SEPA XML PAYMENTS ISO 20022 FILE FORMAT– pain.001 via ALPHA WEB BANKING

OPERATIONAL and TECHNICAL SPECIFICATIONS

VERSION 1.4

CONTENTS

I.   SEPA XML PAYMENTS FILE FORMAT VIA ALPHA WEB BANKING

Alpha Bank in compliance with the Regulation (EU) 260/2012 (SEPA), provides its corporate clients with an upgraded service regarding the execution of multiple payments (for various purposes, payroll, suppliers and other transfers) through Alpha Web Banking, via the file upload procedure of xml format files , in accordance with the ISO 20022 international standard.

In order to execute SEPA payments using the xml format file through the Alpha Web Banking, Alpha Bank has adopted the message pain.001.001.03, 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.iso 20022.org/payments_messages.page

There is no cost for using the Service, since only payments to Alpha Bank accounts are supported.

Important information regarding the pain.001.001.03 credit transfers file:

- o   The accounts included in the message must be only in IBAN format[1]
- o   Only multiple (separate) debit entries are supported in the account of the orderer (payer). The input of the narrative (reason) which will appear in the debit account as well as in the credit account, is supported.
- o   Remittance information field (max. 140 chars), is supported and is made available to both the beneficiary and the orderer.
- o   The file should contain credit transfers to Alpha Bank only. IBAN accounts of other Greek or foreign banks are rejected.
- o   The payment orders supported are exclusively in Euro. Orders in currencies other than the Euro are rejected.
- o   A file may contain only one (1) payment group of credit transfers with a specific purpose code, for execution on a specific date. Therefore the debit account in the file may only be one.
- o   The maximum number of credit transfers in the payment group is 999 transfers.
- o   The only characters supported in fields: " Reason for the depositor", "Reason for the Creditor" and "Remmittance info" are: digits (0..9), characters of the Greek Alphabet (A..Ω) and characters of the Latin Alphabet (A..Z), space and the symbols , . / ( ) + ' `. The use of any other character will result **in a validation failure** of the xml file during the attempt to uploadit on the system.

In order to receive detailed information regarding the functionality of the Alpha Web Banking Service, you may visit the Bank's site www.alpha.gr and specifically the link https://www.alpha.gr/e-services/en/coorporate/alpha-web-banking/upiresies-kai-haraktiristika/ .

II.   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 payment transfers (credit transfer orders) from an Ordering Institution to the Bank, the pain.001.001.03 message structure is used.This message is analytically described in chapter IV.
- •   The supported Character Sets as well as the (usual) not supported characters regarding the messages described below, are included in Annex 2 of the present document.

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[1]   On the Alpha Bank website (www.alpha.gr), under "e-Services | Tools | Info" > "IBAN calculation", you may find a tool for immediately converting an Alpha Bank account number to its IBAN format. In addition, under "Business e-banking" > "Information about IBAN" in the "IBAN validation" section, an algorithm is provided for validating the check digits of a Greek IBAN.

III.   MESSAGE USAGE RULES

1. Field Types

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

Μορφή Πεδίου	Περιγραφή
M	Mandatory field.
O	Optional field (to see 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 correspondence between the fields' depth and 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 >

IV. DESCRIPTION OF MESSAGES

Customer Credit Transfer Initiation – pain.001.001.03

The message is composed of a "Group Header" section followed by only one "Payment Information" . This section is 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	Comments
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 **cannot** be used in other files.	It is completed with: **"AWB" + YYYYMMDDhhmmsssss + 15 last digits of the debit IBAN Alpha Bank account** Where: YYYYMMDDhhmmsssss the timestamp of the file creation.
1.2	++ Creation Date Time	<CreDtTm>	M ISODtTm	Date and time the file was created.	**YYYY-MM-DDThh:mm:ss.sss** (i.e.2015-06-25T11:17:06.345)
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 total 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	Mandatory completion of the "Id" field of the part "Other" with the acronym **"AWB"**and of the "Issr" field with the value "Alpha".	
	+++++ Other	<Othr>	O		
	++++++ Identification	<Id>	M		**"AWB"**
	++++++ Issuer	<Issr>	M		**"Alpha"**

1.3 Payment Information

This section contains the grouped information of the analytical credit transfer orders.

No.	Field	XML Field	Format	Field specifications	Comments
2.0	+ Payment Information	<PmtInf>	M	This part contains the grouped information of the multiple Orders. It supports **only** one debit account and many credit accounts.	
2.1	++ Payment Information Identification	<PmtInfId>	M 35x	Unique code for the group of payment orders ("Payment Information" part of the message). The first three characters shall be the code of the service, in this case "AWB" (Alpha Web Banking). The following 32(maximum) characters will specify one unique code created by the customer Only **one such structure** is allowed in the file, since **only one payment group** is supported per file.	"AWB" + Alpha Bank IBAN debit account
2.2	++ Payment Method	<PmtMtd>	M 3x	Allowed value: "TRF".	
2.3	++ Batch Booking	<BtchBookg>	O Boolean	Accounting debit entries appearance in the customer's extrait (one consolidated or multiple entries). Possible values: false (debit ManyToMany) True (debit ManyToOne)	The MTM approach will always be followed (false value) regardless of the value that is entered by the customer.
2.4	++ Number of Transactions	<NbOfTxs>	O 15n	Number of multiple entries in the group of orders. Acceptable field that does not participate in the process.	
2.5	++ Control Sum	<CtrlSum>	O 18d	Total sum of the amounts of the analytical entries contained in the group of orders. Acceptable field that does not participate in the process.	
2.6	++ Payment Type Information	<PmtTpInf>	O	Information specifying the customer's order.	

No.	Field	XML Field	Format	Field specifications	Comments
2.8	+++ Service Level	<SvcLvl>	O		
2.9	++++ Code	<Cd>	M 4!a	Allowed value: "SEPA".	"SEPA"
2.11	+++ Local Instrument	<LclInstrm>	O	Acceptable field that does not participate in the process	
2.12	++++ Code	<Cd>	O		
	{or}				
2.13	++++ Proprietary	<Prtry>	O		
2.14	+++ Category Purpose	<CtgyPurp>	O	Categorised description. It is forwarded to the beneficiary's (recipient's) bank.	
2.15	++++ Code	<Cd>	O 4!a	If this field is filled in it should fulfill the conditions of Annex 1.	
2.17	++ Requested Execution Date	<ReqdExctnDt>	M ISOdt	Requested execution date. The date must be a Banking Working Day. It is not taken into consideration. In case of delayed execution, the date is selected from the relevant screen.	**YYYY-MM-DD Date of the file creation**
2.19	++ Debtor	<Dbtr>	M		
2.19	+++ Name	<Nm>	O 140x	Ordering institution's (payer's) name. Maximum length: 70 characters.	The wording "NOTPROVIDED" is filled in
2.19	+++ Postal Address	<PstlAdr>	O	Ordering institution's (payer's) postal address.	
2.19	++++ Country	<Ctry>	O 2!a	Country code of ordering institution'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		The wording "NOTPROVIDED" is filled in, in case the reason of debit of the depositor is filled in.
	++++++ Issuer	<Issr>	O	Reason of debit of the Customer, max. 20 characters.	Reason for the depositor. The field can contain ONLY letters, space and the symbols , . / ( ) + ' `

No.	Field	XML Field	Format	Field specifications	Comments
2.20	++ Debtor Account	<DbtrAcct>	M	Ordering institution's (payer's) debit account in IBAN format.	
2.20	+++ Identification	<Id>	M		
2.20	++++ IBAN	<IBAN>	M 34x	The ordering institution (payer) bank validates the correct completion of the field.	Alpha Bank IBAN debit account
2.20	+++ Currency	<Ccy>	O	Acceptable field that does not participate in the process.	
2.21	++ Debtor Agent	<DbtrAgt>	M		
	+++ Financial Institution Identification	<FinInstnId>	M		
	++++ BIC	<BIC>	M 11x	Contains the code of the ordering institution's (payer's) bank in BIC format. Allowed value: "CRBAGRAAXXX".	"CRBAGRAAXXX"
2.23	++ Ultimate Debtor	<UltmtDbtr>	O	Initial ordering Institution. If this part is filled in, then at least one subfield (Name, Identification) must be filled in. The field is accepted, but does not participate in the process.	
2.23	+++ Name	<Nm>	O 70x	Name of initial ordering institution. Acceptable field that does not participate in the process.	
2.23	+++ Identification	<Id>	O	Initial ordering institution's identification information. Acceptable field that does not participate in the process.	
2.24	++ Charge Bearer	<ChrgBr>	O 4!a	Charges options. Allowed values: "SLEV", "DEBT". Field is not taken into consideration.	
2.27	++ Credit Transfer Transaction Information	<CdtTrfTxInf>	M	Contains one or more payment orders concerning 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 ordering institution. Acceptable field that does not participate in the process.	

No.	Field	XML Field	Format	Field specifications	Comments
2.30	++++ End to End Identification	<EndToEndId>	M 35x	Ordering institution's reference code. If not supplied by the ordering institution, then the value "NOTPROVIDED" is entered. Acceptable field that is not processed by the Bank	"NOTPROVIDED"
2.42	+++ Amount	<Amt>	M		
2.43	++++ Instructed Amount	<InstdAmt>	M 18d & 3!a	Ordering amount. Mandatory field. Acceptablecurrency value: EUR. Non zero validation.	Ordering amount (It is filled in as follows: <InstdAmt Ccy="EUR">ποσό εντολής</InstdAmt>)
2.77	+++ Creditor Agent	<CdtrAgt>	O		
	++++ Financial Institution Identification	<FinInstnId>	O		
	+++++ BIC	<BIC>	O 11x	Contains the code of the beneficiary's bank in BIC 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.	If the filed is not filled in then the wording "NOTPROVIDED" is filled in
2.79	++++ Postal Address	<PstlAdr>	O	Beneficiary's postal address.	
2.79	+++++ Country	<Ctry>	O 2!a	Country code of the beneficiary's postal address. Allowed value: ISO Code	
2.79	+++++ Address Line	<AdrLine>	O 70x	Up to two repetitions are allowed. Recipient validates that the two repetitions are not exceeded.	
2.79	+++ Identification	<Id>	O	Beneficiary's identification information. Mandatory completion	
	++++ Organisation Identification	<OrgId>	O	Beneficiary's identification information, if a legal person. If the field is filled in, then either the "BIC or BEI" part or one repetition of the "Other" part is allowed to be filled in.	
	+++++ BIC or BEI	<BICOrBEI>	O		
	+++++ Other	<Othr>	O		"NOTPROVIDED" wording is filled in
	++++ Private Identification	<PrvtId>	O	Beneficiary's identification information, if 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		

No.	Field	XML Field	Format	Field specifications	Comments
2.80	+++ Creditor Account	<CdtrAcct>	M 34x		
	++++ Identification	<Id>	M		
	+++++ IBAN	<IBAN>	M	Beneficiary's credit account. Only IBAN account format is allowed.	Alpha Bank IBAN credit account
2.81	+++ Ultimate Creditor	<UltmtCdtr>	O	Final beneficiary. If this field is filled in, then at least one subfield ("Name", "Identification") must be filled in.	
2.81	++++ Name	<Nm>	O 140x	Beneficiary's full name or business name. Max. length: 70 characters.	
2.81	+++ Identification	<Id>	O	Final beneficiary's identification information. Mandatory field	
	++++ Organisation Identification	<OrgId>	O	Final beneficiary's identification information, if a legal person. Mandatory completion of either the "BIC or BEI" part or one repetition of the "Other" part is allowed to be filled in.	
	+++++ BIC or BEI	<BICOrBEI>			
	+++++ Other	<Othr>			
	++++ Private Identification	<PrvtId>	O	Beneficiary's identification information, if 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>	M	Purpose code of payment order.	
2.87	++++ Code	<Cd>	M 4!a	It is filled in using the ISO values of Annex 1.	File type. It is mandatory to be filled in with one of the following values: ''SALA'' for payroll file,''SUPP'' for suppliers file, "GDSV" for other transfers file
2.98	+++ Remittance Information	<RmtInf>	O		
2.99	++++ Unstructured	<Ustrd>	O	ONus Entries: Use of the first 20 characters for the payment reason description and of the remaining 120 for "free text".	The field can contain ONLY letters, space and the symbols , . / ( ) + ' `

Annex 1 – External Category Purpose 1 Code

	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	

		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 2 – Supported and Unsupported Characters

1) National Character Set

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

```
a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
, . / ( ) + ' `
Space
α ά β γ δ ε έ ζ η ή θ ι ί ϊ ΐ κ λ μ ν ξ ο ό π ρ σ ς τ υ ύ ϋ ΰ φ χ ψ ω ώ
Α Ά Β Γ Δ Ε Έ Ζ Η Ή Θ Ι Ί Ϊ Κ Λ Μ Ν Ξ Ο Ό Π Ρ Σ Τ Υ Ύ Ϋ Φ Χ Ψ Ω Ώ
= ! % * ; # _ $ \ { } [ ]
```

2) Latin Character Set (For future use for Interbank Cross – Border Payments)

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

```
a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : ( ) . , ' +
Space
```

3) Usual unsupported 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[Ά][ffffffa2]	char[µ][ffffffb5]
char[£][ffffffa3]	char[·][ffffffb7]
char[¦][ffffffa6]	char[½][ffffffbd]
char[§][ffffffa7]	