed when it contains payments only:

- (a) to Alpha Bank accounts  
(b) with High Priority selection (for non - SEPA interbank payment orders)  
(c) of the Service "Simple Imports in EU"

A transaction (transfer) of SEPA specifications is defined as any electronic credit transfer transaction, within the European Union, which is implemented if all the following conditions are met:

- country of destination belongs to SEPA
- existence of the name of the debtor and IBAN debtor
- existence of beneficiary name and IBAN beneficiary
- the currency is the Euro
- mandatory absence of special instructions
- the only option in charge expenses is "SHA" (Share)

If one or more of the above conditions are not met for an interbank transfer, then this is classified as non-SEPA transfer.

The Bank executes the payment orders of each group on the specified date and provides the Company with a result file after the execution of the payment orders is completed. The exchange of files between Alpha Bank and the Company takes place using the following connectivity methods:

- A. Web application for electronic upload of files through the website of the service (web client)  
B. Secure Alpha Bank File Transfer service for the secure transfer of files, which is provided by the Bank.

Prior to execution of mass electronic payments using the ISO 20022 xml file format (SEPA xml), the following documents should be signed on behalf of the company:

- A contract for joining the Alpha Mass Payments Service (mass e-payment service with using the SEPA xml file format) accompanied by the corresponding Annex

The pricing of the Service is agreed with the competent Business Unit of the Bank and consists of:

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- A Service usage fee, as of a one-off charge per file received and processed by the Service.
- A transaction fee is applied for all interbank payment orders or payment orders of Beneficiary Organizations (i.e. orders to other Banks in Greece) included in the file transmitted to the Bank There is no transaction fee for the intra – bank payment orders.
- The pricing for Simple Imports payment orders is based on a settlement fee. In case of high priority payment orders, an additional commission charge is applied.

Following the completion of the signing of the related documents, the Company is connected to the Bank either via the Web application or via the Secure Alpha Bank File Transfer Service and the procedure of exchanging test files with the Bank is initiated, as described in the corresponding chapter of this document. As soon as the tests are successfully completed, the Company may start using the Service for the execution of mass payment orders.

## **II. WORKFLOW AND PAYMENT ORDERS FILE**

The Service supports the payment of amounts (mass credit transfers) to accounts held with Alpha Bank (ONus payments) or with other banks within or outside SEPA/EEA (OFFus payments), for repayment of the financial obligations such as suppliers' payments, payroll etc.

The relevant workflow is as follows:

- The Company prepares a file with payment orders to be executed on the desired payment dates. The file may consist of groups of payment orders with the same or different Purpose Code.
- Each payment order file:
  - Must contain per payment group, a corporate debit account and one or more beneficiary credit accounts or a payment code in the case of payments to Beneficiary Organizations.
  - May include a different execution date for each group of payments.
  - May include credit accounts held with Alpha Bank or with other banks in SEPA/EEA.
  - Must include up to 999 payment groups and 20.000 payment orders when the Web client is used or 50.000 when the Alpha Bank File Transfer is used.
- The Company forwards to the Bank the file (payment orders), using exclusively for this purpose either the Web application or the Secure Alpha Bank File Transfer mechanism for the secure transfer of files.
- In case the company forwards the payment file to the Bank using the Secure Alpha Bank File Transfer mechanism, then, if the Company desires and has indicated the same in the contractual documents, the file is accompanied by printed signed orders which are sent to the Operations Division through FAX to 210-6506047 or through e-mail to [masspayments@alpha.gr](mailto:masspayments@alpha.gr).
- The Company has the ability to send (cancellation) file of type camt055 for the full (not partial) cancellation of the execution of the payment order file of type Pain.001
- Upon receiving the file, the Bank executes a series of controls to ensure validity and correctness of the file [see Chapter VI]. If any of these controls fail, the file will not be processed, no payment order will be executed and the Company will be informed accordingly with the respective result file.

The Bank sends a result file after all transactions have been processed and executed, with information about the results of the execution of interbank transactions and the successful or unsuccessful transfer of interbank payment orders to the recipient banks. Results referring to payment orders to Alpha Bank accounts are considered final, whereas the results of interbank payment orders are finalised a few days later, depending on the interbank payment system used for this particular purpose.

Important information about the pain.001.001.03 (and pain..001.001.09) credit transfer file:

- Supports one (cumulative) or multiple (separate) entries to the debit account of the Orderer (payer) for fund transfers to accounts held with the Bank.
- Supports defining a reason of payment entry which will be used as a narrative in the debit account entry, as well as in the credit account entry, in the case of fund transfers to accounts held with Alpha Bank.
- Supports defining a reason of payment entry which will be used as a narrative in the debit account entry, in the case of interbank fund transfers.
- Supports differentiating per payment the narrative of the accounting entry in the debit account (see par. IV: FUNCTIONALITY OF SPECIFIC FIELDS OF PAIN.001 PAYMENT FILE).
- Supports exclusively multiple (separate) entries posted to the debit account of the Orderer in case of interbank credit transfers

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- Supports the input of remittance information (max. 140 chars), available to the beneficiary as well as the Orderer.
- Supports payment orders in Euro and foreign currencies without currency exchange. Payment groups in Euro and payment groups in foreign currency may be included in the same payment file, but it is not allowed to include Euro and foreign currency payments in the same payment group. Moreover, for payments in currencies other than Euro, the debit and credit accounts should be in the same currency.
- Supports the selection of Normal Priority or High Priority execution (for interbank non - SEPA payment orders).
- Supports the selection of charges option “SLEV” (formerly SHA) or “DEBT” (formerly OUR).
- A file may contain groups of credit transfer orders with the same or different purpose codes, as well as groups of credit transfer orders with different execution dates.
- Supports encrypted payment files, only for files submitted through the secure file transfer mechanism of Alpha Bank File Transfer.

In particular, for files containing cross border payment groups, the following apply:

- The specific payments (to beneficiary accounts held with non-Greek banks) will relate to countries within or outside SEPA/EEA, in EUR currency or foreign currency. The account should be in IBAN<sup>1</sup> form when the payments are in EUR currency within SEPA, while for payments in EUR currency or foreign currency outside SEPA/EEA and payments in foreign currency within SEPA/EEA the use of IBAN format is not mandatory.
- The following checks are performed to the creditor account:
  - the first two characters must be included in the IBAN column of Annex 4
  - the check digits pair should be valid
  - when the creditor account is not in IBAN format, it is mandatory the fields of BIC and country of beneficiary bank to be filled in.
- If the creditor account check is successful, then another check is performed that the payment order currency is the same as the debit account currency . If not, then the payment instruction is rejected using the ISO code for erroneous currency.
- Regarding the credit transfer charges, the Service provides the Company the option of sharing the charges with the beneficiary, therefore the value “SLEV” (ex SHA) should be filled in field ++ Charge Bearer <ChrgBr>. Additionally, it is given the option of charging the originator with the total payment order costs “DEBT” (ex OUR), in order for the beneficiary to receive the payment order amount in whole. The ability of selecting the charges option DEBT is provided to all interbank payment orders within or outside Greece, in Euro and foreign currencies.. For payments outside Greece, in case the option is not filled in, the value SLEV is considered as default.
- The use of purpose code “SUPP” is available for cross border payments for Simple Imports payment orders (in conjunction with the usage of category purpose code: TRAD).. For any other cross border payment order, it is recommended the usage of the code GDSV – Purchase Sale of Goods and Services, while in order to be available the use of purpose code “SUPP” it is necessary to be used in conjunction with category purpose code OTHR).
- The maximum time for crediting the beneficiary by the receiving bank is the next working day from the date the Orderer was debited. After three (3) working days, the payment orders are considered final. In case there are returns due to failure of credit at the other banks, then within a period of up to five (5) working days, an automatic credit of the amount of the returned interbank wire transfers will be posted to the Orderer, no pain002\_rej file will be generated and an informative file camt.054.001.03 (or camt.054.001.08) will be generated.
- BIC is optional, when the account is in IBAN format.
- In case the automatic BIC identification based on the IBAN, results to multiple BIC codes, then the first BIC will be used for the fund transfer.

**NOTE:**

Files containing groups of payments to other banks (interbank payments), should be submitted to the Bank at least one working day before the execution date, excluding Simple Imports payment orders which may be

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<sup>1</sup> On the Alpha Bank website ([www.alpha.gr](http://www.alpha.gr)), (link: <https://www.alpha.gr/el/idiotes/katatheseis/iban>) you may find a tool for immediately converting an Alpha Bank account number to its IBAN format. In addition, in the same page, information is available for the algorithm for validating the check digits of a Greek IBAN.

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submitted on their execution date (within the corresponding time cut off) and interbank payment orders with the option of High Priority.

**III. EXTERNAL FILE NAME**

The external file name should follow the naming convention described below, in order to be accepted by the Service:

AMPxxxxxxKKKKKyyyymmddnnn_pain001.XML	Files from the Orderer to Alpha Bank.
AMPxxxxxxKKKKKyyyymmddnnn_pain002_00.XML	Result files from Alpha Bank to the Orderer. Where SS is an Extension Status which is always pain002_00 when the Pain001 is correct.
AMPxxxxxxKKKKKyyyymmddnnn_pain002_rej.XML	Result files from Alpha Bank to the Orderer, including interbank orders that were returned/rejected from DIAS / Beneficiary bank.
AMPxxxxxxKKKKKyyyymmddnnn_camt054_aa.XML	Information files to the Orderer relating to the credit entries due to returns/rejections of interbank orders from DIAS / Beneficiary bank. For each camt054 file, the respective pain002_rej file is created, with the exception of interbank cross border payments within SEPA, where only the camt054 file is generated. Where aa is a sequential number from 00-99
AMPxxxxxxKKKKKyyyymmddnnn_camt055.XML	Cancellation files of the payment order files pain.001 from the Orderer.
File Name_E1.XML	File from Alpha Bank to Orderer. It is used for returning any file received by the Bank from the Orderer which was not processed due to: <ul style="list-style-type: none"> <li>• Erroneous File Name</li> <li>• Unsuccessful xsd scheme validation</li> <li>• Unsuccessful receipt of the file, since it has already been received in the past.</li> </ul> <p>The contents of the file will be identical to the original file.</p>
File Name_E2.XML	File from Alpha Bank to Orderer. It is used in case of secondary checks e.g. exceeded limit of payment orders number, the CPAYID inside the file is not compatible with the CPAYID at the file name etc.
File Name_E4.XML	File from Alpha Bank to Orderer. It is used for payment files of Registration Fees, when a payment with debtor code 90508 exists (which indicates Registration Fees), but not every payment has this same debtor code.

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Where:

AMP written in caps with English characters  
xxxxxx 6-digit code of the Payer in the Alpha Mass Payments system (CPAYID)  
KKKKK 5-digit Customer Transaction (Credit/Debit) Code (CDC) for the specific CPAYID  
yyyy Year of file creation  
mm Month of file creation  
dd Day of file creation  
nnn Sequential number within the working day (001-999)

More specifically, for the pain.002 (result file sent from the Bank to the Orderer) the file name format is:

AMPXXXXXXXXKKKKKYYYYMMDDNNN\_PAIN002\_SS.XML  
(e.g. AMP2003441478320150907001\_PAIN002\_00.xml)

Where:

XXXXXX the CPAYID  
KKKKK the CDC Code  
YYYY Year of file creation  
MM Month of file creation  
DD Day of file creation  
NNN Sequential number within the working day (001-999)  
PAIN002\_SS the Extension Status which is always PAIN002\_00 when the pain.001 is correct.

When the Pain.001 file is not SEPA compatible or contains erroneous client details or has been submitted again, right after the preliminary check, the application returns in the folder ...OUT the Pain.001 file (as is), differentiating the Extension Status.

In particular, if

- 1) the Pain.001 file is a non - SEPA XML File, the Extension Status is pain001\_E1 (i.e. AMPXXXXXXXXKKKKKYYYYMMDDNNN\_pain001\_E1.XML)
- 2) the Pain.001 file contains non acceptable client data or accounts, or the file has been submitted again, the Extension Status is pain001\_E2 (i.e. AMPXXXXXXXXKKKKKYYYYMMDDNNN\_pain001\_E2.XML)

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**IV. FUNCTIONALITY OF SPECIFIC FIELDS OF pain.001 PAYMENT FILE**

- **Debit of credit transfer charges**

The filling in of the value SLEV or DEBT in field ++ Charge Bearer <ChrgBr> determines the way the charges are debited, that is, either the charges are divided between the Orderer and the beneficiary (SLEV), or the Orderer bears exclusively all the charges (DEBT).

- **Preferential pricing in DEBT charges**

For credit transfers with the indication DEBT, in order for the company to receive preferential pricing, it is necessary to fill in the Purpose Code in field +++ Purpose <Purp> / ++++ Code<Cd>. Detail information is provided in Table 2 of the present document.

- **Multiple or cumulative debit to the Company's account**

In order to select multiple or cumulative debit to the Company's account, the field ++ Batch Booking <BtchBookg> is used, following the specifications included in Paragraph VI.DESCRPTION OF MESSAGES of the present document.

- **Differentiation of the narrative in the debit account of the Company**

In order to have a different narrative in the debit account, no matter if it relates to an intrabank or an interbank order, then the following values in the related fields of Pain.001 file should be depicted:

- the value of the field 2.3 Batch Booking (<BtchBookg>) to be "false"
- the value of the field 2.19 'Debtor/Identification/Organization Identification/Other/Issuer' (<Dbtr>/<Id>/<OrgId>/<Othr>/<Issr>) to be "REMITT20FRST"

If the fields Batch Booking (<BtchBookg>) and Debtor/Identification/Organization Identification/Other/Issuer' (<Dbtr>/<Id>/<OrgId>/<Othr>/<Issr>) follow the abovementioned rules, then the narratives in the debit and credit accounts will be extracted from the field 'Remittance Information/Unstructured' (<RmtInf>/<Ustrd>) as follows:

- the analytical debits will have as narrative in the debit account of the Company, the first 20 characters of the value contained in each <Ustrd> field
- in intrabank payments
  - the narrative in the credit account will be characters 21 to 40 of the value of each <Ustrd> field
  - besides the above narrative, the characters 41 and forward of each <Ustrd> field, will be used as additional information in the account movement
- in interbank payments, the characters 21 and forward of the value of each <Ustrd> field will be passed on to the beneficiary's bank as remittance information

**V. FILE FORMAT – STRUCTURE OF MESSAGES**

Each file consists of one "Group Header", followed by a section containing the main information depending on the type of message:

- For the electronic transfer of mass payments (credit transfer orders) from an Orderer to the Bank, the pain.001.001.03 (or pain.001.001.09) message structure is used.
- The Bank forwards to the Orderer the rejections which occurred before the settlement of the credit transfer orders, as well as the rejections/returns from DIAS / Beneficiary bank, using a pain.002.001.03 (or pain.002.001.10) message structure.
- The Bank forwards to the Orderer the rejections/returns which occurred after the settlement of the interbank payment orders (i.e. returns from other banks), using a camt.054.001.03 (or camt.054.001.08) message structure.
- For the cancellation procedure of the (initial) payment order file Pain.001, the Bank has adopted the message type camt.055.001.04 (or camt.055.00108). Each file of this type is composed of a "Message Root" section, followed by an "Assignment" section, a "Control Data" section and an "Underlying" section.
- The supported Character Sets as well as the (usual) not supported characters regarding the messages described below, are shown in Annex 3 of the present document.



The structure of the messages is described below.

## Character encoding

Character encoding is exclusively UTF-8.

## Message Usage Rules

### 1. Field Types

In the tables that follow, the codes in the column “Format” have the following meanings:

Field Format	Description
M	Mandatory field.
O	Optional field (to define whether or not the Bank requires this field to be completed, refer to the column “Field specifications”).
8n	Numerical field (integer number) with a maximum length of 8 digits.
18d	Decimal number – decimal point and a maximum of 17 decimal digits (18 characters in total, including the decimal point).
4!a	Exactly 4 alphabetical characters.
35x	Between 1 to 35 alphanumeric characters.
ISODtTm	Date and time using the ISO code (YYYY-MM-DDThh:mm:ss).

### 2. Field Depth

The name of each field in the “Field” column is preceded by one or more “+” symbols. The number of “+” symbols indicates the field’s depth within the structure to which it belongs. This means that a field with a depth of “++” is a subfield (child element) of the field that precedes it, and a parent element of the field with a depth of “+++” that follows it. The schematic layout of the fields’ depth in relation to the tag structure of the xml message that contains them is the following:

Depth of Field x	Position of Field Tags in the XML message
+	<x> </x>
++	< x parent element > < x > </ x > </ x parent element >
+++	< parent of all elements > < x parent element > <x> </x> </ x parent element > </ parent of all elements >

**VI. DESCRIPTION OF MESSAGES**
**1. Customer Credit Transfer Initiation – pain.001.001.03 (and pain.001.001.09)**

The message is composed of a “Group Header” section followed by one or more “Payment Information” sections. These sections are contained in a “Message Root” structure.

**1.1 Message Root**

Field	Format	Field specifications
+ Message Root	M	XML Tag: <CstmrCdtTrfInItn>

**1.2 Group Header**

No.	Field	XML Field	Format	Field specifications
1.0	+ Group Header	<GrpHdr>	M	
1.1	++ Message Identification	<MsgId>	M 35x	A unique reference code given by the sender to the file. This specific code <b>cannot</b> be used in other files.
1.2	++ Creation Date Time	<CreDtTm>	M ISODtTm	Date and time the file was created.
1.6	++ Number Of Transactions	<NbOfTxs>	M 15n	Number of multiple entries (repetitions of section 2.27 “Credit Transfer Transaction Information”) contained in the file.
1.7	++ Control Sum	<CtrlSum>	O 18d	Sum of the amounts of the multiple entries contained in the file (Sum of fields 2.43 “Instructed Amount”).
1.8	++ Initiating Party	<InitgPty>	M	Sender’s code in accordance with the recipient’s rules.
1.8	+++ Name	<Nm>	O	
1.8	+++ Identification	<Id>	O	
	++++ Organisation Identification	<OrgId>	O	The “Id” field of the part “Other” is mandatorily filled in with the acronym AMP (written in caps with English characters) and the Customer’s CPAYID in the Alpha Mass Payments Service, and the “Issr” field is filled in with the value “Alpha”.
	+++++ Other	<Othr>	O	
	++++++ Identification	<Id>	M	
	++++++ Issuer	<Issr>	M	

**1.3 Payment Information**

This part contains the grouped information of the multiple payment orders.

No.	Field	XML Field	Format	Field specifications
2.0	+ Payment Information	<PmtInf>	M	This part contains the grouped information of the multiple Orders. It supports one debit account and many credit accounts.
2.1	++ Payment Information Identification	<PmtInfId>	M 35x	Unique code for each group of payment orders (“Payment Information” part of the message). The first three characters shall be the code of the service – in this case, “AMP” (written in caps with English characters). The following five characters will be the Customer’s Credit/Debit Code (CDC) in the Alpha Mass Payments Service (or a corresponding code for other services).

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No.	Field	XML Field	Format	Field specifications
				The following 27 (max.) characters will specify a unique code created by the customer. It is not allowed to use the specific code twice in the same file or any other file that the company will create in the future
2.2	++ Payment Method	<PmtMtd>	M 3x	Allowed value: "TRF".
2.3	++ Batch Booking	<BtchBookg>	O Boolean	Accounting entries appearance in the customer's extrait (cumulative or multiple entries). Available values: <b>false</b> (multiple debits entries for intrabank orders) <b>true</b> or not fill in the field (cumulative debit entries for intrabank orders). It is clarified that in the case of entries containing interbank orders, multiple debits entries will always be followed, accompanied by the relative interbank commissions, regardless of the above options. Also, in a file that includes within the same payment group interbank and intrabank orders, regardless of the false / true option, the multiple debits entries will always be followed, accompanied by the relative interbank commissions. In the Payments of Beneficiary Organizations in particular, the field value is necessarily false in order to display only detailed records
2.4	++ Number of Transactions	<NbOfTxs>	O 15n	Number of multiple entries in the payment group. Acceptable field that is not processed by the Bank. If the field is filled in, the field format specifications should be followed, otherwise the payment file will be rejected.
2.5	++ Control Sum	<CtrlSum>	O 18d	Sum of the amounts of the multiple entries contained in the group of orders. Acceptable field that is not processed by the Bank. If the field is filled in, the field format specifications should be followed, otherwise the payment file will be rejected.
2.6	++ Payment Type Information	<PmtTpInf>	O	Information specifying the customer's order.
2.8	+++ Service Level	<SvcLvl>	O	
2.9	++++ Code	<Cd>	M 4!a	If it is filled in and refers to SEPA payments, the allowed value is: "SEPA".
2.10	++++ Proprietary	<Prtry>		For NON - SEPA payments, this field has to be filled in with the value "NON-SEPA"
2.11	+++ Local Instrument	<LclInstrm>	O	Acceptable field that is not processed by the Bank. If the field is filled in, the field format specifications should be followed, otherwise the payment file will be rejected.
2.12	++++ Code	<Cd>	O	
2.13	++++ Proprietary	<Prtry>	O	
2.14	+++ Category Purpose	<CtgyPurp>	O	Categorised reason for payment. It is forwarded to the beneficiary's (recipient's) bank.

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No.	Field	XML Field	Format	Field specifications
2.15	++++ Code	<Cd>	O 4!a	<p>If this field is filled in it should satisfy the conditions of Annex 2.</p> <p>In case of Simple Imports orders it is mandatory to be filled in with the value TRAD.</p> <p>For Non-SEPA (Non - SEPA) Payments, it will be filled in with any other allowed value except TRAD, EPAY.</p> <p>In case the company aims on a supplier payment (use of Purpose Code SUPP) and not Import, it may receive the OTHR value</p> <p>Regarding Payments of Beneficiary Organizations will be completed with the EPAY value</p>
2.17	++ Requested Execution Date	<ReqdExctnDt>	M ISOdt	<b>Filled when the version pain.001.001.03 is used.</b> Requested execution date. The date must be a Banking Working Day. The field is used as the basis for calculating the Settlement Date of the orders.
	+++ Date	<Dt>	M ISOdt	<b>Filled when the version pain.001.001.09 is used.</b> Requested execution date. The date must be a Banking Working Day. The field is used as the basis for calculating the Settlement Date of the orders.
2.19	++ Debtor	<Dbtr>	M	
2.19	+++ Name	<Nm>	O 140x	Orderer's (payer's) name. Maximum length: 70 characters.
2.19	+++ Postal Address	<PstAdr>	O	Orderer's (payer's) postal address.
2.19	++++ Country	<Ctry>	O 2!a	Country code of Orderer's (payer's) postal address.
2.19	++++ Address Line	<AdrLine>	O 70x	Up to 2 repetitions are allowed.
2.19	+++ Identification	<Id>	O	
	++++ Organisation Identification	<OrgId>	O	
	+++++ Other	<Othr>	O	
	+++++ Identification	<Id>	O	
	+++++ Issuer	<Issr>	O	<p>Reason of debit of the Customer, max. 20 characters.</p> <p>In case of multiple debits (Batch Booking = false) there is the option of differentiating the narrative per debit, by filling in this field with the value "REMITT20FRST" and filling the narrative for the debit in the first 20 characters of field 2.99 RemtInf/ Ustrd.</p> <p>In case the file includes Simple Imports payment orders and it is filled with the value REMITT20FRST, then it will be taken into account the narrative in the field 2.106 &lt;Issr&gt; and specifically the field 2.118 &lt;AddtlInf&gt;, as a payment reason, as in Simple Imports the payment reasons are detailed at the level of the order</p> <p>In the case of payments of Beneficiary Organizations, the order will display as a</p>

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No.	Field	XML Field	Format	Field specifications
				payment reason in the account movement: «ΠΑΗΡ»+15 significant digits of the payment code. That is, the first 15 for the 20-digit or the last 15 for the RF The customer will not be able to specify the payment reason that will appear in the detailed payment charges of beneficiary Organization payments as in the rest of his payments. The payment reason as mentioned above will be default
2.20	++ Debtor Account	<DbtrAcct>	M	Orderer's (payer's) debit account in IBAN format.
2.20	+++ Identification	<Id>	M	
2.20	++++ IBAN	<IBAN>	M 34x	The Orderer's (payer's) bank validates the correct value of the field.
2.20	+++ Currency	<Ccy>	O	Acceptable field that is not processed by the Bank. If the field is filled in, the field format specifications should be followed, otherwise the payment file will be rejected.  The field is optional only for intrabank and interbank payment orders within Greece in Euro currency. In any other payment it is mandatory. It can be filled in with any currency documented at the trading currency table (Table 7).
2.21	++ Debtor Agent	<DbtrAgt>	M	
	+++ Financial Institution Identification	<FinInstnId>	M	
	++++ BIC	<BIC>	M 11x	<b>Filled when the version pain.001.001.03</b> Contains the code of the Orderer's (payer's) bank in BIC format. Allowed value: "CRBAGRAAXX".
	++++ BICFI	<BICFI >	M 11x	<b>Filled when the version pain.001.001.09 is used.</b> Contains the code of the Orderer's (payer's) bank in BIC format. Allowed value: "CRBAGRAAXX".
2.23	++ Ultimate Debtor	<UltmtDbtr>	O	Initial Orderer. If this part is filled in, then at least one subpart (Name, Identification) must be filled in. Acceptable field that is not processed by the Bank. If the field is filled in, the field format specifications should be followed, otherwise the payment file will be rejected.
2.23	+++ Name	<Nm>	O 70x	Name of initial ordering institution. Acceptable field that is not processed by the Bank. If the field is filled in, the field format specifications should be followed, otherwise the payment file will be rejected.
2.23	+++ Identification	<Id>	O	Initial Orderer's identification information. Acceptable field that is not processed by the Bank. If the field is filled in, the field format specifications should be followed, otherwise the payment file will be rejected.
2.24	++ Charge Bearer	<ChrgBr>	O 4!a	Charges options. Allowed values: "SLEV", "DEBT".

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No.	Field	XML Field	Format	Field specifications
				For beneficiary Organizations payments, the field should be filled in only with the value "SLEV".
2.25	++ Charges Account	<ChrgsAcct>	O	Field/subfields used only for Imports if the customer wants the commission debit account to be different from the capital debit account
2.25	+++ Identification	<Id>	O	
2.25	++++ IBAN	<IBAN>	O 34x	Principal's commission debit account in IBAN format. The issuing bank checks that the field is filled in correctly If not filled in, the charge account of the order is taken into account
2.25	+++ Currency	<Ccy>	O	If not filled in, the currency of the debit account of the order is taken into account
2.26	++ Charges Account Agent	<ChrgsAcctAgt>	O	Field/ subfields used only for Imports.
2.26	+++ Financial Institution Identification	<FinInstnId>	O	
2.26	++++ BIC	<BIC>	O 11x	<b>Filled when the version pain.001.001.03 is used.</b> Contains the originator's bank code in BIC format. Allowed value "CRBAGRAAXX".
	++++ BICFI	<BICFI>	O 11x	<b>Filled when the version pain.001.001.09 is used.</b> Contains the originator's bank code in BIC format. Allowed value "CRBAGRAAXX".
2.27	++ Credit Transfer Transaction Information	<CdtTrfTxInf>	M	Contains all the analytical payment orders which relate to a specific Requested Execution Date. Multiple repetitions are allowed.
2.28	+++ Payment Identification	<PmtId>	M	
2.29	++++ Instruction Identification	<InstrId>	O 35x	Sender's reference code. It is optionally filled in by the Orderer. Acceptable field that is not processed by the Bank. If the field is filled in, the field format specifications should be followed, otherwise the payment file will be rejected.
2.30	++++ End to End Identification	<EndToEndId>	M 35x	Orderer's reference code. If not supplied by the Orderer, then the value "NOTPROVIDED" is filled in. Acceptable field that is not processed by the Bank. If the field is filled in, the field format specifications should be followed, otherwise the payment file will be rejected.
2.31	+++ Payment Type Information	<PmtTpInf>	O	The field becomes mandatory for Simple Imports and non - SEPA payments
2.32	++++ Instruction Priority	<InstrPrty>	O	The field is used for all interbank payment orders and for Simple Imports payment orders and it must be filled in either with NORM for normal priority, or HIGH for high priority. By selecting Normal priority, the order will be executed with valeur date the next working day (+01) from the execution.

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No.	Field	XML Field	Format	Field specifications
				By selecting High priority, the order will be executed with same day valuer date (+00). For Simple Imports, Normal priority is available for payment order files submitted until 16:00 at the day of execution. High priority is available for payment order files submitted according to the table in p.39. Also, postdated orders can be filled in with either of the above priorities up to T+90 days before execution date for transactions in Euro only. For the rest interbank payment orders the related time cut-offs are documented at Chapter XI. If not filled in, then by default it is considered as NORM.
2.42	+++ Amount	<Amt>	M	
2.43	++++ Instructed Amount	<InstdAmt>	M 18d & 3!a	Ordering amount. Mandatory field. Currency allowed: any currency documented in Table 7. Non zero validation.
2.77	+++ Creditor Agent	<CdtrAgt>	O	
	++++ Financial Institution Identification	<FinInstnld>	O	
	+++++ BIC	<BIC>	O 11x	<b>Filled when the version pain.001.001.03 is used.</b> Mandatory field (if the section Creditor Agent is filled in). Contains the code of the beneficiary's bank in BIC format. It is a mandatory field if the credit account of the beneficiary is not in IBAN format.
	++++ BICFI	<BICFI>	O 11x	<b>Filled when the version pain.001.001.09 is used.</b> Mandatory field (if the section Creditor Agent is filled in). Contains the code of the beneficiary's bank in BIC format. It is a mandatory field if the credit account of the beneficiary is not in IBAN format.
2.79	+++ Creditor	<Cdtr>	M	
2.79	++++ Name	<Nm>	M 140x	Beneficiary's full name or business name. Mandatory field. Max length: 70 characters. For payment files outside Greece and Simple Imports, the field should be filled in only with Latin characters. Regarding payments of Beneficiary Organizations, it is completed with the information «ΠΛΗΡΩΜΗ ΔΙΚΑΙΟΥΧΟΥ ΟΡΓΑΝΙΣΜΟΥ» or «PAYMENT OF BENEFICIARY ORGANIZATION».
2.79	++++ Postal Address	<PstlAdr>	O	Beneficiary's postal address. It is an optional field for payment orders. For Simple Imports payment orders it is mandatory and should be filled in with Latin characters.
2.79	+++++ Country	<Ctry>	O 2!a	Country code in the beneficiary's postal address. Allowed value: ISO Code For Simple Imports payment orders it is a mandatory field.

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No.	Field	XML Field	Format	Field specifications
				It is a mandatory field for all interbank payment orders with the credit account not filled in IBAN format.
2.79	+++++ Address Line	<AdrLine>	O 70x	Up to two repetitions are allowed. Recipient validates that the two repetitions are not exceeded. Regarding files with cross border payment orders and Simple Imports payment orders, the field should be filled in only with Latin characters. The use of Greek characters will result to the rejection of the order. For Simple Imports payment orders it is a mandatory field.
2.79	++++ Identification	<Id>	O	Beneficiary's identification information.
	+++++ Organisation Identification	<OrgId>	O	Beneficiary's identification information, if it is a legal person. If this section is filled in, then either the "BIC or BEI" (or AnyBIC) field or one repetition of the "Other" field is allowed to be filled in. <b>The BIC Or BEI of version pain.001.001.03 is replaced by the AnyBIC in version pain.001.001.09.</b>
	+++++ BIC or BEI	<BICOrBEI>	O	
	+++++ AnyBIC	<AnyBIC>	O	
	+++++ Other	<Othr>	O	
	{or}			
	+++++ Private Identification	<PrvtId>	O	Beneficiary's identification information, if it is a natural person (individual). Either the "Date and Place of Birth" part or one repetition of the "Other" part is allowed to be filled in.
	+++++ Date and Place of Birth	<DtAndPlcOfBirth>	O	
	+++++ Other	<Othr>	O	
	++++ Country of Residence	<CtryOfRes>	O 2!a	Allowed value: ISO Code Country of origin of product
2.80	+++ Creditor Account	<CdtrAcct>	M 34x	
	++++ Identification	<Id>	M	
	+++++ IBAN	<IBAN>	M	Beneficiary's credit account. Only IBAN account format is allowed.  IBAN format account is allowed only if the field 2.9 is filled in with value SEPA. Otherwise for non-SEPA payment orders the credit account could not be in IBAN format and in that case the account is filled in field <Id>. In that case also BIC is <b>mandatory</b> .  Regarding payments of Beneficiary Organizations: • If it is an interbank payment, the Customer enters a virtual (dummy) IBAN GR48014099909999999999999999999999 • If it is a bilateral payment, the IBAN of the respective Organization will be used, according to table 4
	+++++ Other	<Othr>		
	+++++ Identification	<Id>		In case the credit account is not in IBAN format, then it is filled in field <Id>. It is not possible for the Bank to check the validity of the account, when it is not in IBAN format.



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No.	Field	XML Field	Format	Field specifications
				(the field is filled with text up to 34 characters)
2.81	+++ Ultimate Creditor	<UltmtCdtr>	O	Final beneficiary. If this section is filled in, then at least one sub-field ("Name", "Identification") must be filled in. For cross border payment files, the field should be filled in only with Latin characters.
2.81	++++ Name	<Nm>	O 140x	Beneficiary's full name or business name. Max length: 70 characters. For cross border payment files, the field should be filled in only with Latin characters.
2.81	++++ Identification	<Id>	O	Final beneficiary's identification information. Mandatory field (if the Ultimate Creditor field is filled in). For cross border payment files, the field should be filled in only with Latin characters.
	+++++Organisation Identification	<OrgId>	O	Final beneficiary's identification information, if it is a legal person. If this section is filled in, then either the "BIC or BEI" (or AnyBIC) part or one repetition of the "Other" part is allowed to be filled in. <b>The BIC Or BEI of version pain.001.001.03 is replaced by the AnyBIC in version pain.001.001.09.</b>
	+++++BIC or BEI	<BICOrBEI>		
	+++++ Any BIC	<AnyBIC>		
	+++++Other	<Othr>		
	+++++ Private Identification	<PrvtId>	O	Beneficiary's identification information, if it is a natural person (individual). Either the "Date and Place of Birth" part or one repetition of the "Other" part is allowed to be filled in.
	+++++Date and Place of Birth	<DtAndPlcOfBirth>	O	
	+++++Other	<Othr>	O	
2.86	+++ Purpose	<Purp>	O	Purpose code of payment order. Mandatory field for: <ul style="list-style-type: none"> <li>• Simple Imports payment orders</li> <li>• interbank payment orders outside Greece</li> <li>• Payments of beneficiary Organizations</li> </ul>
2.87	++++ Code	<Cd>	O 4!a	It is filled in using the ISO values of Table 1. Regarding files with cross border payment orders, the use of Purpose Code "SUPP" is available only when the Category Purpose Code id filled with value OTHR.. For Simple Imports payment orders the Purpose Code "SUPP" is the only acceptable and must be filled in. For payments of Beneficiary Organizations, it will be completed with the price "COLL"
2.98	+++ Remittance Information	<RmtInf>	O	
2.99	++++ Unstructured	<Ustrd>	O	Payments to accounts held in Alpha Bank (ONus Payments): Use of the first 20 characters for the narrative of the credit entry and of the remaining 120 for "free text".  Payments to other banks in Greece (OFFus Payments): Use of the entire length of 140 characters for "free text". For payment files outside Greece, the field should be filled in only with Latin characters.

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No.	Field	XML Field	Format	Field specifications
				<p>The use of Greek characters will result to the rejection of the order.</p> <p>In cases of <b>multiple debits and different narrative per debit</b> (the field 2.3 &lt;BtchBookg&gt; is false and the field 2.19 &lt;Dbtr&gt;/&lt;Id&gt;/&lt;OrgId&gt;/&lt;Othr&gt;/&lt;Issr&gt; is filled in with the value "REMITT20FRST") then:</p> <p>ONus Payments: Use of the first 20 characters as narrative for the debit, use of the following 20 characters as narrative for the credit and the remaining 100 characters as 'free text'.</p> <p>OFFus Payments: Use of the first 20 characters as narrative for the debit and the remaining 120 characters as 'free text'.</p> <p>For payments of Beneficiary Organizations, the Payment Code is filled in.</p> <p>Especially for the case of Payment of Beneficiary Organization of Traffic tax Fees it may be completed only with the Payment Code or the structure "TIN / Registration Number / Payment Code" may be used. In this case the replies that will be produced (type pain002 and pdf) will also contain the Tax Identification Number and Vehicle Registration Number.</p> <p>Please note that especially for PDF files due to the limited number of characters for displaying this information (20 characters) the Vehicle Registration Number. will not be displayed in its entirety.</p>
2.100	++++ Structured	<Strd>	O	Mandatory field accompanied by the corresponding sub-fields only for Simple Imports payment orders and for the payment of the Beneficiary Organization EYDAP.
2.101	+++++ Referred Document Information	<RfrdDocInf>	M	
2.102	++++++ Type	<Tp>	M	
2.103	+++++++ Code Or Proprietary	<CdOrPrtry>	M	
2.105	+++++++ Proprietary	<Prtry>	M 35x	Imported goods: free text, should include one at least Greek or Latin letter, supported character set according to Annex 3 (up to 35 characters) If the creditor account has GR IBAN the characters could be only Greek. Otherwise, the characters should be only Latin.
2.106	+++++++ Issuer	<Issr>	O	If not filled in, then the narrative for the debit account will be "Simple Imports Order"
2.107	+++++++ Number	<Nb>	M 35x	Receipt document number: free text, should include one at least Greek or Latin letter, supported character set according to Annex 3 (up to 35 characters)

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No.	Field	XML Field	Format	Field specifications
				If the creditor account has GR IBAN the characters could be only Greek. Otherwise, the characters should be only Latin.
2.108	+++++++ RelatedDate	<RltdDt>	M ISOdt	Date of issue of the document: YYYY-MM-DD. Current or earlier date of entry of the file Required field for the following cases: • For Simple Import orders. • For the Payment Orders of Beneficiary Organizations in the EYDAP payment as a field for entering the "Expiry Date Expiry Date"
2.109	+++++ Referred Document Amount	<RfrdDocAmt>	M	
2.114	+++++++ Adjustment Amount AndReason	<AdjstmntAmtAndReason>	M	
2.115	+++++++ Amount	<Amt>	M	The field should be filled in conjunction with the field 2.118. The field should have the Ccy filled in. It is not used for the payment order process.
2.118	+++++++ AdditionalInformation	<AddtlInf>	M 140x	Payment order narrative, should be filled in with Latin characters.

## ALPHA MASS PAYMENTS SERVICE

### 2. Customer Payment Status Report – pain.002.001.03 (and pain.002.001.10)

This message is sent to the Orderer in order to provide information on the results of the processing of the payment orders contained in the corresponding PAIN.001.001.03 or PAIN.001.001.09 message. It consists of a “Group Header” section, which MUST be followed by an “Original Group Information and Status” section and one or more “Original Payment Information and Status” sections. These sections are contained in a “Message Root” structure.

#### 2.1 Message Root

Field	Format	Field specifications
+ Message Root	M	XML Tag: <CstmrPmtStsRpt >

#### 2.2 Group Header

The Group Header contains the information required for processing the message.

No.	Field	XML Field	Format	Field specifications
1.0	+ Group Header	<GrpHdr>	M	
1.1	++ Message Identification	<MsgId>	M 35x	Unique reference code of the Bank grouping the multiple entries.
1.2	++ Creation Date Time	<CreDtTm>	M ISODtTm	Date and time of the creation of the group entries.
1.5	++ Debtor Agent	<DbtrAgt>	O 11x	BIC code of the Bank. Allowed value: “CRBAGRAAXXX”.
	+++ Financial Institution Identification	<FinInstnId>	M	
	++++ BIC	<BIC>	M 11x	<b>Filled when the version pain.002.001.03 is used.</b> BIC code of the Bank. Allowed value: “CRBAGRAAXXX”.
	++++ BICFI	<BICFI>	M 11x	<b>Filled when the version pain.002.001.10 is used.</b> BIC code of the Bank. Allowed value: “CRBAGRAAXXX”.

#### 2.3 Original Group Information and Status

The use of this section is mandatory in order to complete fields 2.1 and 2.2 and optional if the corresponding group of the pain.001 entries sent by the Orderer is entirely accepted or rejected.

No.	Field	XML Field	Format	Field specifications
2.0	+ Original Group Information And Status	<OrgnlGrpInfAndSts>	M	
2.1	++ Original Message Identification	<OrgnlMsgId>	M 35x	Contains the unique reference number used to send the initial entries which are returned, i.e. the field 1.1 “Message Identification” of the “pain.001” message.
2.2	++ Original Message Name Identification	<OrgnlMsgNmId>	M 35x	Contains the type of the initial messages which are returned. Allowed value: “pain.001”.
2.6	++ Group Status	<GrpSts>	O 4!a	If the group is entirely accepted, the field contains the code “ACCP”. In case the entire group is rejected, it is not filled in.
2.7	++ Status Reason Information	<StsRsnInf>	O	Not filled in.
2.8	+++ Originator	<Orgtr>	O	BIC code of the Bank. Allowed value: “CRBAGRAAXXX”.

**ALPHA MASS PAYMENTS SERVICE**
**2.4 Original Payment Information and Status**

This section is used to provide information on specific orders and is sent only if the group has not been entirely rejected.

No.	Field	XML Field	Format	Field specifications
3.0	+ Original Payment Information And Status	<OrgnlPmtInfAndSts>	O	
3.1	++ Original Payment Information Identification	<OrgnlPmtInfId>	M	Contains the corresponding field 2.1 "Payment Information Identification" of the initial pain.001 entry.
3.15	++ Transaction Information and Status	<TxInfAndSts>	O	Contains the information of the analytical Orders which are returned. Multiple repetitions are allowed.
3.16	+++ Status Identification	<StsId>	O 35x	Contains the Banks' unique reference code for the entry. It is generated by the Alpha Mass Payments service.
3.17	+++ Original Instruction Identification	<OrgnlInstrId>	O 35x	Contains the corresponding field 2.29 "Instruction Identification" of the initial entry received by the Orderer (payer).
3.18	+++ Original End-to-End Identification	<OrgnlEndToEndId>	O 35x	Contains the reference code of the Orderer (payer) of the initial entry, i.e. field 2.30 "End to End Identification" of the initial entry received by the Orderer (payer).
3.19	+++ Transaction Status	<TxSts>	O 4!a	Contains the status code of the entry. Allowed values: "RJCT", "ACCP", "PDNG".
3.20	+++ Status Reason Information	<StsRsnInf>	O	Mandatory field, when the Transaction Status is "RJCT".
3.21	++++ Originator	<Orgtr>	O	Mandatory field. Contains the ID of the party initiating the return of the payment order. Mandatory filling of the "BICorBEI" or AnyBIC field in the "Orgtr/Id/OrgId" part with the BIC of Alpha Bank (CRBAGRAAXXX), except in the case that a camt.055 file (cancellation of the pain.001) has been sent, then the field "Id" of the part "Orgtr/Id/OrgId/Othr" is filled in with the wording AMP and the CPAYID of the customer in the Alpha Mass Payment Service. <b>The BIC Or BEI of version pain.002.001.03 is replaced by the AnyBIC in version pain.002.001.10.</b>
	+++++ Name	<Nm>	O 140x	
	{or}		{or}	
	+++++ Identification	<Id>	O 11x	
	+++++ Organization Identification	<OrgId>		
	+++++ BICorBEI	<BICorBEI>		
	+++++ Any BIC	<AnyBIC>		
3.22	++++ Reason	<Rsn>	O	
3.23	++++ Code	<Cd>	O 4!a	Contains the rejection code of the entry (payment order). Mandatory field in case of rejection.
3.24	++++ Additional Info	<AddtlInf>	O	Mandatory field only for the files AMPxxxxxxKKKKKyyyymmddnnn_pain002RE J.XML. It contains more information for the status of the interbank orders that were rejected/returned from DIAS/Beneficiary bank. Possible values are: "06": payment return and successful credit "07": payment return and unsuccessful credit

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No.	Field	XML Field	Format	Field specifications
3.32	+++ Original Transaction Reference	<OrgnlTxRef>	O	Contains the corresponding fields of the initial entry.
3.34	++++ Amount	<Amt>	O	Order Amount.
3.35	+++++ Instructed Amount	<InstdAmt>	M 18d & 3!a	Field 2.43 "Instructed Amount" of the Orderer's initial entry, from the pain.001 message.
3.41	++++ Requested Execution Date	<ReqdExctnDt>	O ISODate	Field 2.17 "Requested Execution Date" of the Orderer's initial entry, from the pain.001 message. <b>Filled when the version pain.002.001.03 is used.</b>
	+++++ Date	<Dt>	O ISODate	Field 2.17 "Requested Execution Date" of the Orderer's initial entry, from the pain.001 message. <b>Filled when the version pain.002.001.10 is used.</b>
3.55	++++ Payment Type Information	<PmtTplnf>	O	Field 2.6 "Payment Type Information" of the Orderer's initial entry, from the pain.001 message.
3.68	++++ Payment Method	<PmtMtd>	O	Field 2.2 "Payment Method" of the Orderer's initial entry, from the pain.001 message.
3.88	++++ Remittance Information	<Rmtlnf>	O	Field 2.98 "Remittance Information" of the Orderer's initial entry, from the pain.001 message.
3.120	++++ Ultimate Debtor	<UltmtDbtr>	O	Field 2.70 "Ultimate Debtor" of the Orderer's initial entry.
3.121	++++ Debtor	<Dbtr>	O	Field 2.19 "Debtor" of the Orderer's initial entry, from pain.001 message.
3.122	++++ Debtor Account	<DbtrAcct>	O	Field 2.20 "Debtor Account" of the Orderer's initial entry, from the pain.001 message.
3.123	++++ Debtor Agent	<DbtrAgt>	O	Field 2.21 "Debtor Agent" of the Orderer's initial entry, from the pain.001 message.
3.125	++++ Creditor Agent	<CdtrAgt>	O	Field 2.77 "Creditor Agent" of the Orderer's initial entry, from the pain.001 message.
3.127	++++ Creditor	<Cdtr>	O	Field 2.79 "Creditor" of the Orderer's initial entry, from the pain.001 message.
3.128	++++ Creditor Account	<CdtrAcct>	O	Field 2.80 "Creditor Account" of the Orderer's initial entry, from the pain.001 message.
3.129	++++ Ultimate Creditor	<UltmtCdtr>	O	Field 2.81 "Ultimate Creditor" of the Orderer's initial entry, from the pain.001 message.

### ALPHA MASS PAYMENTS SERVICE

#### 3. Customer Debit Credit Notification – camt.054.001.03 (and camt.054.001.08)

This message is sent to the Orderer in order to provide information on entries posted to its account, corresponding to credits due to returns by the beneficiary's bank. The message consists of a "Group Header" section, followed by one or more "Notification" sections. These sections are contained in a "Message Root" structure.

##### 3.1 Message Root

Field	Format	Field specifications
+ Message Root	M	XML Tag: <BkToCstmrDbtCdtNtfctn>

##### 3.2 Group Header

No.	Field	XML Field	Format	Field specifications
1.0	+ Group Header	<GrpHdr>	M	
1.1	++ Message Identification	<MsgId>	M 35x	Unique reference code of the Bank grouping the accounting entries.
1.2	++ Creation Date Time	<CreDtTm>	M ISODtTm	Date and time of the creation of the accounting entries' group.
1.3	++ Message Recipient	<MsgRcpt>	O	Mandatory.
1.3	+++ Name	<Nm>	O	
1.3	+++ Identification	<Id>	O	
	++++ Organisation Identification	<OrgId>	O	Mandatory fill of the "Id" field of the part "Other" with the acronym AMP and the Customer's CPAYID in the Alpha Mass Payments Service, and the "Issr" field with the value "Alpha".
	+++++ BIC or BEI	<AnyBIC>		
	+++++ Other	<Othr>		

##### 3.3 Notification

No.	Field	XML Field	Format	Field specifications
2.0	+ Notification	<Ntfctn>	M	One repetition per Orderer (payer) account (field 2.11)
2.1	++ Identification	<Id>	M 35x	Unique reference code of the Bank for each Notification. It is filled in with a unique code generated by the Alpha Mass Payments Service.
2.5	++ Creation Date Time	<CreDtTm>	M ISODtTm	Date and time the message was created.
2.8	++ Reporting Source	<RptgSrc>	O	Not filled in.
2.11	++ Account	<Acct>	M	
	+++ Identification	<Id>	M	
	++++ IBAN	<IBAN>	M 34x	Orderer's account in which the credit transfers are executed, in IBAN format.
	+++ Servicer	<Svcr>	O	Mandatory completion
	++++ Financial Institution	<FinInstnId>	M	
	+++++ BICFI	<BICFI>	M 11x	Always "CRBAGRAAXXX".
2.24	++ Transaction Summary	<TxSummry>	O	Mandatory.
2.25	+++ Total Entries	<TtlNtries>	O	The total number of returns of payment orders.

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No.	Field	XML Field	Format	Field specifications
				Mandatory.
2.26	++++ Number of Entries	<NbOfNtries>	O 15n	The number of different entries (2.45). Mandatory.
2.45	++ Entry	<Ntry>	O	Multiple repetitions allowed. Contains the multiple credit transfers to the account due to returns, per Value Date & Bank Transaction Code.  Mandatory
5.1.1	+++ Amount	<Amt>	M 18d & 3!a	Total amount per entry. Allowed currency value: "EUR".
5.1.2	+++ Credit Debit Indicator	<CdtDbtInd>	M 4!a	Allowed value: "CRDT" (Credit).
5.1.4	+++ Status	<Sts>	M 4!a	<b>Filled when the version camt.054.001.03 is used.</b> Allowed value: "BOOK".
	++++Code	<Cd>	M 4!a	<b>Filled when the version camt.054.001.08 is used.</b> Allowed value: "BOOK".
5.1.8	+++ Value Date	<ValDt>	O	
5.1.9	++++ Date	<Dt>	M ISODt	Mandatory. Filled in with the return's settlement date, The relevant value is obtained from the Bank's main system (return date).
5.1.18	+++ Bank Transaction Code	<BkTxCd>	M	The type of transactions that created the accounting entries to the Orderer's account.
5.1.24	++++ Proprietary	<Prtry>	O	
5.1.25	+++++ Code	<Cd>	M 35x	The transaction code. Allowed values: - "RETURN" (for SCT).  Mandatory.
5.1.234	+++ Entry Details	<NtryDtls>	O	Analytical information of transactions. Multiple repetitions allowed.  Mandatory.
5.1.235	++++ Batch	<Btch>	O	Mandatory.
5.1.238	+++++ Number Of Transactions	<NbOfTxS>	O 15n	Total number of detailed transactions included in the entry details. Mandatory.
5.1.239	+++++ Total Amount	<TtlAmt>	O 18d & 3!a	Total settlement amount (field 5.1.259 Amount) of the Transaction Details part. Allowed currency value: "EUR".  Mandatory.
5.1.241	++++ Transaction Details	<TxDtls>	O	Multiple repetitions are allowed. Information on detailed return transactions  Mandatory.
5.1.242	+++++ References	<Refs>	O	Mandatory.
5.1.246	+++++ Instruction Identification	<InstrId>	O 35x	The value of the field "Instruction Identification" of the initial order, provided it had



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No.	Field	XML Field	Format	Field specifications
				been sent by the Orderer (payer) in the pain.001 message.
5.1.247	+++++++ End To End Identification	<EndToEndId>	O 35x	The value of the "End to End Identification" field of the initial order sent by the Orderer in the pain.001 message. Mandatory.
5.1.248	+++++++ Transaction Identification	<TxId>	O 35x	The unique reference code of the return. It is filled in using a UN-type code by the Bank's main system. Mandatory.
5.1.259	+++++ Amount	<Amt>	M 18d & 3!a	Settlement amount. Allowed value: "EUR". Value from the Bank's main system.
5.1.260	+++++ Credit Debit Indicator	<CdtDbtInd>	M 4!a	Allowed value: "CRDT".
5.1.418	+++++ Related Parties	<RltdPties>	O	Mandatory.
5.1.462	+++++++ Debtor	<Dbtr>	M	<b>Format of fields 5.1.462 and 5.1.463 when version camt.054.001.08 is used.</b> The name of the Orderer from the configuration of the Alpha Mass Payments Service.
	+++++++ Party	<Pty>	M	
5.1.463	+++++++ Name	<Nm>	M 140x	<b>Format of fields 5.1.462 and 5.1.463 when version camt.054.001.03 is used.</b> The name of the Orderer from the configuration of the Alpha Mass Payments Service.
5.1.462	+++++++ Debtor	<Dbtr>	M	
5.1.463	+++++++ Name	<Nm>	M 140x	
5.1.750	+++++ Related Agents	<RltdAgts>	O	
5.1.751	+++++++ Debtor Agent	<DbtrAgt>	O	
5.1.752	+++++++ Financial Institution Identification	<FinInstnId>	M	
5.1.753	+++++++ BICFI	<BICFI>	M 11x	BIC of the Bank. Allowed value: "CRBAGRAAXX".
5.1.1173	+++++ Remittance Information	<RmtInf>	O	
5.1.1174	+++++++ Unstructured	<Ustrd>	M 140x	The field 2.99 of the original pain.001 message that is obtained through an "internal" key between the Bank's main system & Alpha Mass Payments Service.
	{or}			
5.1.1175	+++++++ Structured	<Strd>	O	
5.1.1386	+++++ Return Information	<RtrInf>	O	
5.1.1396	+++++++ Originator	<Orgtr>	M	
5.1.1409	+++++++ Identification		M	
5.1.1410	+++++++ Organisation Identification			
	+++++++ Any BIC		M 11x	The BIC of the Bank that is sending the return. The value 2.77 from the original pain.001 file is proposed to be used.
5.1.1439	+++++++ Reason		M	Contains the return code of the entry.

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No.	Field	XML Field	Format	Field specifications
5.1.1440	+++++++ Code		M 4!x	ISO code from the Bank's main system, which derives from the original pacs.004 file of the return received by the Bank.
5.1.1441	+++++++ Proprietary		M 35x	

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### 4. Customer Payment Cancellation Request – camt.055.001.04 (and camt.055.001.08)

This particular message is used in order for the primary file pain.001 **not** to be executed. Therefore the camt.055 will not be processed in the following cases:

- If the initial file has been already executed (the reversals are not allowed) or the execution has been initiated.
- If the cancellation file does not contain all the payment transactions of the primary pain.001 file (the partial cancellation of the primary file is not supported)

Also result files of message type pain.002 will not be created for the cancellation file camt055.

The message is composed of one "Assignment" section, one "Case" section, one "Control Data" section and one "Underlying" section. These three sections are included in one "Message Root" structure.

The "Case" section is not used.

#### 4.1 Message Root

Field	Format	Field Specifications
+ Message Root	M	XML Tag: < CstmrPmtCxlReq>

#### 4.2 Assignment

No	Field	XML Field	Format	Field Specifications
1.0	+ Assignment	<Assgnmt>	M	
1.1	++ Identification	<Id>	M 35x	Unique reference code of the sender that groups the multiple entries. The specific code cannot be used in other files.
1.2	++ Assigner	<Assgnr>	M	
	+++ Party ++++ Identification +++++ Organization Identification +++++ Any BIC +++++ Other	<Pty><Id> <Orgld>< Othr >	M	Mandatory fill of the "Id" field of the part "Pty/Id/Orgld/Othr" with the value AMP and the CPAYID of the customer in the Alpha Mass Payments Service.
1.5	++ Assignee	<Assgne>	M	
	+++ Party ++++ Identification +++++ Organization Identification +++++ AnyBIC +++++ Other +++++ Identification +++++ Issuer {or} +++++ Private Identification +++++ Date and Place of Birth +++++ Other +++++ Identification +++++ Issuer	<Pty><Id> <Orgld>< AnyBIC>	M 11x	Mandatory fill of the part Pty/Id/Orgld/BICOrBEI.  Contains the Orderer's bank code in BIC format. Allowed value: "CRBAGRAAXXX".
1.8	++ Creation Date Time	<CreDtTm>	M ISODtTm	Creation date and time of the message.

#### 4.3 Case

A/A	Field	Format	Field Specifications
2.0	+ Case	O	<NOT TO BE USED

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**4.4 Control Data**

No	Field	XML Field	Format	Field Specifications
3.0	+ Control Data	<CtrlData>	O	Mandatory.
3.1	++ Number Of Transactions	<NbOfTxs>	M 15n	It should be correctly calculated. It should be ≤ 100.000. Also it should be equal to the number of Transaction Information (4.43) in the message.
3.2	++ Control Sum		O	Not to be used.

**4.4 Underlying**

No	Field	XML Field	Format	Field Specifications
4.0	+ Underlying	<Undrlyg>	M	Only one repetition is allowed.
4.1	++ Original Group Information And Cancellation		O	Not to be used.
4.21	++ Original Payment Information and Cancellation	<OrgnlPmtInfAnd Cxl>	O	Mandatory fill in with at least one repetition. Contains all the details of the payment order related to the recall request.
4.22	+++ Payment Cancellation Identification	<PmtCxlId>	O 35x	Mandatory. Unique code per payment order group (field "Original Payment Information and Cancellation" of the message). The first three characters are the code of the service, in this case the acronym "AMP" (Alpha Mass Payments). The following five characters are the CDC code of the customer in the service Alpha Mass Payments. The last 27 (maximum) characters define the unique code that is created by the customer. The specific code should not be used twice, either in the same file or in any other file.
4.23	+++ Case		O	Not to be used.
4.29	+++ Original Payment Information Identification	<OrgnlPmtInfId>	M 35x	The field is filled in with the value of the field 2.1 (Payment Information Identification) of the pain.001 message that should be cancelled.
4.30	+++ Original Group Information	<OrgnlGrpInf>	O	Mandatory.
4.31	++++ Original Message Identification	< OrgnlMsgId >	M 35x	The corresponding value of the initial payment order (field 1.1 'Message Identification' of the pain.001 message) is filled in.
4.32	++++ Original Message Name Identification	<OrgnlMsgNmId>	M 35x	The value "pain.001" is filled in.
4.33	++++ Original Creation Date Time		O	Not to be used.
4.34	+++ Number of Transactions	<NbOfTxs>	O	Mandatory. Contains the number of the multiple entries (repetitions of the field 4.43 'Transaction Information').

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No	Field	XML Field	Format	Field Specifications
4.35	+++ Control Sum		O	Not to be used.
4.36	+++ Payment Information Cancellation	<PmtInfCxl>	O Indicator	Mandatory fill in with the value 'false' (the only valued allowed). Every payment order (credit) of the initial pain.001 should appear in the field 4.43 Transaction Information.
4.37	+++ Cancellation Reason Information		O	Not to be used.
4.38	++++ Originator		O	Not to be used.
4.39	++++ Reason		O	Not to be used.
4.40 {or}	+++++ Code {or}		M 4!a {or}	Not to be used.
4.41	+++++ Proprietary		M 35x	
4.42	++++ Additional Information		O 35x	Not to be used.
4.43	+++ Transaction Information	< TxInf >	M	Mandatory fill in with all the repetitions that existed in the initial pain.001.
4.44	++++ Cancellation Identification	< CxIld >	M	Mandatory completion which is the unique reference code of the reversal request that is ascribed by the Orderer. The specific code cannot be used in other files.
4.45	++++ Case		O	Not to be used.
4.51	++++ Original Instruction Identification	< OrgnlInstrId >	O 35x	Contains the reference code of the Orderer of the initial order. If exists, corresponds to the 2.29 field (Instruction Identification) of the pain.001.
4.52	++++ Original End To End Identification	< OrgnlEndToEndId >	O 35x	Contains the reference code of the Orderer of the initial order. If exists, corresponds to the 2.30 field (End to End Identification) of the pain.001
4.53	++++ Original Instructed Amount	< OrgnlInstdAmt >	M 18d & 3!a	Amount of the initial order. Mandatory completion. Allowed currency value: "EUR" Corresponds to the 2.43 field (Instructed Amount) of the pain.001
4.54	++++ Original Requested Execution Date	< OrgnlReqdExctnDt >	M ISODt	<b>Filled when the version camt.055.001.04 is used.</b> Mandatory completion. Corresponds to 2.17 field (Requested Execution Date) of the initial pain.001
	+++++ Date	<Dt>	M ISODt	<b>Filled when the version camt.055.001.08 is used.</b> Mandatory completion. Corresponds to 2.17 field (Date) of the initial pain.001
4.55	++++ Original Requested Collection Date		O	Not to be used.

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No	Field	XML Field	Format	Field Specifications
4.56	++++ Cancellation Reason Information	< CxlRsnInf >	M	Mandatory completion and only one repetition is allowed.
4.57	+++++ Originator +++++ Name {or} +++++ Identification +++++ Organization Identification +++++ Any BIC	< Orgtr > <Nm>	M M 70x {or} O 11x	Mandatory completion Contains the Originator's ID initiating the reversal entry request. Mandatory completion of the sub-element Name (maximum 70 characters) with the name of the Ordering institution.
4.58	+++++ Reason	< Rsn >	M	Mandatory completion
4.59	+++++ Code	< Cd > Or < Prtry >	M 4!x	The allowed values are described in the Annex 1 (Cancellation Reason Codes in camt.055).
{or}	{or}			
4.60	+++++ Proprietary		M 35x	
4.61	+++++ Additional Information		O	Not to be used.
4.62	++++ Original Transaction Reference	< OrgnlTxRef >	O	Contains the corresponding field of the initial payment order.
4.62	+++++ Interbank Settlement Amount		O	Not to be used.
4.62	+++++ Amount		O	Not to be used.
4.62	+++++ Interbank Settlement Date		O	Not to be used.
4.62	+++++ Settlement Information		O	Not to be used.
4.62	+++++ Payment Type Information		O	Not to be used.
4.62	+++++ Payment Method		O	Not to be used.
4.62	+++++ Remittance Information	< RmtInf >	O	The field 2.98 (Remittance Information) of the initial entry in the pain.001
4.62	+++++ Ultimate Debtor		O	
4.62	+++++ Debtor	< Dbtr >	O	The field 2.19 (Debtor) of the initial entry in the pain.001
4.62	+++++ Debtor Account		O	Not to be used.
4.62	+++++ Debtor Agent	< DbtrAgt >	O	The field 2.21 (Debtor Agent) of the initial entry in the pain.001
4.62	+++++ Debtor Agent Account		O	Not to be used.
4.62	+++++ Creditor Agent	< CdtrAgt >	O	The field 2.77 (Creditor Agent) of the initial entry
4.62	+++++ Creditor Agent Account		O	Not to be used.
4.62	+++++ Creditor		O	Not to be used.
4.62	+++++ Creditor Account	< CdtrAcct >	O	The field 2.80 (Creditor Account) of the initial entry in the pain.001
4.62	+++++ Ultimate Creditor		O	Not to be used.

**VII. EXECUTION MODES OF PAYMENT ORDERS FILE**

Three alternative execution modes of Payment Orders Files are provided, subject of selection from the Company:

- Complete Amount Block
- Complete Amount Block per payment group
- Without Amount Block

For this purpose, there is a relevant parameter at Credit/Debit Code (CDC) level, which is activated after the selection of the relevant field from the Company at the respective Annex.

**1. Complete Amount Block**

If the Complete Amount Block is selected, a Payment Orders File (Pain.001) will be executed in its entirety, under the condition that the available account balance of the debit account, at the day the Payment File is received by the Bank, is sufficient for the entire amount of payments in the File, including any interbank fees. The Complete Amount Block is performed in the day the File is received by the Bank, by blocking the total amount for the payments of all the individual payment groups included in the File plus the interbank fees, thus it is ensured the execution of the Payment Orders File in its entirety.

The amount block will be aggregated at the account of the Company, and the respective amount should be available at the account of the Company the day the File is received by the Bank, until 20:00. Beyond this time, provided that the amount was not available, the service will reject the File on its entirety. The execution of the payment orders included in the File initiates after the Complete Amount Block is completed successfully. In case the respective amount has been available and the Complete Amount Block was successful, after the time cut-off has passed for the same day execution of payment orders (for example Simple Imports orders with normal priority until 16:00 or high priority according to the table in Ch.XI), then these payment orders are rejected and not forwarded to execution. The rest payment orders included in the Payment File are not affected.

The Company is being informed with a result file mentioning the reason of rejection. The Payment File must be re-submitted by the Company.

It is noted that the aforementioned operation is applied:

- Regardless of the payment types included in the File (intrabank or interbank)
- Regardless of the File structure (how many individual payment groups are included)
- Regardless of other File parameter values

During the gradual execution of the payment orders inside the File, the release of the respective blocked amount will be made.

It is clarified that during the payment orders check in a File, if an order is rejected either while the File is received or during any other stage prior to the amount block or the execution and for reason that differs from the availability of the respective amount, in that case the system does not reject the File on its entirety, but only the specific payment order is rejected.

The Company is being informed with a result file mentioning the reason of rejection.

**2. Amount Block per payment group - Job**

In a Payment Orders File more than one payment groups may be included, with different or not payment characteristics for each one. If the Amount Block per payment group is selected, then from the receiving File (Pain.001), the payments from each payment group included in the File will be executed, under the condition that the available account balance of the debit account - in the day the check and amount block are taking place - is sufficient for the total amount of payments included in each individual payment group, including any interbank fees.

In Amount Block per payment group, the check and amount block are executed either per individual payment group or per set of payment groups with common characteristics - Job included in the File, which was received from the Bank.

A Job is defined as:

- either a specific (payment group) in the primary file.
- or a group of payment groups in the primary file with common characteristics which are considered as follows
  - Debit Account
  - Execution date
  - Category Purpose Code and Purpose Code
- or the entire primary file
  - if it does not contain distinct payment groups
  - if it contains payment groups with common characteristics as above.

The following are two examples of job creation and Amount Block per payment group - Job:

First case:

The file contains three payment groups that have the same debit account and the same execution date, then one job will be created and one block will be made respectively

Second case:

The file contains three payment groups where one group has a different debit account from the rest and one has a different execution date from the rest, then three tasks will be created and consequently three blocks will be created in the respective debit accounts.

Each one payment group or Job is executed in its entirety under the condition that there is sufficient available account balance, which is then blocked. The execution of the payment group or Job initiates, after the Amount Block is completed successfully.

The check and amount block for every payment group is made as follows:

- For intrabank payment orders, the check for sufficient account balance for each payment group or Job and the amount block are made from T-3 (3 working days before the execution day of the payment group) up to the execution day T until 20:00.
- For interbank payment orders, the check for sufficient account balance for each payment group or Job and the amount block are made from T-3 (3 working days before the execution day of the payment group) up to the day before the execution T-1 until 20:00.
- For payment group that contains Simple Imports payment orders, the check for sufficient account balance and the amount block are made from T-3 (3 working days before the execution day of the payment group) up to the execution day T until 20:00. Attention should be given if the respective amount has been available and the Amount Block was successful after the time cut-off has passed for the execution on day T (until 16:00 with normal priority or according to the table in Ch.XI with high priority), then in this case the payment orders are rejected and not forwarded to execution.

In case that there are is no sufficient available account balance for all the payments included in a payment group or Job (and for interbank fees), all the payments for this specific payment group or Job are rejected. The Company is being informed with a result file mentioning the reason for rejection. A Payment File must be re-submitted by the Company.

### **3. Without Amount Block**

In case that neither Complete Amount Block or Amount Block per payment group are selected, as they are described above, then the selection Without Amount Block is used, where the payments included in the File are executed gradually per payment group, based on the available account balance of the debit account at the respective execution date (T), and up until the depletion of the account balance.

On the execution date (T) of the payments File, the system debits the account and executes the payment orders included in the File, until the account balance is sufficient to cover a payment order in full. When the available account balance is not sufficient to cover the rest of the payment orders, these are rejected. The Company is being informed with a result file mentioning the reason for rejection. A Payment File must be re-submitted by the Company.



## VIII. FILE VALIDATIONS UPON RECEIPT

Upon receiving the file (either via the Web application or via the Secure Alpha Bank File Transfer service for the secure exchange of files), the Bank validates the file format.

The following validations are performed upon receiving the file:

- Accuracy of the file's structure.
- Validation of the payment execution date: working day, not earlier than current date (unless if High priority orders are included).
- Validation of the total amount to be credited compared against the sum of the individual amounts to be paid, if the relevant field of the file has been filled in.

If any of the above validations fail, then the entire file is rejected without further processing. In that case a pain.002 message is generated.

If the accounting entry in the debit account of the Orderer is cumulative, then the file will be executed provided that the total amount is available in the Orderer's account. Partial debit for credit transfer execution is not allowed.

Furthermore, the customer is able to perform payment file validation on his own, if the access to the Service is provided through web application (web client), through a specific option of the administration menu.

## IX. FILE CANCELLATION

### 1. Basic Principles

1. Cancellation procedure of the initial payment orders file type message pain.001 that has been submitted through the Alpha Mass Payments Service.
  - Through the Secure Alpha Bank File Transfer mechanism, cancellation file may be sent in order for the primary file to not be executed. In this case, the cancellation file should bare the same structure as the primary file and with appropriate indications for the cancellation of all payments in the payment groups.
  - Through the Web application (web client): the subscriber may select a specific Job from the primary file that has been submitted or the whole primary file/Job and by pressing the "button" CANCELLATION FILE then an effort of the initial file cancellation is carried out.
  - Through communication with Alpha Mass Payments department on telephone no: 210 - 3269900 (08:00 – 14:30 business days), the customer may request the cancellation of the primary file.
2. Alpha Bank does not set cut-off for the cancellation file receipt in the time period from 08:00 until 20:00 of the business days, but **it is not feasible** for a payment order file to be cancelled if this file has been submitted to the system on the latest available time for each execution date i.e.:
  - A payment order file with intrabank transactions which has been submitted for execution on the same day of the upload
  - A payment order file with interbank transactions (payment accounts belong to other Banks) which has been submitted for execution one (working) day before the execution date of the payment orders.
3. Cancellation of files is feasible according to the following conditions:
  - on a date up to one (1) working day before the execution date, for payment files containing only intrabank payments, which have been submitted to the Service up to one working day before the execution date

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- on a date up to one (1) working day before the execution date, for payment files containing only interbank payments, when the cancellation order has been given up to 20:00 on the previous day of the execution date
  - on a date up to one (1) working day before the execution date, for payment files containing both intrabank and interbank payments, when the cancellation order has been given up to 20:00 on the previous day of the execution date
  - on a date up to one (1) working day before the execution date, for payment files containing Simple Imports payment orders, both intrabank or interbank, when the cancellation order has been given up to 20:00 on the previous day of the execution date
4. Reversals of the successful credit transfers through the cancellation file may not be supported because the beneficiaries' consent is required for the debit of the amount that has already been credited.

## **2. Cancellation Process Results and Client Information**

Regardless on the cancellation method of the payment orders initial file (either through the Secure Alpha Bank File Transfer or through the Web application):

(a) If the cancellation file (job) process is successful, then:

- The job status (of the initial file) is changed to CANCELLED (through the Web application)
- One (1) result file PAIN.002 is generated for the initial file (PAIN.001) with the results of the cancellation attempt, where all the transactions have the indication "cancelled"

(b) If the cancellation file (job) process is unsuccessful, then:

- The job status (of the initial file) is shown as COMPLETED (through the Web application)
- One (1) result file PAIN.002 is generated for the initial file (PAIN.001) with the corresponding results of the file execution.

Specifically for Secure Alpha Bank File Transfer subscribers, the receipt of the cancellation file from Alpha Bank is confirmed through e-mail to the Company. PAIN.002 result files will not be generated for the cancellation file. In any case Secure Alpha Bank File Transfer subscribers, will receive an e-mail for the generation of the pain.002 file, through which they will be informed either on the results of the cancellation procedure or on the results of the execution of the initial file.

## **X. INTERBANK PAYMENTS – INTERBANK SYSTEMS**

The parameters for interbank payment orders apply as follows:

- maximum payment amount: Unlimited (999,999,999 EUR). Regarding Simple Imports payment orders, the maximum transfer amount cannot exceed the amount of 500,000 EUR.
- minimum payment amount: €0.01 per transaction
- The maximum time for crediting the beneficiary by the receiving bank is the next working day from the date the Orderer was debited. After three (3) working days, the payment orders are considered final. In case there are returns due to failure of credit at the other banks, then after a period of up to five (5) working days, an automatic credit of the amount of the returned interbank wire transfers will be posted to the Orderer, no pain002\_rej file will be generated and an informative file camt.054.001.03 (or camt.054.001.08) will be generated.

**Payment order costs charge**

The costs of the payment order are charged to the account from which the relevant payment orders are carried out and in the currency of the account. Especially for the payment orders in currency other than Euro, the costs amount is determined at the execution date of the payment orders based on the current exchange rate, according to the predetermined costs in Euro currency.

Depending on the execution mode of payment orders file which has been selected (Ch. VII) the following apply specifically:

- In case the Complete Amount Block or the Amount Block per payment group - job is selected, the date the orders amount and bearing costs block is performed at the account, the costs amount is blocked according to the current Euro exchange rate, increased by 5%. At the orders execution date, the costs amount is released momentarily and the charge is performed according to the current exchange rate. In the rare event that the costs amount at the execution date, based on the current exchange rate, is increased more than 5% and there is not sufficient account balance in order to cover the costs, the payment orders are rejected.
- In case the Without Amount Block is selected, at the orders execution date, and in order for them to be executed successfully, there should be sufficient account balance to cover the costs (the costs amount is calculated based on the current Euro exchange rate of this date).

The Service allows the Company to choose to be charged only with the cost of the outgoing payment order (charges option "SLEV" in field ++ Charge Bearer <ChrgBr> - previously "SHA"), or to bear the total cost of the payment order (charges option "DEBT" in field ++ Charge Bearer <ChrgBr> - previously "OUR"). This selection may also be made for individual payments only [ "Payment Information", 2.2.4 Field ++ Charge Bearer].

The Orderer may select in field 2.87 +++ Purpose <Purp> / ++++ Code<Cd> the appropriate Purpose Code for the credit transfers from those in the table below:

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**TABLE 1. PURPOSE CODES**

Code	Name	Description	CORRESPONDENCE WITH STP-BULK CODES
<b>BENE</b>	UnemploymentDisabilityBenefit	Unemployment benefit	NEW CODE
<b>DIVD</b>	Dividend	Dividend	04
<b>GDSV</b>	PurchaseSaleOfGoodsAndServices	Transaction is related to purchase and sale of goods and services.	NEW CODE
<b>GOVT</b>	GovernmentPayment	Reimbursement of deductions to beneficiaries of deductions	NEW CODE
<b>INSU</b>	InsurancePremium	Insurance compensation	05
<b>MDCS</b>	MedicalServices	Health benefits	NEW CODE
<b>PENS</b>	PensionPayment	Pension	02
<b>SALA</b>	SalaryPayment	Payroll	01
<b>SSBE</b>	SocialSecurityBenefit	Benefit	03
<b>SUPP</b>	SupplierPayment	Supplier Payment	06
<b>ACCT</b>	Account Management	Transfer of funds between 2 accounts of the same holder	NEW CODE
<b>INTC</b>	IntraCompany Payment	Intracompany transfer	NEW CODE
<b>REFU</b>	Refund	Amount Refund	NEW CODE

For the below Purpose Codes (in field 2.87 +++ Purpose <Purp> / ++++ Code<Cd>) and for specific member banks, remittances may be sent free of charge for the recipient and with preferential pricing arrangements for the sender.

**TABLE 2. PURPOSE CODES FOR REMITTANCES SENT FREE OF CHARGE FOR THE RECIPIENT (DEBT) AND WITH PREFERENTIAL PRICING FOR THE SENDER**

Code	Name	Description
<b>DIVD</b>	Dividend	Dividend
<b>INSU</b>	InsurancePremium	Insurance compensation
<b>PENS</b>	PensionPayment	Pension
<b>SALA</b>	SalaryPayment	Payroll
<b>SSBE</b>	SocialSecurityBenefit	Benefit
<b>SUPP</b>	SupplierPayment	Supplier Payment
<b>REFU</b>	Refund	Amount Refund

For payment orders for which in field 2.87 +++ Purpose <Purp> / ++++ Code<Cd> a Purpose Code from those in Table 2 has been selected and which are sent to the Banks listed in Table 3 marked as “DEBT”, the sender is charged with an additional cost ranging between €0.40 and €0.50.

**TABLE 3. MEMBER BANKS WITHIN THE PREFERENTIAL PRICING ARRANGEMENTS FOR PAYMENT ORDERS MARKED AS “DEBT” (previously “OUR”)**

Bank Name	BIC
NATIONAL BANK OF GREECE	ETHNGRAA
ATTICA BANK	ATTIGRAA
PIRAEUS BANK	PIRBGRAA
EUROBANK	ERBKGRAA
COOPERATIVE BANK OF CHANIA	STXAGRA2
UNICREDIT BANK AG	HYVEGRAA
COOPERATIVE BANK OF EPIRUS	STIOGR2I
CITIBANK	CITIGRAA
PANCRETAN BANK	STPGGRAA
NATIONAL BANK OF GREECE (former OLYMPUS)	STDRGR2A
COOPERATIVE BANK OF KARDITSA	STKAGRAX
COOPERATIVE BANK OF THESSALY	STTKGR22
COOPERATIVE BANK OF PELOPONNESE	STKPGRA1
CONSIGNMENT DEPOSITS AND LOANS FUND	CDLFGRA1
BANK OF CENTRAL MACEDONIA	COESGR22
ZIRAAT BANK	TCZBGRAT
AEGEAN BALTIC BANK	AEBAGRAA
Optima bank	IBOGGRAA
VIVABANK	PRXBGRAA
VIVA PAYMENT SERVICES S.A.	VPAYGRAA

**Cross border interbank payment orders within SEPA/EEA**

For the execution of the payment orders, the most appropriate payment system will be used, according to the rules set in the Bank’s Central system for Fund Transfers. Regarding the parameters of such payments, the specifications mentioned in Section II «WORKFLOW AND PAYMENT ORDERS FILE» are applied.

**Simple Imports payment orders within/outside SEPA/EEA**

Especially for **Simple Imports** payment orders apply the following:

1. Payment order currency: Euro and Foreign Currency without currency conversion
2. Bank account: IBAN form or BIC Code if IBAN format not available

3. Payment destination country: countries within SEPA/EEA and Third Countries
4. Maximum transfer amount: Euro 500,000.00 minimum amount Euro 0.01

**Supported purpose codes**

- Category Purpose Code: TRAD
- Purpose Code: SUPP

Regarding domestic payments (within Greece) and especially intrabank beneficiary accounts, for the payment order to be treated as Simple Imports payment order, the beneficiary bank account should have been declared as NON-RESIDENT.

**Payments of beneficiary Organizations with payment code**

Transactions related to the Payment of Beneficiary Organizations product will use a payment code and it will be possible to be in the same file with other payments.

These payments will follow the following performance characteristics:

- Payments will be forwarded through the DCT (Dias Credit Transfer) System, based on the related rules.
- Acceptance of all forms of RF and RI codes of Organizations both in the interbank system and with selected bilateral agreements.
- Check of the payment code (and depending on the amount payable) and in case of error rejection of the payment. Update the test results with the response file
- There will be no distinct limit per command, as it will be unlimited.

Availability of the results of checking and execution of payments in the response file to the customer.

In a file pain001 it will be possible to have all the supported types of payments - transfers, therefore in order to be able to separate the orders related to Payments of Beneficiary Organizations, the EPAY code will be used in the Category Purpose Code and the COLL code in the Purpose Code. The combination of the two parameters ensures that the transaction is related to Payment of a Beneficiary Organization.

Therefore:

- Category Purpose Code = EPAY
- Purpose Code = COLL

Otherwise the order will be rejected

If the order is not properly flagged – in terms of category purpose code and purpose code - but contains a payment code and the full details of the order to the beneficiary's bank are correct, then it will be sent normally and will either be accepted or rejected if the beneficiary's account has been designated as an exclusive payment account and is not accepting remittances

- If it is a **bilateral payment order**, the corresponding payment code and the IBAN of the respective Organization will be used, which the customer will know from the table below.
- If it is an **interbank payment order**, the corresponding payment code and the virtual (dummy) IBAN GR48014099909999999999999999999999 will be used.

**TABLE 4. BILATERAL AGREEMENTS ORGANIZATIONS**

ORGANIZATION	IBAN (CREDIT ACCOUNT)
CARDLINK S.A. (ADMINISTRATION AND OPERATION OF ELECTRONIC TRANSACTION NETWORKS COMPANY)	GR2001401010101002002256983
METLIFE AEAZ (former ALICO METLIFE)	GR0801401460146002002007525
VODAFONE (refers to clients and brokers)	GR4701401460146002320000177
ATTIKI ODOS S.A.	GR4801401010101002002281505
EYDAP S.A.	GR6401401010101002320000449

**Labor Ticket**

In order to submit a labor ticket payment, it is mandatory to fill in the following fields of the pain.001 file as described below.

**Employer data**

The field 2.19 Dbtr / Nm of the file pain.001 is filled in with the data of the employer, i.e. Surname, SSN (Social Security Number) and VAT. They are separated by the character "\". Only two capital letters are used for the Surname, 11 digits for the SSN and 9 digits for the VAT.

```
<Dbtr>
<Nm> SURNAME \ SSN \ VAT </Nm>
</Dbtr>
```

**Employee data**

The field 2.79 Cdtr / Nm of the file pain.001 is filled in with the data of the employee, i.e. Surname and SSN. For the Surname 2 capital letters are used and for the SSN 11 digits that are separated from each other with the character "\".

```
<Cdtr>
<Nm> SURNAME \ SSN </Nm>
</Cdtr>
```

**Labor Ticket data**

Field 2.98 RmtInf / Ustrd is completed as follows. The section of the Institution is completed with the value 01 that corresponds to IKA or the value 02 that corresponds to OGA. The service type code section will be completed with a two-digit number corresponding to the values of table 5 depending on the type of service that has been selected.

The comment section is optional. The information is separated by a "\" character.

```
<RmtInf>
<Ustrd> ORGANIZATION \ SERVICE TYPE CODE \ COMMENT </Ustrd>
</RmtInf>
```

**TABLE 5. SERVICE TYPE CODE PER ORGANIZATION**

<b><i>IKA – Service Type Codes Provided</i></b>
11. HOUSEKEEPER
12. GARDENING SERVICES
13. MINOR REPAIR-NON-CONSTRUCTION WORKS
14. PRIVATE LESSONS AT HOME
15. CHILDCARE SERVICES (BABYSITTING, TRANSPORTING etc.)
16. CARE OF PEOPLE IN NEED OF ASSISTANCE
17. WORKERS IN ASSISED LIVING FACILITIES/INSTITUTIONS
18. BEAUTY / HAIRDRESSING SERVICES
19. NURSING CARE
20. PHYSIOTHERAPY / OUTDOORS ESCORT
22. CLEANING AND GARDENING SERVICES, PROVIDERS IN BLOCK OF FLATS
23. FLYER DISTRIBUTORS
24. FACE AND BODY PRODUCTS PROMOTERS (DOOR TO DOOR OR ELSEWHERE)
25. RETAIL PRODUCT PROMOTERS IN DEPARTMENT STORES
26. PERSONNEL OF LEGAL ENTITIES OF PROFESSIONAL AND AMATEURSPORT LEAGUES
27. ACCOMPANYING STAFF TO SUPPORT PEOPLE WITH DISABILITIES
28. REFEREES, ASSISTANT REFEREES AND SPORTS REFEREE OBSERVERS
29. EMPLOYED AS EXTRAS IN TELEVISION BROADCASTS OR FILM PRODUCTIONS OR ADVERTISEMENTS
30. EMPLOYED IN MUSIC COVERAGE OF PRIVATE EVENTS & GATHERINGS THAT ARE NOT EMPLOYED AS COMPANY STAFF
<b><i>OGA - Service Type Codes Provided</i></b>
01. LAND WORKERS

## **XI. CUT-OFF TIMES**

Execution of orders:

- The file may contain one or more payment groups with different execution dates.
- The execution date for a payment group is at the earliest the same day, provided that the payment group contains only:
  - intrabank transfers
  - interbank non - SEPA payment orders with High Priority
  - Simple Imports payment orders.
- Payment orders are executed as follows:
  - Intrabank transfers are executed immediately, in the first available file execution payment flow of the Alpha Bank Mass Payments Service.
  - Interbank transfers
    - Within Greece: are sent to DIAS with same-day value and will be credited to the beneficiary's account within the working day (of execution).
    - Cross border transfers: are sent to the receiving bank through the most appropriate interbank payment system or correspondent.



For payment files or payment groups of files containing Simple Imports payment orders or non - SEPA payment orders, regarding the execution date the following apply:

- Interbank transfers are executed  
 With next day valeur and the respective amount is credited to the beneficiary's account within the next working day from the execution date (Normal priority)  
 With same day valeur and the respective amount is credited to the beneficiary's account within the working day of the execution (High priority).

- Simple Imports orders are executed as follows: .

Currency	Priority	Cut-off
EUR, USD, GBP CAD, AUD, JPY, HKD, SGD, NOK, DKK, CHF, CZK, PLN, NZD, SEK, TRY, HUF, RON	Normal*	16.00
EUR, USD, GBP CAD	High*	14.00
NOK, DKK, CHF, SEK	High*	12.00
AUD, JPY, HKD, SGD, CZK, PLN, NZD, TRY, HUF, RON	High*	Not available

- Regarding High priority for non - SEPA orders, the time cut-off for payment orders is as follows:

<b>EUR</b>	16.30
<b>USD</b>	16.30
<b>GBP</b>	16.30
<b>CAD</b>	16.30

For other currencies, payment orders with same-day valeur can be submitted until 12:00.

For the currencies AUD, JPY, HKD, SGD, ZAR, HUF, PLN, NZD, RUB, TRY, CZK and RON, same-day valeur payment orders cannot be issued.

After the aforementioned time cut-offs have passed, only the submission of payment orders with Normal priority will be available.

The transmission and execution of the payment files follows the time schedule as described in the tables below:

Important note

**In the following tables, the payment execution day T, refers to the earliest payment execution date amongst all execution dates included in the payment groups of the file.**

**TABLE 6.1 TIME SCHEDULE – PAYMENT CYCLE WHEN THE FILES ARE SENT VIA THE WEB APPLICATION**

Cases	Payment file transmission	Payment day	Information to the Company on the results of the payments
<b>The file contains payments to Alpha Bank accounts ONLY</b>	Transmission of the file (pain.001.001.03 or pain.001.001.09) to the Bank for same-day execution on <b>Day T</b> :  08:00 to 20:00 (working days)  For Simple Imports payment orders up to 16:00 (working days)	Execution of the payment groups in the file, on the respective payment days commencing on <b>Day T</b> :  periodically 09:00 to 16:00 and three (3) times from 17:30 to 20:30	Result file (pain.002.001.03 or pain.002.001.10) with payment execution results per payment group, available to the Company:  <b>on each execution day</b> (commencing on <b>Day T</b> )
<b>The file contains payments to Alpha Bank accounts AND to accounts held with other banks</b>	<ul style="list-style-type: none"> <li>➤ If the payment execution day T refers to payment groups with accounts <b>held at Alpha Bank</b>, then the file (pain.001.001.03 or pain.001.001.09) should be transmitted to the Bank for execution: on <b>Day T</b>, up to 20:00 at the latest (working days)                 For Simple Imports payment orders up to 16:00 (working days)</li> <li>➤ If the payment execution day T refers to payment groups with accounts <b>held with other Banks</b>, then the file (pain.001.001.03 or pain.001.001.09) should be transmitted to the Bank for execution: on <b>Day T-1</b> (previous working day) up to 20:00 at the latest                If it contains only interbank payment orders with High priority, then it should be transmitted up to <b>Day T</b> depending on the currency cut-off                For Simple Imports payment orders on <b>Day T</b> up to 16:00 (working days) with Normal priority                For transaction with High priority the applied cut- off times are of table in Ch.XI</li> </ul>	Execution of the payment groups in the file, on the respective payment days commencing on <b>Day T</b> and: <ul style="list-style-type: none"> <li>➤ For intrabank credit transfers:                 periodically from 09:00 to 16:00 and three (3) times from 17:30 to 20:30.</li> <li>➤ For interbank credit transfers:                 transmission to the other banks with execution in the morning hours                Same-day valeur payments with High priority are executed from 08:30 to 16:30                 For Simple Imports the payment orders are executed from 08:30 to 16:30</li> </ul>	Result file (pain.002.001.03 or pain.002.001.10) with payment execution results per payment group, available to the Company:  <b>on each execution day</b> (commencing on <b>Day T</b> ).  Information on returns of interbank orders:  up to <b>Day T+5</b> via file (camt.054.001.03 or camt.054.001.08)

**TABLE 6.2 TIME SCHEDULE – PAYMENT CYCLE WHEN THE FILES ARE SENT VIA THE ALPHA BANK FILE TRANSFER**

Cases	Payment file transmission	Payment day	Information to the Company on the results of the payments
<b>The file contains payments to Alpha Bank accounts <u>ONLY</u></b>	Transmission of the file (pain.001.001.03 or pain.001.001.09) to the Bank for same-day execution on <b><u>Day T</u></b> :  08:00 to 13:00 (working days) and under the condition that printed signed order has been received through FAX until 13:00	Execution on the respective payment days of the payment groups in the file, commencing on <b><u>Day T</u></b> :  periodically 09:00 to 16:00 and three (3) times from 17:30 to 20:30	Result file (pain.002.001.03 or pain.002.001.10) with payment execution results per payment group, available to the Company:  <b>on each execution day (commencing on <u>Day T</u>)</b>
<b>The file contains payments to Alpha Bank accounts <u>AND</u> to accounts held with other banks</b>	<ul style="list-style-type: none"> <li>➤ If the payment execution day T refers to payment groups with <b>accounts held with Alpha Bank</b>, then the file (pain.001.001.03 or pain.001.001.09) should be transmitted to the Bank for execution: on <b><u>Day T</u></b> up to 13:00 at the latest (working days) and under the condition that printed signed order has been received through FAX until 13:00.</li> <li>➤ If the payment execution day T refers to payment groups with <b>accounts held with other Banks</b>, then the file (pain.001.001.03 or pain.001.001.09) should be transmitted to the Bank for execution: on <b><u>Day T-1</u></b> (previous working day) up to 13:00 at the latest and under the condition that printed signed order has been received through FAX until 13:00 If it contains only interbank payment orders with High priority, then it should be transmitted on <b><u>Day T</u></b> up to 13:00  For Simple Imports payment orders until <b><u>Day T</u></b> up to 13:00 (working days)</li> </ul>	Execution on the respective payment days of the payment groups in the file, commencing on <b><u>Day T</u></b> and: <ul style="list-style-type: none"> <li>➤ For intrabank credit transfers:  Periodically, from 09:00 to 16:00 and three (3) times from 17:30 to 20:30.</li> <li>➤ For interbank credit transfers:  transmission to the other banks with execution in the morning hours Same-day valeur payments with High priority are executed from 08:30 to 16:30  For Simple Imports the payment orders are executed from 08:30 to 16:30</li> </ul>	Result file (pain.002.001.03 or pain.002.001.10) with payment execution results per payment group, available to the Company:  <b>on each execution day (commencing on <u>Day T</u>)</b> .  Information on returns of interbank orders:  up to <b><u>Day T+5</u></b> via file (camt.054.001.03 or camt.054.001.08)

**NOTE:**

If, in the related contract for admission to the Service, the Company chooses not to dispatch a printed signed order for the payment orders execution, then the Time Schedule of Table 6.1 in Section XI.

**TABLE 7. TRADING CURRENCY TABLE**

<b>Code</b>	<b>Currency</b>
AED	UAE Dirham
ALL	Lek
AUD	Australian Dollar
BGN	Bulgarian Lev
CAD	Canadian Dollar
CHF	Swiss Franc
CNY	Yuan Renminbi
CZK	Czech Koruna
DKK	Danish Krone
DZD	Algerian Dinar
EUR	Euro
GBP	Pound Sterling
HKD	Hong Kong Dollar
HRK	Croatian Kuna
HUF	Forint
JPY	Yen
KRW	Won
MAD	Moroccan Dirham
MKD	Denar
NOK	Norwegian Krone
NZD	New Zealand Dollar
PEN	Nuevo Sol
PLN	Zloty
QAR	Qatari Rial
RON	New Romanian Leu
RSD	Serbian Dinar
SEK	Swedish Krona
SGD	Singapore Dollar
TRY	Turkish Lira
UAH	Hryvnia
USD	US Dollar
ZAR	Rand

## XII. INFORMATION ON PAYMENT EXECUTION RESULTS

**Result Files** (pain.002.001.03, pain.002.001.10, camt.054.001.03, camt.054.001.08)

○ **pain.002.001.03 (or pain.002.001.10)**

- Before the execution of the payment orders, the file will contain information only if the entire file or a group of payments is rejected due to failure of the aforementioned validations upon its receipt. Otherwise, no information / result file is generated before the execution of the payment orders, and all orders have a “Pending – For Execution” status.
- After the execution of the payment orders, the file will contain information for:
  - intrabank payment orders successfully executed
  - intrabank payment orders executed unsuccessfully with a rejection code (post-settlement rejections).
  - interbank payment orders successfully transmitted to the receiving bank

There will be no payment orders under “Pending – For Execution” status at this stage.

In case the input file Pain.001:

- contains wrong customer’s data
- has been submitted again in the system

then, right after the preliminary check, the system returns in the ...OUT folder, the Pain.001 file which has been received (as it is), modifying only the Extension Status.

Specifically, if

- 1) the Pain.001 is a Non - SEPA XML File, the Extension Status is pain001\_E1 (for example AMPXXXXXXXXXXXXYYYYMMDDNNN\_pain001\_E1.XML)
- 2) the Pain.001 contains non acceptable data or company accounts or has been submitted again in the system, the Extension Status is pain001\_E2 (for example AMPXXXXXXXXXXXXYYYYMMDDNNN\_pain001\_E2.XML)

○ **camt.054.001.03 (or camt.054.001.08) / pain002\_rej**

In case of returned / rejected amounts by DIAS due to failure of credit in other banks accounts, then an informative (result) file camt.054.001.03 is generated and sent to the ordering institution and the returned interbank payment orders are automatically credited to the Orderer’s account. Along with the specific message, the Orderer receives also a result file pain002\_rej.xml, which essentially contains the same information regarding the interbank orders that were returned / rejected from DIAS / Beneficiary bank. No pain002\_rej.xml result file is generated for cross border interbank transactions.

The result files are available on demand through the Web application or through the FTP interface of the Service.

**XIII. TESTING PROCEDURE**

After the contractual documents are signed, the Company may proceed to tests for the file exchange, as follows:

1. The Company prepares an Alpha Mass Payments test file using the test data given below:

Alpha Mass Payments subscriber code (CPAYID)	203030
Product Code – Credit/Debit Code (CDC)	14162
Alpha Bank Customer Number (CDI number)	19410031

<u>Debit account (IBAN) - EUR</u>	GR6001401010101002320023413
<u>Debit account (IBAN) – USD</u>	GR5001401010101015001004701
<u>Debit account (IBAN) – GBP</u>	GR8401401010101025001001227

Credit accounts

- Alpha Bank
  - GR7801401010101002101327762 (EUR) Account accepts credits
  - GR7201401010101002310243463 (EUR) Account accepts credits
  - GR9401401010101002340097145 (EUR) Account accepts credits
  - GR0201401010101015000003846 (USD) Account accepts credits
  - GR0701401010101025000000409 (GBP) Account accepts credits
  - GR7201401010111002310243463 EXISTING ACCOUNT (1), AC01 Expected rejection, reason NON-
  - GR5001401010101002310243471 ACCOUNT CLOSED (8), AC04 Expected rejection, reason
  - GR0301401010101002101327754 testing Simple Imports payments NON-RESIDENT ACCOUNT for
- Other banks in Greece:
  - GR0701721050005105018868100 (Piraeus Bank) Indication of charges = SLEV
  - GR0301106640000066447004814 (National Bank) Indication of charges = SLEV
  - GR7302602840000020200011651 (Eurobank) Indication of charges = SLEV
  - GR7302602840000020200011651 (Eurobank) Indication of charges = DEBT
  - GR8802602840000020200011651 (Eurobank) Wrong check digits. Expected rejection with indication of erroneous IBAN.
- Other banks outside Greece:
  - DE67502109000212018058 (Citibank Germany) Indication of charges = SLEV
  - FR2830002051240000060641N89 (Credit Lyonnais France) Indication of charges = SLEV
  - FR7611899003200002005100180 (Credit Mutuel France) Indication of charges = SLEV
  - DE67502109000212018058 (Citibank Germany) Indication of charges = DEBT
  - DE56502109000212018058 (Citibank Germany) Wrong Check digits. Expected rejection with indication of erroneous IBAN.
  - DE18500700100176997501 (DEUTDEFFXXX) order For cross border Simple Imports
  - NL09ABNA0567855082 (ABNANL2AXXX) order For cross border Simple Imports
  - TR720004600841036000135627 (AKBKTRISXXX) order For cross border Simple Imports
  - VG21PACG0000000123456789 (PACGVGV1XXX) Non - SEPA
  - QA54QNBA000000000000693123456 (QNBAQAQAXXX) Non - SEPA  
Indication of charges = SLEV  
Indication of charges = DEBT

- 32323232 (ABNASG2A) Non - SEPA, no IBAN format  
account  
Indication of charges = SLEV  
Indication of charges = DEBT

#### Interbank Payments of Beneficiary Organizations

Regarding the execution of payments to Beneficiary Organizations, only the following payment codes may be used, as test data using any payment amount.

- RF37900038000000000111111
- RF56900038000000000222222
- RF75900038000000000333333
- RF94900038000000000444444
- RF16900038000000000555555
- 028519366901411296150017086150
- 030645243901111721210064064090
- 156417725901114518150017549260
- 034391950901843119210065607250

#### BICs of Beneficiary's Bank

The field of the Beneficiary's Bank BIC (2.77 +++ Creditor Agent <CdtrAgt> ++++ Financial Institution Identification <FinInstnId> +++++ BIC <BIC>) is optional. Nevertheless, in case the field is filled in, then it is necessary during the testing period of payment files within Greece, to replace the second character A following the country code with the digit 0. For example BIC PIRBGRAAXXX during the testing period is filled in as PIRBGRA0XXX. It is noted that Alpha Bank's BIC (CRBAGRAAXXX) remains unchanged. For payment files outside Greece, no change is made to any BIC during the testing period.

#### Payments of Beneficiary Organizations

The Company can utilize the payment codes they have from their accounts to perform the testing of the file according to the specifications.

2. The test files will be exchanged by e-mails to the e-mail address: [masspayments@alpha.gr](mailto:masspayments@alpha.gr)  
Contact tel. number: 210-3269900.

The Bank will execute the test file within a short period of time and will send the result file with the results of the execution of the payments contained in the test file via e-mail. This file should be read successfully by the Company's application software, in order for the testing procedure to be concluded.

After the successful completion of the testing procedure, the Company will be informed by the Bank for its migration to the production environment by receiving the necessary data and parameters for its integration of the service.

**ANNEX 1 – REJECTION AND RETURN CODES**
**Return Reason Codes**

	<b>Code</b>	<b>Name</b>	<b>Definition</b>
1	AC01	IncorrectAccountNumber	Format of the account number specified is not correct
2	AC03	InvalidCreditorAccountNumber	Wrong IBAN in SCT
3	AC04	ClosedAccountNumber	Account number specified has been closed on the bank of account's books
4	AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.
5	AC13	InvalidDebtorAccountType	Debtor account type is missing or invalid
6	AG01	TransactionForbidden	Transaction forbidden on this type of account (formerly NoAgreement)
7	AG02	InvalidBankOperationCode	Bank Operation code specified in the message is not valid for receiver
8	AG03	TransactionNotSupported	Transaction type not supported/authorized on this account
9	AM01	ZeroAmount	Specified message amount is equal to zero
10	AM02	NotAllowedAmount	Specific transaction/message amount is greater than allowed maximum
11	AM03	NotAllowedCurrency	Specified message amount is an non processable currency outside of existing agreement
12	AM04	InsufficientFunds	Amount of funds available to cover specified message amount is insufficient.
13	AM05	Duplication	Duplication
14	AM06	TooLowAmount	Specified transaction amount is less than agreed minimum.
15	AM07	BlockedAmount	Amount of funds available to cover specified message amount is insufficient.
16	AM09	WrongAmount	Amount received is not the amount agreed or expected
17	AM10	InvalidControlSum	Sum of instructed amounts does not equal the control sum.
18	ARDT	AlreadyReturnedTransaction	Already returned original SCT
19	BE01	InconsistenWithEndCustomer	Identification of end customer is not consistent with associated account number (formerly CreditorConsistency).
20	BE04	MissingCreditorAddress	Specification of creditor's address, which is required for payment, is missing/not correct (formerly IncorrectCreditorAddress).
21	BE05	UnrecognisedInitiatingParty	Party who initiated the message is not recognised by the end customer
22	BE06	UnknownEndCustomer	End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books
23	BE07	MissingDebtorAddress	Specification of debtor's address, which is required for payment, is missing/not correct.
24	BE19	InvalidChargeBearerCode	Charge bearer code for transaction type is invalid
25	CNOR	Creditor bank is not registered	Creditor bank is not registered under this BIC in the CSM
26	CURR	IncorrectCurrency	Currency of the payment is incorrect
27	CUST	RequestedByCustomer	Cancellation requested by the Debtor
28	DNOR	Debtor bank is not registered	Debtor bank is not registered under this BIC in the CSM
29	DT01	InvalidDate	Invalid date (eg, wrong settlement date)
30	ED01	CorrespondentBankNotPossible	Correspondent bank not possible.
31	ED03	BalanceInfoRequest	Balance of payments complementary info is requested
32	ED05	SettlementFailed	Settlement of the transaction has failed.
33	EMVL	EMV Liability Shift	The card payment is fraudulent and was not processed with EMV technology for an EMV card.
34	FF05	InvalidLocalInstrumentCode	Local Instrument code is missing or invalid
35	FF07	InvalidPurpose	Purpose is missing or invalid
36	FOCR	FollowingCancellationRequest	Return following a cancellation request



**ALPHA MASS PAYMENTS SERVICE**

	Code	Name	Definition
37	MD01	NoMandate	No Mandate
38	MD02	MissingMandatoryInformationInMandate	Mandate related information data required by the scheme is missing.
39	MD06	RefundRequestByEndCustomer	Return of funds requested by end customer
40	MD07	EndCustomerDeceased	End customer is deceased.
41	MS02	NotSpecifiedReasonCustomerGenerated	Reason has not been specified by end customer
42	MS03	NotSpecifiedReasonAgentGenerated	Reason has not been specified by agent.
43	NARR	Narrative	Reason is provided as narrative information in the additional reason information.
44	NOAS	NoAnswerFromCustomer	No response from Beneficiary
45	NOOR	NoOriginalTransactionReceived	Original SCT never received
46	PINL	PIN Liability Shift	The card payment is fraudulent (lost and stolen fraud) and was processed as EMV transaction without PIN verification.
47	RC01	BankIdentifierIncorrect	Bank Identifier code specified in the message has an incorrect format (formerly IncorrectFormatForRoutingCode).
48	RC07	InvalidCreditorBICIdentifier	Incorrect BIC of the beneficiary Bank in the SCTR
49	RF01	NotUniqueTransactionReference	Transaction reference is not unique within the message.
50	RR01	Missing Debtor Account or Identification	Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing
51	RR02	Missing Debtor Name or Address	Specification of the debtor's name and/or address needed for regulatory requirements is insufficient or missing.
52	RR03	Missing Creditor Name or Address	Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing.
53	RR04	Regulatory Reason	Regulatory Reason
54	RR10	InvalidCharacterSet	Character set supplied not valid for the country and payment type.
55	SL01	Specific Service offered by Debtor Agent	Due to specific service offered by the Debtor Agent
56	SL02	Specific Service offered by Creditor Agent	Due to specific service offered by the Creditor Agent
57	SVNR	ServiceNotRendered	The card payment is returned since a cash amount rendered was not correct or goods or a service was not rendered to the customer, e.g. in an e-commerce situation.
58	TM01	CutOffTime	Associated message was received after agreed processing cut-off time.
59	RJCT	NONEXISTENT COUNTRY CODE	The country code was not filled in.
60	RJCT	UNSUCCESSFUL PROCESSING/SEND	The country code is not supported.
61	FF01	INCORRECT FILE DATA	The receipt document number is not filled in.
62	UPAY	PAYMENT IS NOT JUSTIFIED	UNDUE PAYMENT The Additional Information is invalid or not filled in.

**Reversal Reason Codes**

	Code	Name	Definition
1	AC03	InvalidCreditorAccountNumber	Wrong IBAN in SCT
2	AC04	ClosedAccountNumber	Account number specified has been closed on the Receiver's books
3	AG02	InvalidBankOperationCode	Bank Operation code specified in the message is not valid for receiver
4	AM05	Duplication	Duplication
5	AM09	WrongAmount	Wrong amount in SCT
6	MD01	NoMandate	No Mandate
7	MD05	CollectionNotDue	Creditor or creditor's agent should not have collected the direct debit
8	MS02	NotSpecifiedReasonCustomerGenerated	Reason has not been specified by end customer
9	MS03	NotSpecifiedReasonAgentGenerated	Reason has not been specified by agent.
10	RC07	InvalidCreditorBICIdentifier	Wrong BIC in SCT
11	TM01	CutOffTime	Associated message was received after agreed processing cut-off time.

**Cancellation Reason Codes in camt.055**

In the section **Reason/Code** the following codes are filled in:

ISO Code	ISO Name	Definition
DUPL	Duplicate Payment	Payment is a duplicate of another payment.

Συμπληρώνονται στο τμήμα **Reason/Proprietary**:

ISO Code	ISO Name	Definition
FRAD	Fraudulent Origin	Fraudulent originated credit transfer
TECH	Technical Problem	Technical problems resulting in erroneous SCT's

**ALPHA MASS PAYMENTS SERVICE**
**ANNEX 2 – ExternalCategoryPurpose1Code**

Identification				Status			
	Code	Name	Definition	Origin/Requester	Status	Status Date	Introduced Date
1	BONU	BonusPayment	Transaction is the payment of a bonus.	CR0156/CGI Group	New	9 February 2012	9 February 2012
2	CASH	CashManagementTransfer	Transaction is a general cash management instruction.	Maintenance SR2009	New	April 2009	April 2009
3	CBLK	Card Bulk Clearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.	CodeEval 3Q2012 CR0251-Berlin Group.	New	08 Oct 2012	08 Oct 2012
4	CCRD	Credit Card Payment	Transaction is related to a payment of credit card.	Maintenance SR2009	New	April 2009	April 2009
5	CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, eg a foreign exchange deal or a securities transaction.	Maintenance SR2009	New	April 2009	April 2009
6	DCRD	Debit Card Payment	Transaction is related to a payment of debit card.	Maintenance SR2009	New	April 2009	April 2009
7	DIVI	Dividend	Transaction is the payment of dividends.	Maintenance SR2009	New	April 2009	April 2009
8	EPAY	Epayment	Transaction is related to ePayment via Online-Banking	CR0063/Stuzza	New	23 May 2011	23 May 2011
9	FCOL	Fee Collection	A Service that is settling card transaction related fees between two parties.	CodeEval 3Q2012 CR0251-Berlin Group.	New	08 Oct 2012	08 Oct 2012
10	GOVT	GovernmentPayment	Transaction is a payment to or from a government department.	Maintenance SR2009	New	April 2009	April 2009
11	HEDG	Hedging	Transaction is related to the payment of a hedging operation.	Maintenance SR2009	New	April 2009	April 2009
12	ICCP	Irrevocable Credit Card Payment	Transaction is reimbursement of credit card payment.	Maintenance SR2009	New	April 2009	April 2009
13	IDCP	Irrevocable Debit Card Payment	Transaction is reimbursement of debit card payment.	Maintenance SR2009	New	April 2009	April 2009

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Identification				Status			
	Code	Name	Definition	Origin/Requester	Status	Status Date	Introduced Date
14	INTC	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.	Maintenance SR2009	New	April 2009	April 2009
15	INTE	Interest	Transaction is the payment of interest.	Maintenance SR2009	New	April 2009	April 2009
16	LOAN	Loan	Transaction is related to the transfer of a loan to a borrower.	Maintenance SR2009	New	April 2009	April 2009
17	OTHR	OtherPayment	Other payment purpose.	CR0156/CGI Group	New	9 February 2012	9 February 2012
18	PENS	PensionPayment	Transaction is the payment of pension.	Maintenance SR2009	New	April 2009	April 2009
19	SALA	SalaryPayment	Transaction is the payment of salaries.	Maintenance SR2009	New	April 2009	April 2009
20	SECU	Securities	Transaction is the payment of securities.	Maintenance SR2009	New	April 2009	April 2009
21	SSBE	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.	Maintenance SR2009	New	April 2009	April 2009
22	SUPP	SupplierPayment	Transaction is related to a payment to a supplier.	Maintenance SR2009	New	April 2009	April 2009
23	TAXS	TaxPayment	Transaction is the payment of taxes.	Maintenance SR2009	New	April 2009	April 2009
24	TRAD	Trade	Transaction is related to the payment of a trade finance transaction.	Maintenance SR2009	New	April 2009	April 2009
25	TREA	TreasuryPayment	Transaction is related to treasury operations. E.g. financial contract settlement.	Maintenance SR2009	New	April 2009	April 2009
26	VATX	ValueAddedTaxPayment	Transaction is the payment of value added tax.	Maintenance SR2009	New	April 2009	April 2009
27	WHLD	WithHolding	Transaction is the payment of withholding tax.	Maintenance SR2009	New	April 2009	April 2009

**Usage Rules:**

\* If the tag is present, and no specific code is required, SUPP is the recommended default.

\* The more specific code is the one which should be used.

E.g. if a payment is to a government for withholding tax, relevant codes would include GOVT, TAXS, and WHLD. WHLD would be the preferred code here.

**ANNEX 3 – Supported and not supported characters**

The Service transmits to the Bank messages, which contain characters according to the Character Set the Bank has chosen.

**1) National Character Set (for domestic intrabanking and interbanking payments)**

The characters supported in the national character set are the following:

```

abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789
/ - ? : ( ) . , +
Space
α β γ δ ε ζ η θ ι ρ σ τ υ φ χ ψ ω ω
Α Β Γ Δ Ε Ζ Η Θ Ι Ι Κ Λ Μ Ν Ξ Ο Π Ρ Σ Τ Υ Ψ Ω Ω
= ! % * ; # _ $ \ { } [ ]

```

**2) Latin Character Set**

The characters supported in the national character set are the following:

```

abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789
/ - ? : ( ) . , +
Space

```

**3) Usual not supported characters (in bracket or hex format)**

char["][22]	char[°][ffffffa8]
char[&][26]	char[©][ffffffa9]
char[<][3c]	char[¬][ffffffac]
char[>][3e]	char[—][ffffffaf]
char[@][40]	char[°][ffffffb0]
char[´][60]	char[±][ffffffb1]
char[ ][7c]	char[²][ffffffb2]
char[~][7e]	char[³][ffffffb3]
char[´][ffffffa1]	char[´][ffffffb4]
char[A][ffffffa2]	char[μ][ffffffb5]
char[£][ffffffa3]	char[·][ffffffb7]
char[;][ffffffa6]	char[½][ffffffbd]
char[\$][ffffffa7]	

**ALPHA MASS PAYMENTS SERVICE**
**ANNEX 4 – SEPA Countries**

The following list contains countries and areas which are under the jurisdiction of the SEPA Scheme, with the country ISO and currency codes, as they appear in the EPC website:

Country/territory	Name according to EU interinstitutional style guide
BIC	Country code used in BICs according to ISO 3166-1:2006
IBAN	Country code used in IBANs
Currency code	Currency code according to ISO 4127

<b><u>Country/territory</u></b>	<b><u>BIC</u></b>	<b><u>IBAN</u></b>	<b><u>Currency code</u></b>
Åland Islands	FI	FI	EUR
Andorra	AD	AD	EUR
Austria	AT	AT	EUR
Azores	PT	PT	EUR
Belgium	BE	BE	EUR
Bulgaria	BG	BG	BGN
Canary Islands	ES	ES	EUR
Croatia	HR	HR	HRK
Cyprus	CY	CY	EUR
Czech Republic	CZ	CZ	CZK
Denmark	DK	DK	DKK
Estonia	EE	EE	EUR
Finland	FI	FI	EUR
France	FR	FR	EUR
French Guiana	GF	FR	EUR
Germany	DE	DE	EUR
Gibraltar	GI	GI	GIP
Greece	GR	GR	EUR
Guadeloupe	GP	FR	EUR
Guernsey	GG	GB	GBP
Hungary	HU	HU	HUF
Iceland	IS	IS	ISK
Ireland	IE	IE	EUR
Isle of Man	IM	GB	GBP
Italy	IT	IT	EUR
Jersey	JE	GB	GBP
Latvia	LV	LV	EUR
Liechtenstein	LI	LI	CHF
Lithuania	LT	LT	EUR
Luxembourg	LU	LU	EUR
Madeira	PT	PT	EUR
Malta	MT	MT	EUR
Martinique	MQ	FR	EUR
Mayotte	YT	FR	EUR
Monaco	MC	MC	EUR
Netherlands	NL	NL	EUR
Norway	NO	NO	NOK
Poland	PL	PL	PLN
Portugal	PT	PT	EUR
Réunion	RE	FR	EUR
Romania	RO	RO	RON
Saint Barthélemy	BL	FR	EUR
Saint Martin (French part)	MF	FR	EUR
Saint Pierre and Miquelon	PM	FR	EUR
San Marino	SM	SM	EUR
Slovakia	SK	SK	EUR
Slovenia	SI	SI	EUR
Spain	ES	ES	EUR
Sweden	SE	SE	SEK
Switzerland	CH	CH	CHF
United Kingdom	GB	GB	GBP
Vatican City State	VA	VA	EUR