

**SEPA DIRECT DEBIT**  
**(DEBT COLLECTIONS THROUGH DIRECT DEBIT OF THE**  
**ALPHA BANK ACCOUNTS) WITH SEPA XML FILE**

**OPERATIONAL and TECHNICAL SPECIFICATIONS**

**VERSION 2.1**

<b>CONTENTS</b>
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I. DEBT COLLECTIONS WITH DIRECT DEBIT OF ALPHA BANK ACCOUNTS WITH SEPA XML FILE FORMAT .....	3
II. PROCEDURE, WORKFLOW AND DEBT COLLECTIONS' FILE .....	4
III. EXTERNAL FILE NAME .....	8
IV. FILE FORMAT – STRUCTURE OF MESSAGES .....	9
Message Usage Rules .....	10
1. Field Types .....	10
2. Field Depth .....	10
V. DESCRIPTION OF MESSAGES.....	11
1. Customer Direct Debit Initiation – pain.008.001.002.....	11
2. Customer Payment Status Report – pain.002.001.03.....	20
3. Customer Payment Reversal – pain.007.001.002 .....	24
4. Customer Payment Reversal / Reject – pain.002.001.003 .....	27
5. Customer Debit Credit Notification – camt.054.001.05 .....	29
6. Customer Mandates Information – alpha.002.001.01 .....	33
VI. FILE VALIDATIONS UPON RECEIPT .....	40
VIII. MANDATORY FIELDS IN ACCORDANCE WITH THE REGULATION .....	43
IX. CUT-OFF TIMES OF FILES' RECEIPT .....	43
X. INFORMATION ON DIRECT DEBIT FILES AND MANDATE RESULTS .....	44
Result Debit Files (pain.002.001.03, camt.054.001.03).....	44
□ pain.002.001.03.....	45
□ alpha.002.001.01 .....	46
XII TESTING PROCEDURE.....	46
Annex I – Reject Reason Codes.....	49
Annex II – Reversal Reason Codes.....	50
Annex III – Cancellation Reason Codes in camt.055 .....	51

*Note: In the present document, the term “Customer” refers to a legal entity which is an Alpha Bank customer and, which shall register as a subscriber for the Debt Collections service with Direct Debit of Alpha Bank accounts with SEPA XML file format.*

## **I. DEBT COLLECTIONS WITH DIRECT DEBIT OF ALPHA BANK ACCOUNTS WITH SEPA XML FILE FORMAT**

Alpha Bank in compliance with the Regulation (EU) 260/2012 (SEPA) provides its corporate clients an upgraded service regarding the execution of Direct Debits by debiting the accounts of the Company's – Customer's customers (Debtors) held in Alpha Bank, for which a mandate has been received, using the xml file format, in accordance with the ISO 20022 international standard.

In order to execute SEPA Direct Debits using the xml file format through the Alpha Mass Payments service, Alpha Bank has adopted the messages pain8.001.001.02, pain.002.001.03, pain7.001.001.02, camt.054.001.05 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)).

Additionally for the need of supporting the mandate circuit (mandates, amendments, reversals), Alpha Bank has adopted the xml message alpha.002.001.01.

The Service is available on working days only and all account numbers of the files must be in IBAN<sup>1</sup> format. The file is executed only if intra-bank transactions are included in the message, namely transactions within Alpha Bank. IBAN accounts which start with GR and do not have the value 014 as indication code of Alpha Bank, they are rejected.

Alpha Bank executes the Direct Debits -according to the received customers' mandates- on the specified date and provides the Company with a results file after the execution of the debt collections is completed. The exchange of files between Alpha Bank and the Company takes place using the following connectivity methods (interfaces):

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

Prior to the execution of debt collections with Direct Debits using the ISO 20022 xml file format (SEPA xml), the following documents should be signed on behalf of the company:

- A contract for joining in the Alpha Mass Payments Service (debt collections with Direct Debits using the SEPA xml file format)
- A contract for using the Web application method (if it is not in use already)
- A contract for using the Alpha Bank File Transfer Service (if it is not in use already).

The pricing of the Service is agreed with the relevant Business Unit of the Bank. [For more details see Chapter IX].

Following the completion of the signing of the related documents, the procedure of exchanging test files with the Bank is initiated, as described in the corresponding chapter of this document (XII). As soon as the tests are successfully completed, the Company may start using the

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<sup>1</sup> On the Alpha Bank website ([www.alpha.gr](http://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.

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Service for the execution of debt collections with Direct Debits of Alpha Bank accounts (integration to production).

## **II. PROCEDURE, WORKFLOW AND DEBT COLLECTIONS' FILE**

The Alpha Mass Payments service supports the mandate collection and the customers' Direct Debits execution for their debt repayment to the Company, by debiting a deposit account held in Alpha Bank.

Through the Alpha Mass Payments service the Bank supports the following Direct Debit products:

- "SEPA Core" product, where the Company's customer is an individual or a legal entity (company) and in this case the Company's customer is granted the refund right.
- "SEPA Business to Business" (or B2B) product, where the Company's customer is a legal entity (company) and in this case the Company's customer is **not** granted the refund right.

### **1. Mandates, Reversals, Amendments**

#### **A. Mandates, Reversals, Amendments procedure**

The available network for the customers' mandates / reversals / amendments in order for the Direct Debits to be executed –according to the debt statement (bill) in the customers' possession, where the subscriber's / customer's identification code is indicated- are the following:

- Mandates collection by the Bank (Debtor Mandate Flow or DMF) through the Branch Network or through the Alternative Networks (Alpha Web Banking / Alpha Phone Banking)
- Mandates collection by the Company (Creditor Mandate Flow or CMF).

For the mandates' input in the Bank's system, the customer's identification code provided by the Company is required, as well as the customer's deposit account held in the Bank. The deposit account could be:

#### **For individuals:**

- A400(Savings account)
- A100
- A410 (Savings Plus account)
- Current account
- Alpha Payroll

#### **For legal entities – companies**

- A290 (Sight account)
- A500
- Alpha Smart Management

*It is pointed out that the beneficiary of the deposit account does not necessarily have to be the Company's customer. In such cases (when the customer wishes to have a third person's account debited), the standing order application should be signed by the lawful beneficiary of the account, whose details should appear on the application.*

It is emphasized that:

1. The mandates amendments relate only to the amendment of the customer's debit account
2. All the collections requested by the Company following the customer account amendment, are debited to the new account, regardless of the account number that is noted in the debits file sent by the Company.

## B. Mandates, Reversals and Amendments Workflow

### DMF Workflow

The relevant workflow for the Mandates, Reversals and Amendments is the following:

1. The customer submits the mandate / reversal / amendment request in one of the Bank's available networks, as mentioned above, according to the debt statement (bill), where the subscriber's / customer's identification code is indicated.
2. The Company is informed by the Bank for the mandate / reversal / amendment request and afterwards for its integration in the Direct Debits system. Meaning that the Bank sends a file to the Company with its customers' exclusive use mandates (i.e. the 1<sup>st</sup> mandate is not accompanied by the debits file ).
3. The Company is able to send to the Bank rejections of the mandates.
4. The Customer is notified by the Company of the activation of the Direct Debit. The notification is made by displaying, in a prominent position of the debt statement which the Company sends to the customer, the indication: *"The amount due will be paid by Alpha BANK S.A. by debiting the deposit account declared on ....."*

### CMF Workflow

The relevant workflow for the Mandates, Reversals and Amendments is the following:

1. The customer submits the mandate / reversal / amendment to the Company.
2. The Company sends the file with its customer's mandates / reversals / amendments to the Bank.
3. The Company is informed by the Bank for any rejections of the mandates. More specifically:

- Regarding the "SEPA Core" product, the Bank, after receiving by the Company either the file containing its customers' exclusive use mandates or the debits file including the 1<sup>st</sup> mandate, follows the validation procedure as well as the acceptance or rejection of the mandates.

The above validation procedure refers to:

- the deposit account
- the valid status of the account (not closed, no movements, blocked etc.)
- that the customer is a legal entity, if it is B2B product
- the mandate id code in accordance with the structure standards that have been agreed.

If there are rejections, the Bank provides the Company with a rejection file. Alternatively the mandates are considered to be accepted.

- Regarding the "SEPA B2B", the Bank, after receiving by the Company either the file including its customers' exclusive use mandates or the debits file including the 1<sup>st</sup> mandate, communicates with the Company's customer for data confirmation. If there are rejections, the Bank provides the Company with a rejection file. Alternatively the mandates are considered to be accepted.
4. The Customer is notified by the Company of the activation of the Direct Debit. The notification is made by displaying, in a prominent position of the debt statement which the Company sends to the customer, the indication: *"The amount due will be paid by Alpha BANK S.A. by debiting the deposit account declared on ....."*
  - 5.

### C. Mandates, Reversals and Amendments Files

The mandates files may be derived through the following flows:

- CMF mandates
- DMF mandates
- CMF and DMF mandates

*It is pointed out that the receipt of the first (1<sup>st</sup>) CMF mandate with the debits files (collections) is also supported.*

The Company has the ability to receive a copy of the database of the active mandates that is maintained in the Bank, by submitting an e-mail to the Financial Products Sales Division, in order to be uploaded in its files through the secure transfer of files provided by the Alpha Bank File Transfer Service.

## 2. Direct Debits

### A. Direct Debits procedure

Through the Alpha Mass Payments Service, the below types of Direct Debit orders are supported:

- First Direct Debit, which indicates the first mandate
- Recurring Direct Debits, which are initiated by the Company in regular set terms after the relevant customer's mandate (until a revocation takes place)
- One-off Direct Debit, which is initiated by the Company after the relevant customer mandate for one debit only. As soon as the Direct Debit is executed, the mandate's revocation takes place.
- Last Direct Debit, according to which, the next debit corresponding to the specific mandate will not be executed.

### B. Direct Debits Workflow

The relevant workflow for the execution of the Direct Debits file is the following:

1. The Company prepares a collection file with the Direct Debits on specific execution dates.
  - If the Company sends the (Direct Debits) file to the Bank using the secure transfer of files through the Alpha Bank File Transfer Service, then this file should be accompanied by printed signed orders which are sent to the Back Office of the Investments Division by FAX to 210-6506047

For any Direct Debits file that the Company sends the following apply:

- must contain a Company credit account and one or more debit accounts.

- 
- may contain different execution dates of the Direct Debits for each debit account or groups of debit accounts.
    - must include debit accounts held in Alpha Bank only.
  2. Upon receiving the file, the Bank performs a series of checks to ensure validity and correctness of the file [see Chapter VI]. If any of these validations fail, the file will not be processed, no order will be executed and the Company will be informed accordingly with the respective results file (pain.002).
  3. The Bank executes the Direct Debits file on the specified date for each customer or group of customers (provided that their mandates are valid).
  4. The Company is informed by the Bank about the results of the Direct Debits file after all transactions have been processed and executed.
    - The Bank sends a results file to the Company (pain.002) with information about the results of the successful and unsuccessful transactions (transactions that have resulted to unsuccessful. either before or after the execution)
    - The Bank sends to the Company a file (camt.054) with the detailed or cumulative movements of debits / credits to its account (based on whether the credits to the account occurred in detail or not<sup>1</sup>), regarding the successful transactions, but not the cancelled and returned transactions.
    - The Company has the opportunity to receive through the service information – results file in printable version with the detailed results of the execution of the collections file with SEPA Direct Debits in csv and pdf form (by choice).
  5. The Company is able to send file (pain.007) for cancellation (provided that the Direct Debits have not been executed yet), as well as for reversal (in case that the Direct Debits have been executed). The file will be processed as:
    - Request for Cancellation, provided that the Direct Debits have not been executed.
    - Request for Reversals, in case the Direct Debits have already been executed and executes reversals. The reversal can be executed until 19:00 of the next working date from the collection date at the latest, with value date the collection date.
    - The Company receives information about the results of the cancellation / reversal of the Direct Debits file through a set of files of type pain.002, camt.054 (only in the case of reversal) and csv & pdf files.

For the "SEPA Core" product, the Company's customer has the right to exercise the Refund right. Under this occasion, the Company is informed by the Bank with a file (camt.054) containing the full data of the mandates and the customers that conducted the Direct Debit's refund.

### C. Direct debit files

Important information for the debits files and for the features supported is provided below:

- One (a cumulative) or multiple (separate) credits to the Company's – Beneficiary's account.
- Accounting Entry narrative (text description) per transfer, to the debit account (separate) as well as to the credit account (cumulative).
- Remittance information field (max. 140 chars), available to both the Company-Beneficiary and the customer-Payer.
- The file should only contain interbank collections (within Alpha Bank). IBAN accounts that do not start with GR and do not have the value 014 as indication code of Alpha Bank, are rejected.

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<sup>1</sup> If the Company does not use the Batch Booking field, then the cumulative account will be moved, as many times as referred in the File. Respectively the campt.054 will be structured.

- Only one credit account is defined by the Company.
- Euro is the mandatory currency. Orders in currencies other than Euro are rejected.
- A file may contain groups of direct debit orders with different execution dates.
- Amount limits:
  - Greater than zero (if the amount is zero, the debit will be rejected)
  - Less than Euro 999.999.999,99.
- If a debit does not correspond to an active mandate, then it will be rejected.
- The collections will be necessarily CORE or B2B based on the Direct Debits type that the Company has chosen.
  - If the file contains an indication (CORE or B2B) which is different from the one that has been declared in the contractual documents, then the specific direct debit order will be rejected.
- If, in a multiple (separate) entry of the file, the data: Mandate Id and/or debit account (Debtor IBAN) are different from the ones that have been registered in the mandates data base and the active mandate derives from a DMF source, then the entry is rejected, Alternatively, it is accepted provided the correct use of the relevant fields in the PAIN.008 file indicating the amendment of the mandate.
- the Creditor Agent BIC as well the Debtor Agent BIC must be validated that they belong to Alpha Bank.
- If the amount of a multiple (separate) entry is greater than the maximum debit amount indicated by the debtor, then the entry is rejected.
- Missing mandate Id in a multiple (separate) entry leads to its rejection.
- The date of signature of the mandate cannot be left empty, or the Direct Debit order will be rejected.

### III. EXTERNAL FILE NAME

The external file name exchanged between the Company-Beneficiary Organisation and the Bank should follow the structure described below, so as to be acceptable by the Service.

The file name has the following structure:

File name	Description
<b>Direct Debits</b>	
AMPxxxxxxKKKKKyyyymmddnnn_pain008.XML	Debits file from the Beneficiary Organization to Alpha Bank
AMPxxxxxxKKKKKyyyymmddnnn_pain002ttt.XML	Results file from Alpha Bank to the Beneficiary Organization
AMPxxxxxxKKKKKyyyymmddnnn_pain007.XML	Files from the Beneficiary Organization to Alpha Bank for Direct Debits cancellation / reversal
AMPxxxxxxKKKKKyyyymmddnnn_DMFOUT.XML	Files from Alpha Bank to Beneficiary Organization containing the mandate/revocation applications submitted by the Debtor to the Bank (DMF flow)
AMPxxxxxxKKKKKyyyymmddnnn_DMFIN.XML	Files for DMF mandates' rejections from the Beneficiary Organization to Alpha Bank.
AMPxxxxxxKKKKKyyyymmddnnn_CMFIN.XML	Files for new mandates, amendments, revocations from the Beneficiary Organization to the Bank (CMF Flow)



AMPxxxxxxKKKKKyyyymmddnnn_CMFOUT.XML	Results files from Alpha Bank to the Beneficiary Organization for the CMF mandates' rejections.
AMPxxxxxxKKKKKyyyymmddnnn_camt054aa.XML	Files from Alpha Bank to the Beneficiary Organization containing the debit/credit movements in its account, if required. Where aa a serial integer number between 00-99
Όνομα Αρχείου_E1.XML	File from Alpha Bank to the Beneficiary Organization. It is used for any return of file that the Bank received from the Organization and did not process due to: <ul style="list-style-type: none"> <li>• Incorrect Name</li> <li>• Unsuccessful xsd scheme validation</li> </ul> <p>The file's contents will be the same as of the received file</p>

Where:

**xxxxxx** 6-digit code of the Organization in the Alpha Mass Payments system (CPAYID)

**KKKKK** 5-digit Customer Transaction (Credit/Debit) Code (CDC) for the specific CPAYID.

**yyyy** Year in which the file was created

**mm** Month in which the file was created

**dd** Day on which the file was created

**nnn** Sequential numbering during the same working day (001-999)

**ttt (type)**

- For the rejections file before settlement, "PSR 00" value.
- For the results file after the debits execution, "RES 00" value (i.e. Results file)
- For the file pain.007 that refers to the reversals' answers, "REV nn" value  
Where nn a serial integer number between 00-99

#### **IV. FILE FORMAT – STRUCTURE OF MESSAGES**

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

- the **pain.008.001.02** structure message is sent by one Beneficiary Organization to the Bank for sending the debits (collections) .
- the **pain.002.001.03** structure message is sent by the Bank to the Beneficiary Organization, for forwarding the successful transactions of the direct debits as well the reversals, rejections that occurred before or after the debit orders settlement and before the cancellation settlement.
- the **camt.054.001.03** structure message is sent by the Bank to the Beneficiary Organization, for forwarding the credit and debit movements that occurred either after the Organization's cancellation request or after the refund settlement.
- the **pain7.001.001.02** structure message is sent for the input of a debit file PAIN.008 cancelation/ reversal process through the Alpha Mass Payments service,.
- the **alpha.002.001.01** structure message is sent by the Bank (CMF) to the Beneficiary Organization (DMF), for the information exchange of the new mandates, revocations and amendments .

- The supported Character Sets as well as the (usual) not supported characters regarding the messages described below, are shown in Annex IV of the present document

### 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 following 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. A schematic representation of the fields’ depth in relation to the tags structure of the xml message 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 >

**V. DESCRIPTION OF MESSAGES**
**1. Customer Direct Debit Initiation – pain.008.001.002**

The message is sent from the Organization for Direct Debit orders.

The message is composed of a "Message Root" part followed by a "Group Header" part followed by one or more "Payment Information" parts.

**1.1 Message Root**

No	Field	Format	Field specifications
	+ Message Root	M	XML Tag: <CstmrDrctDbtInittn>

**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 that groups the multiple (separate) entries.
1.2	++ Creation Date Time	CreDtTm	M ISODtTm	Date and time the group of entries were created.
1.3	++ Authorisation		O	
1.6	++ Number Of Transactions	NbOfTxS	M 15n	Number of multiple (separate) entries (repetitions of section 2.28 (Direct Debit Transaction Information") contained in the Group, which should be correctly calculated.
1.7	++ Control Sum	CtrlSum	O 18d	Mandatory completion with the sum total of the amounts (field 2.44 "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	+++ Postal Address		O	
1.8	+++ Identification	Id	M	Identification information of the Organization
1.8	++++ Private Identification	PrvtId	M	
1.8	+++++ Date and Place of Birth		O	
1.8	+++++ Other	Othr	M	
1.8	+++++ Identification	Id	M 35x	<b>Mandatory completion of the Beneficiary's Organization Code.</b>  It is completed with Customer's CPAYID (6 digits) and the Debit/ Credit code (5 digits) in the AlphaMassPayments Service.
1.8	+++++ Scheme Name	SchmeNm	M	
1.8	+++++ Proprietary	Prtry	M 35x	Accepted value: "SEPA".
1.8	+++++ Issuer		O	
1.8	+++ Country of Residence		O	
1.8	+++ Contact Details		O	

1.9	++ Forwarding Agent		O	
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**1.3 Payment Information**

No.	Field	XML Field	Format	Field specifications
2.0	+ Payment Information	PmtInf	M	Many repetitions are allowed
2.1	++ Payment Information Identification	PmtInfId	M 35x	<p>Unique code for each group of payment orders ("Payment Information" part of the message).</p> <p>The first six characters shall be the CPAYID of the customer in the Alpha Mass Payments Service.</p> <p><b>The next five characters will be the Customer's Credit/Debit Code (CDC) in the Alpha Mass Payments service (or a corresponding code for other services).</b></p> <p><b>The next 24 (max.) characters</b> will specify a unique code created by the customer.</p> <p>The specific code is not allowed to be used twice in the same or in another file.</p>
2.2	++ Payment Method	PmtMtd	M 2x	Determines the way of payment. The value Direct Debit is used. Allowed value: "DD"
2.3	++ Batch Booking	BtchBookg	O Boolean	<p>Possible values:</p> <ul style="list-style-type: none"> <li>false (debit - Many-To-Many).</li> <li>true (debit - Many to One).</li> </ul> <p>If the field is not filled in (omitted), the default value will be: TRUE</p>
2.4	++ Number of Transactions	NbOfTxs	O 15n	
2.5	++ Control Sum	CtrlSum	O 18d	
2.6	++ Payment Type Information	PmtTpInf	O	Information specifying the transaction type.
2.7	+++ Instruction Priority		O	
2.8	+++ Service Level	SvcLvl	M	
2.9	++++ Code	Cd	M 4!a	Allowed value: "SEPA".
{or}	{or}		{or}	
2.10	++++ Proprietary		O	
2.11	+++ Local Instrument	LclInstrm	M	Contains the registered Product code. All the entries of the group contain the same Product.
2.12	++++ Code	Cd	M 4!a	Allowed values "CORE" or "B2B".
{or}	{or}			
2.13	++++ Proprietary		O	

2.14	+++ Sequence Type	SeqTp	M 4!a	Encodes the sequence of the entries. Allowed values: "FRST", "OOFF", "RCUR", "FNAL".
2.15	+++ Category Purpose	CtgyPurp	O	Categorized description. It is forwarded to the recipient's bank.
2.15	++++ Code	Cd	O 4!a	Categorized description with allowed values, in accordance with the ISO 20022.
2.18	++ Requested Collection Date	ReqdColltnDt	M ISOdt	Date of debt
2.19	++ Creditor	Cdtr	M	
2.19	+++ Name	Nm	M 140x	Organization name. Maximum length: 70 characters.
2.19	+++ Postal Address	PstlAdr	O	Organization's postal address
2.19	++++ Address Type		O	
2.19	++++ Department		O	
2.19	++++ Sub-Department		O	
2.19	++++ Street Name		O	
2.19	++++ Building Number		O	
2.19	++++ Postal Code		O	
2.19	++++ Town Name		O	
2.19	++++ Country Sub-Division		O	
2.19	++++ Country	Ctry	O 2!a	Country code in organization's postal address. Allowed value: ISO Code.
2.19	++++ Address Line	AdrLine	O 70x	Up to 2 repetitions are allowed.
2.19	+++ Identification		O	
2.19	+++ Country of Residence		O	
2.19	+++ Contact Details		O	
2.20	++ Creditor Account	CdtrAcct	M	Beneficiary Organization's account
2.20	+++ Identification	Id	M	The account must be in IBAN format
	++++ IBAN	IBAN	M 34x	
2.20	+++ Type		O	
2.20	+++ Currency	Ccy	O 3x	
2.20	+++ Name		O	
2.21	++ Creditor Agent	CdtrAgt	M 11x	
	+++ Financial Institution Identification	FinInstnId		
	++++ BIC	BICFI		Contains the organization's bank code in BIC format
2.22	++ Creditor Agent Account		O	
2.23	++ Ultimate Creditor	UltmtCdtr	O	Final beneficiary organization. If this part is filled in, then at least one subpart (Name, Identification) must be filled in.

2.23	+++ Name	Nm	O 140x	Final beneficiary organization name. Maximum length: 70 characters.
2.23	+++ Postal Address			
2.23	+++ Identification	Id	O	Identification information of the final beneficiary organization
	++++ Organisation Identification +++++ BIC or BEI +++++ Other +++++ Identification {or} ++++ Private Identification +++++ Date and Place of Birth +++++ Birth Date +++++ Providence of Birth +++++ City of Birth +++++ Country of Birth +++++ Other +++++ Identification +++++ Scheme Name +++++ Code {or} +++++ Proprietary +++++ Issuer	Orgld AnyBIC Othr Id  Or Prvtld DtAndPlcOfBirth h BirthDt PrvcOfBirth CityOfBirth CtryOfBirth Othr Id SchmeNm Cd  Prtry Issr	O O M M 35x  O O O Iso Date O 35x O 35x O 2x O O 35x O O 4x O 35x O35x	Either the "BIC or BEI" part or one repetition of the "Other" part is allowed to be filled in.  Either the "Date and Place of Birth" part or one repetition of the "Other" part is allowed to be filled in.
2.23	+++ Country of Residence			
2.23	+++ Contact Details			
2.24	++ Charge Bearer	ChrgBr	O 4!a	Charges options. Allowed values: "SLEV".
2.25	++ Charges Account			
2.26	++ Charges Account Agent			
2.27	++ Creditor Scheme Identification	CdtrSchmeld	M	
2.27	+++ Name		O	
2.27	+++ Postal Address		O	
2.27	+++ Identification	Id	M	
2.27	++++ Private Identification	Prvtld	M	
2.27	+++++ Date and Place of Birth		O	
2.27	+++++ Other	Othr	M	
2.27	+++++ Identification	Id	M 35x	<b>Filled in with the customer's CPAYID (6 digits) and the Credit/Debit Code (CDC) in the Alpha Mass Payments Service as in the field 1.8</b>
2.27	+++++ Scheme Name	SchmeNm	O	
2.27	+++++ Proprietary	Prtry	M 35x	Allowed value: "SEPA" .
2.27	+++++ Issuer		O	
2.27	+++ Country of Residence		O	

2.27	++++ Contact Details		O	
2.28	++ Direct Debit Transaction Information	DrctDbtTxInf	M	All the multiple (separate) direct debit orders are contained, which concern the specific Requested Collection Date. Many repetitions are allowed.
2.29	+++ Payment Identification	PmtId	M	
2.30	++++ Instruction Identification	InstrId	O 35x	Secondary sender's Reference code.
2.31	++++ End to End Identification	EndToEndId	M 35x	Beneficiary' s organization unique reference code
2.32	+++ Payment Type Information		X	
2.44	+++ Instructed Amount	InstdAmt	M 18d & 3!a	Direct debit order amount. It is the debtor's due amount to the organization. Mandatory completion. Allowed currency value: EUR. Maximum 9 integral and 2 decimal numbers are allowed in the amount. Any no zero value is checked.
2.45	+++ Charge Bearer		O	If it is completed, only the value «SLEV» is allowed.
2.46	+++ Direct Debit Transaction	DrctDbtTx	M	
2.47	++++ Mandate Related Information	MndtRltdInf	M	
2.48	+++++ Mandate Identification	MndtId	M 35x	Unique mandate reference code per organization.
2.49	+++++ Date Of Signature	DtOfSgntr	M ISODt	Date of signature
2.50	+++++ Amendment Indicator	AmdmntInd	O Boolean	Allowed values: "true", "false".  If the field has the value "true", one or more of the subfields that are followed must be filled in.  If the field has the value "false", none of the subfields that are followed must be filled in.
2.51	+++++ Amendment Information Details	AmdmntInfDtls	C	If the field 2.50 has the value "true", the field is mandatory.
2.52	+++++ Original Mandate Identification	OrgnlMndtId	O 35x	Preceding mandate reference code
2.53	+++++ Original Creditor Scheme Identification	OrgnlCdtrSchemeId	O	The field's amendment is not allowed
2.53	+++++ Name	Nm	O 140x	If an amendment is required, this is fulfilled through the procedures.
2.53	+++++ Postal Address		O	



2.53	+++++++ Identification +++++++ Organisation Identification +++++++ BIC +++++++ Generic +++++++ Organisation Identification +++++++ Identification +++++++ Scheme Name +++++++ Code +++++++ Proprietary +++++++ Person Identification +++++++ Date and Place of Birth +++++++ Birth Date +++++++ Providence of Birth +++++++ City of Birth +++++++ Country of Birth +++++++ Generic Person Identification +++++++ Identification +++++++ Person Identification SchemeName +++++++ Code +++++++ Proprietary +++++++ Issuer	Orgld AnyBIC Othr Id SchmeNm Cd Prtry Prvld DtAndPlcOfBirth h BirthDt PrvcOfBirth CityOfBirth CtryOfBirth Othr Id SchmeNm Cd Prtry Issr	O O O 11x O 35x O 4!a O 35x O O Isodat O 35x O 35 x O 2x O O 35x O O 4!a O35 x O35 x	If an amendment is required, this is fulfilled through the procedures.
2.53	+++++++ Country of Residence		O	
2.53	+++++++ Contact Details		O	
2.54	+++++++ Original Creditor Agent		O	
2.55	+++++++ Original Creditor Agent Account		O	
2.56	+++++++ Original Debtor		O	
2.57	+++++++ Original Debtor Account +++++++ Account Identification +++++++ IBAN +++++++ other +++++++ Identification +++++++ Account Scheme Name +++++++ Code +++++++ Proprietary +++++++ Issuer	OrgnlDbtrAcct Id IBAN Othr Id SchmeNm Cd Prtry Issr	O M M 34x O O 34x O O 4!a O 35x O 35x	Contains the initial debtor's account in IBAN format.  It is allowed to be used only for the account's amendment within the same Debtor's Bank.  It must not be completed, when the field 2.58 has the "SMNDA" value.
2.58	+++++++ Original Debtor Agent	OrgnlDbtrAgt	O	





2.58	+++++++ Financial Institution Identification +++++++ Other Identification	FinInstnId Othr Id	M M 5!a	Allowed value: "SMNDA". The field's existence indicates that the debtor's bank has been amended. If it is completed, then the 2.14 field is checked that it has the "FRST" value.
2.59	+++++ Original Debtor Agent Account	OrgnlDbtrAgtAcct	O	
2.60	+++++ Original Final Collection Date	OrgnlFnlColltnDt	O	
2.61	+++++ Original Frequency	OrgnlFrqcy	O	
2.62	+++++ Electronic Signature	ElctrcSgntr	O 1025x	
2.63	+++++ First Collection Date	FrstColltnDt	O Isodate	
2.64	+++++ Final Collection Date	FnlColltnDt	O Isodate	
2.65	+++++ Frequency	Frqcy	O 4x	
2.66	++++ Creditor Scheme Identification	CdtrSchmeld	X	It is completed in 2.27 field.
2.67	++++ Pre Notification Identification	PreNtfctnId	O 35x	
2.68	++++ Pre Notification Date	PreNtfctnDt	O Isodate	
2.69	+++ Ultimate Creditor	UltmtCdtr	O	
2.70	+++ Debtor Agent ++++ Financial Institution Identification +++++ BIC	DbtrAgt FinInstnId BICFI	M M M 11x	Contains bank's code in BIC format.
2.71	+++ Debtor Agent Account	DbtrAgtAcct	O	
2.72	+++ Debtor	Dbtr	M	
2.72	++++ Name	Nm	M 140x	It is completed with the debtor's full name or business name. Max. length: 70 characters.
2.72	++++ Postal Address	PstlAdr	O	Debtor's postal address.
2.72	+++++ Country	Ctry	O 2!a	Country code in the debtor's postal address. Allowed value: ISO Code
2.72	+++++ Address Line	AdrLine	O 70x	Up to two repetitions are allowed
2.72	++++ Identification	Id	O	

	+++++ Organisation Identification +++++ BIC or BEI +++++ Other +++++ Identification {or} +++++ Private Identification +++++ Date and Place of Birth +++++ Birth Date +++++ Providence of Birth +++++ City of Birth +++++ Country of Birth +++++ Other +++++ Identification +++++ Scheme Name +++++ Code	Orgld AnyBIC Othr Id PrvtId DtAndPlcOfBirth h BirthDt PrvcOfBirth CityOfBirth CtryOfBirth Othr Id SchmeNm Cd	O O M M 35x O O O Iso Date O 35x O 35x O 2x O O 35x O O 4x O O	Debtor's identification information. Either the "BIC or BEI" part or one repetition of the "Other" part is allowed to be filled in. {or} Either the "Date and Place of Birth" part or one repetition of the "Other" part is allowed to be filled in.
2.72	++++ Country of Residence		O	
2.72	++++ Contact Details		O	
2.73	+++ Debtor Account ++++ Identification +++++ IBAN	DbtrAcct Id IBAN	M 34x	Debtor's debit account. Only the account in IBAN format is allowed.
2.74	+++ Ultimate Debtor	UltmtDbtr	O	Final consumer.
2.74	++++ Name	Nm	O 140x	Final consumer's full name or business name. Max. length: 70 characters.
2.74	++++ Postal Address		O	
2.74	++++ Organisation Identification +++++ BIC or BEI +++++ Other +++++ Identification {or} ++++ Private Identification +++++ Date and Place of Birth +++++ Birth Date +++++ Providence of Birth +++++ City of Birth +++++ Country of Birth +++++ Other +++++ Identification +++++ Scheme Name +++++ Code {or} +++++ Proprietary +++++ Issuer	Orgld AnyBIC Othr Id Or PrvtId DtAndPlcOfBirth h BirthDt PrvcOfBirth CityOfBirth CtryOfBirth Othr Id SchmeNm Cd Prtry Issr	O O M M 35x O O O Iso Date O 35x O 35x O 2x O O 35x O O 4x O O 35x O35x	Either the "BIC or BEI" part or one repetition of the "Other" part is allowed to be filled in.  Either the "Date and Place of Birth" part or one repetition of the "Other" part is allowed to be filled in.

2.74	++++ Country of Residence		O	
2.74	++++ Contact Details		O	
2.75	+++ Instruction for Creditor Agent		O	
2.76	+++ Purpose	Purp	O	Purpose code of the order
2.77	++++ Code	Cd	O 4!a	Only accepted value "OTHR"
{or}	{or}			
2.78	++++ Proprietary		O 35x	
2.79	+++ Regulatory Reporting		O	
2.80	+++ Tax		O	
2.81	+++ Related Remittance Information		O	
2.88	+++ Remittance Information	RmtInf	O	Remittance Information. Only one repetition is allowed.
2.89 {or}	++++ Unstructured	Ustrd	O 140x	Use of the first 20 characters for the debit reason description and of the remaining 120 for "free text".  If the field is not completed as debit information, then the information that has been registered at Organization grade (CDC) is used.
2.90	++++ Structured	Strd		
2.91	+++++ Referred Document Information	RfrdDocInf	O	
2.99	+++++ Referred Document Amount	RfrdDocAmt	O	
2.11 0	+++++ Creditor Reference Information	CdtrRefInf	O	If it is used, both 'Type' και 'Reference' subfields must be filled in.
2.11 1	+++++ Type	Tp	O	
2.11 2	+++++ Code or Proprietary	CdOrPrtry	M	
2.11 3	+++++ Code	Cd	M 4!a	Allowed value "SCOR".
{or}	{or}		{or}	
2.11 4	+++++ Proprietary	Prtry	M 35x	
2.11 5	+++++ Issuer	Issr	O 35x	

2.11 6	+++++ Reference	Ref	M 35x	<p>Organization's credit information (20 characters). It is filled <b>only</b> if in the 2.3 field Batch Booking is <b>FALSE</b>.</p> <p>If the field Batch Booking is TRUE or despite its value is false the field has not been filled in, as credit information the below verbal will be used:</p> <p style="text-align: center;"><b>DD_KKKKKyyyymmddnnn</b></p> <p>Where the part KKKKKyyyymmddnnn concerns the respective file's name part that the Sender Organization sends to Alpha Bank. (AMPxxxxxxKKKKKyyyymmddnnn_pain008.XML)</p>
2.11 7	+++++ Invoicer	Invcr	O	
2.11 8	+++++ Invoicee	Invcee	O	
2.11 9	+++++ Additional Remittance Information	AddlRmtInf	O 140x	

## 2. Customer Payment Status Report – pain.002.001.03

The message is sent to the Beneficiary Organization in order to be informed about the possible rejections that have occurred on the orders contained in the respective PAIN.008.001.02 message.

Depending on the file's prefix the pain.002 contains the following information:

- ttt="PSR": In the file are contained rejections and cancellations which occurred before the direct debits settlement.
- ttt="RES": Analytical information for each one of the direct debits of the initial pain.008, after the settlement, is contained. So the file contains:
  - ✓ Rejections before settlement
  - ✓ Rejections after settlement
  - ✓ Cancellations before settlement
  - ✓ Successful Debits
  - ✓ Successful Reversals

The message consists of a "Group Header" part, which **MUST** be followed by an "Original Group Information and Status" part and one or more "Original Payment Information and Status" parts. These parts 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 (separate) entries.
1.2	++ Creation Date Time	<CreDtTm>	M ISODtTm	Date and time of the group entries' creation.
1.5	++ Debtor Agent	<DbtrAgt>	O 11x	BIC of the Bank. Allowed value: "CRBAGRAAXX".
	+++ Financial Institution Identification	<FinInstnId>	M	
	++++ BIC	<BIC>	M 11x	BIC of the Bank. Allowed value: "CRBAGRAAXX".

## 2.3 Original Group Information and Status

The use of this part is mandatory in order to complete fields 2.1 and 2.2 and optional if the corresponding group of the pain.008 entries sent by the Organization 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.008" message.
2.2	++ Original Message Name Identification	<OrgnlMsgNmId>	M 35x	Contains the type of the initial messages which are returned. Allowed value: "pain.008".
2.6	++ Group Status	<GrpSts>	O 4!a	If the group is entirely accepted, contains the code "ACCP". In case of entire group rejection, it is not filled in.
2.7	++ Status Reason Information	<StsRsnInf>	O	Not filled in.
2.8	+++ Originator	<Orgtr>	O	BIC of the Bank. Allowed value: "CRBAGRAAXX".

## 2.4 Original Payment Information and Status

This part is used to provide information on the whole of the orders and is sent in any case.

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.008 entry.
3.15	++ Transaction Information and Status	<TxInfAndSts>	O	Contains the analytical information of the 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 2.30 "Instruction Identification" of the initial entry received by the beneficiary organization.
3.18	+++ Original End-to-End Identification	<OrgnlEndToEndId>	O 35x	Contains the reference code of the ordering organization of the initial entry, i.e. field 2.31 "End to End Identification" of the initial entry received by the beneficiary organization.
3.19	+++ Transaction Status	<TxSts>	O 4!a	<p>Contains the status code of the entry. Allowed values: "RJCT", "ACCP", "PDNG".</p> <ul style="list-style-type: none"> <li>• <b>ACCP</b> : Successful Direct Debit</li> <li>• <b>RJCT</b> : Declares one of the below status: <ul style="list-style-type: none"> <li>▪ Rejected Direct Debit</li> <li>▪ Unsuccessful Direct Debit</li> <li>▪ Cancelled Direct Debit</li> <li>▪ Reversed Direct Debit</li> </ul> </li> <li>• <b>PDNG</b>: In process. This status may be appeared only in the pain.002 production on demand and indicates that the direct debit has been accepted but has not been executed, yet.</li> </ul>
3.20	+++ Status Reason Information	<StsRsnInf>	O	Mandatory completion of field, when the Transaction Status is "RJCT".
3.21	++++ Originator	<Orgtr>	O	Mandatory completion.
	+++++ Name	<Nm>	O 140x	Contains the ID of the member initiating the entry's return. Allowed value the Alpha's BIC (CRBAGRAAXX)
	{or}		{or}	
	+++++ Identification	<Id>	O 11x	
	++++++ Organization Identification	<OrgId>		
	+++++++ BICorBEI	<BICorBEI>		
3.22	++++ Reason	<Rsn>	O	
3.23	+++++ Code	<Cd>	O 4!a	Contains the rejection code of the entry (payment order). Mandatory completion

No.	Field	XML Field	Format	Field specifications
				in case of rejection.  In case of cancelled or reversed direct debit contains the respective 3.23 filed of the cancellation/ reversal message pain.007.
3.24	++++ Additional Info	<AddtlInf>	O	
3.32	+++ Original Transaction Reference	<OrgnlTxRef>	O	Contain the respective fields of the initial entry.
3.34	++++ Amount	<Amt>	O	Order Amount.
3.35	+++++ Instructed Amount	<InstdAmt>	M 18d & 3!a	Field 2.44 "Instructed Amount" of the beneficiary's organization initial entry, from the pain.008 message.  If the Organization supports partial debit, then if the debtor is partially debited, in the specific field the amount that the debtor-payer was debited is written.
3.41	++++ Requested Collection Date	<ReqdColltnDt >	O ISODate	Field 2.18 «Requested Collection Date» of the beneficiary's organization initial entry, from the pain.008 message.
3.55	++++ Payment Type Information	<PmtTplnf>	O	Field 2.6 "Payment Type Information" of the beneficiary's organization initial entry, from the pain.008 message.
3.68	++++ Payment Method	<PmtMtd>	O	Field 2.2 "Payment Method" of the beneficiary's organization initial entry, from the pain.008 message («DD»)
3.69	++++ Mandate Related Information	MndtRltdInf	O	The field 2.47 "Mandate Related Information" of the beneficiary Organization's initial entry in the pain.008 file
3.88	++++ Remittance Information	<RmtInf>	O	Field 2.88 "Remittance Information" of the beneficiary's organization initial entry, from the pain.008 message
3.120	++++ Ultimate Debtor	<UltmtDbtr>	O	Field 2.70 "Ultimate Debtor" of the the beneficiary's organization initial entry.
3.121	++++ Debtor	<Dbtr>	O	Field 2.72 "Debtor" of the beneficiary's organization initial entry, from pain.008 message.
3.122	++++ Debtor Account	<DbtrAcct>	O	Field 2.73 "Debtor Account" of the beneficiary's organization initial entry, from the pain.008 message.
3.123	++++ Debtor Agent	<DbtrAgt>	O	Field 2.70 "Debtor Agent" of the beneficiary's organization initial entry, from the pain.008 message.
3.125	++++ Creditor Agent	<CdtrAgt>	O	Field 2.21 "Creditor Agent" of the beneficiary's organization initial entry, from the pain.008 message.

No.	Field	XML Field	Format	Field specifications
3.127	++++ Creditor	<Cdtr>	O	Field 2.19 "Creditor" of the beneficiary's organization initial entry, from the pain.008 message.
3.128	++++ Creditor Account	<CdtrAcct>	O	Field 2.20 "Creditor Account" of the beneficiary's organization initial entry, from the pain.008 message.
3.129	++++ Ultimate Creditor	<UltmtCdtr>	O	Το πεδίο 2.23 "Ultimate Creditor" της αρχικής εγγραφής του δικαιούχου οργανισμού, από το pain.008  Field 2.23 "Ultimate Creditor" of the beneficiary's organization initial entry, from the pain.008 message.

### 3. Customer Payment Reversal – pain.007.001.002

This message is used in order for the initial file pain.008 as a whole to either not be executed or to be reversed. So cancellation or reversal effort is not allowed for multiple (separate) transactions (referring to a Payment Information or part of a Payment Information) which are contained in the initial file pain.008.

#### 3.1 Message Root

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

#### 3.2 Group Header

The specific building block must be present only once. It contains the required information for the message process, as the Message Identification and the date and time of the message creation.

No.	Field	Format	Field specifications
1.0	+ Group Header	M	
1.1	++ Message Identification	M 35x	Unique reference code of the sender that groups the multiple (separate) entries (error RF01).
1.2	++ Creation Date Time	M ISODtTm	Date and time of the entries' group creation.
1.3	++ Authorisation	O	
1.6	++ Batch booking	O	
1.7	++ Number Of Transactions	M 15n	Contains the number of the multiple (separate) entries which must be <=100.000 (must be equal to the repetitions of 3.13 part «Transaction Information») contained in Group, which must be well calculated (error FF01).
1.8	++ Control Sum	O	
1.9	++ Group Reversal	M Boolean	Accepted value: "false" (error FF01).
1.10	++ Initiating Party	M	Sender's code
1.10	+++ Name	O	



No.	Field	Format	Field specifications
1.10	+++ Postal Address	O	
1.10	+++ Identification	O	Beneficiary's organization identification information.
1.10	++++ Private Identification	M	
1.10	+++++ Date and Place of Birth	O	
1.10	+++++ Other	M	
1.10	+++++ Identification	M 35x	Contains the organization code. It is filled in with the customer's CPAYID (6 digits) and the Credit/Debit code (CDC-5 digits) in the Alpha Mass Payments Service.
1.10	+++++ Scheme Name	M	
1.10	+++++ Proprietary	M 35x	Accepted value: "SEPA" (error FF01).
1.10	+++++ Issuer	O	
1.10	+++ Country of Residence	O	
1.10	+++ Contact Details	O	
1.11	++ Forwarding Agent	O	
1.12	++ Debtor Agent	O	
1.13	++ Creditor Agent	O	The code of the beneficiary's organization bank in BIC format. Accepted value "CRBAGRAAXX".

### 3.3 Original Group Information

This part must be completed by the Organization

No.	Field	Format	Field specifications
2.0	+ Original Group Information	M	
2.1	++ Original Message Identification	M 35x	Contains the unique reference number that was used for sending the initial entries which are reversed, meaning the "Message Identification" field of the pain.008 message (error FF01). Filled in with the value of the field 1.1 (Message Identification) of the pain.008 message that we want to cancel.
2.2	++ Original Message Name Identification	M 35x	Contains the type of the initial entries that are reversed. Accepted value: "pain.008" (error FF01).
2.3	++ Original Creation Date Time	O	
2.4	++ Reversal Reason Information	O	
2.5	+++ Originator	O	
2.6	+++ Reason	O	
2.9	+++ Additional Information	O	

### 3.4 Original Payment Information and Reversal

This part is used from the Organization for the reversal of all specific direct debit orders contained in the initial pain.008 file.

No.	Field	Format	Field specifications
3.0	+ Original Payment Information And Reversal	O	
3.1	++ Reversal Payment Information Identification	O 35x	Unique reference code of the reversal entry (error RF01).
3.2	++ Original Payment Information Identification	M	Mandatory field. Contains the respective 2.1 "Payment Information Identification" field of the initial entry in pain.008.
3.3	++ Original Number of Transactions	O	
3.4	++ Original Control Sum	O	
3.5	++ Batch Booking	O	
3.6	++ Payment Information Reversal	O Boolean	Accepted value: "false" (error FF01).
3.7	++ Reversal Reason Information	O	
3.8	+++ Originator	O	
3.9	+++ Reason	O	
3.12	+++ Additional Information	O	
3.13	++ Transaction Information	M	Contains the information of the multiple (separate) direct debit orders that are reversed. The repetitions are the same as in the initial pain.008
3.14	+++ Reversal Identification	M 35x	Unique reference code of the reversed entry (error AM05, RF01).
3.15	+++ Original Instruction Identification	O 35x	Contains the respective 2.30 "Instruction Identification" field of the initial entry in the pain.008, provided that it was filled in by the beneficiary organization.
3.16	+++ Original End to End Identification	M 35x	Contains the beneficiary's organization reference code of the initial entry meaning the 2.31 "End to End Identification" field of the initial entry in the pain.008 received by the beneficiary organization (error FF01).
3.17	+++ Original Instructed Amount	M 18d & 3!a	Contains the amount of the direct debit order (due amount) of the initial entry, meaning the 2.44 "Instructed Amount" field of the initial entry in the pain.008 that was received by the beneficiary organization (error AM09).
3.18	+++ Reversed Instructed Amount	M 18d & 3!a	The reversed amount. Must be equal to the amount of the direct debit order (due amount) meaning the 3.17 "Original Instructed Amount" field (error AM09).
3.19	++ Charge Bearer	O 4!a	Charges options. Allowed value: "SLEV" (error FF01).
3.20	+++ Reversal Reason Information	M	
3.21	++++ Originator	O	
3.22	++++ Reason	M	
3.23	+++++ Code	M 4!x	Contains the code description of the initial entry's reversal. The allowed values are described in the Annex II (Reversal Reason Codes).

No.	Field	Format	Field specifications
{or}	{or}		
3.24	+++++ Proprietary	O	
3.25	++++ Additional Information	O	
3.26	+++ Original Transaction Reference	M	Contains the corresponding field of the initial entry.
3.27	++++ Interbank Settlement Amount	O	
3.28	++++ Amount	O	
3.33	++++ Interbank Settlement Date	O	
3.34	++++ Requested Collection Date	O	The 2.18 "Requested Collection Date" field of the beneficiary's organization initial entry in pain.008
3.35	++++ Requested Execution Date	O	
3.36	++++ Creditor Scheme Identification	O	The 2.27 "Creditor Scheme Identification" field of the beneficiary's organization initial entry in pain.008
3.37	++++ Settlement Information	O	
3.49	++++ Payment Type Information	O	The 2.6 "Payment Type Information" field of the beneficiary's organization initial entry in pain.008
3.62	++++ Payment Method	O	
3.63	++++ Mandate Related Information	O	The 2.47 "Mandate Related Information" field of the beneficiary's organization initial entry in pain.008
3.82	++++ Remittance Information	O	The 2.88 "Remittance Information" field of the beneficiary's organization initial entry in pain.008
3.11 4	++++ Ultimate Debtor	O	The 2.74 74 "Ultimate Debtor" field of the beneficiary's organization initial entry in pain.008
3.11 5	++++ Debtor	O	The 2.72 "Debtor" field of the beneficiary's organization initial entry in pain.008
3.11 6	++++ Debtor Account	O	The 2.73 "Debtor Account" field of the beneficiary's organization initial entry in pain.008
3.11 7	++++ Debtor Agent	O	The 2.70 "Debtor Agent" field of the beneficiary's organization initial entry in pain.008
3.11 8	++++ Debtor Agent Account	O	
3.11 9	++++ Creditor Agent	O	The 2.21 "Creditor Agent" field of the beneficiary's organization initial entry in pain.008
3.12 0	++++ Creditor Agent Account	O	
3.12 1	++++ Creditor	O	The 2.19 "Creditor" field of the beneficiary's organization initial entry in pain.008
3.12 2	++++ Creditor Account	O	The 2.20 "Creditor Account" field of the beneficiary's organization initial entry in pain.008
3.12 3	++++ Ultimate Creditor	O	The 2.23 "Ultimate Creditor" field of the beneficiary's organization initial entry in pain.008

#### 4. Customer Payment Reversal / Reject – pain.002.001.003

This message is sent from the Alpha Mass Payments service to the Organization in order to inform about the non acceptance of the cancellation file pain.007 or the execution failure of the reversal.

The message consists of a "Message Root" followed by one part "Group Header" which must be followed by an "Original Group Information and Status". The "Original Payment Information and Status" parts are not used since the acceptance concerns the whole cancellation file pain.007.

### 5.1 Message Root

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

### 5.2 Group Header

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

No.	Field	XML Field	Format
1.0	+ Group Header	M	
1.1	++ Message Identification	M 35x	Unique reference code of the sender that groups the multiple (separate) entries.
1.2	++ Creation Date Time	M ISODtTm	Date and time of the group entries' creation.
1.3	++ Initiating Party	O	
1.4	++ Forwarding Agent	O	
1.5	++ Debtor Agent	O	
1.6	++ Creditor Agent	O	Code of the beneficiary's Bank in BIC format. Filled in with the value: "CRBAGRAA".

### 5.3 Original Group Information and Status

This part must be completed necessarily for the 2.1 and 2.2 parts' completion.

No.	Field	XML Field	Format
2.0	+ Original Group Information And Status	M	
2.1	++ Original Message Identification	M 35x	Contains the unique reference number used in the pain.007, to send the initial entries which are returned, i.e. the field 1.1 "Message Identification" of the "pain.007" message.
2.2	++ Original Message Name Identification	M 35x	Contains the type of the initial messages which are returned. Allowed value: "pain.007".
2.3	++ Original Creation Date Time	O	
2.4	++ Original Number of Transactions	O	
2.5	++ Original Control Sum	O	
2.6	++ Group Status	O	Contains the status code of the referred entries group. Allowed value: "RJCT".
2.7	++ Status Reason Information	M	The field must be completed Only one (1) repetition is allowed.
2.8	+++ Originator	O	

No.	Field	XML Field	Format
2.8	++++ Identification	M	
2.8	+++++ Organisation Identification		
2.8	++++++ BIC or BEI	M 11x	Contains the member's identity that initiates the referred entries' group rejection (organization's bank) in BIC format. Allowed value: CRBAGRAA
2.9	+++ Reason	O	
2.10	++++ Code	O	Contains the referred entries group rejection code. Allowed value: FF01 (Invalid Format) or MS03 or TM01 (*)
{or}	{or}		
2.11	++++ Proprietary		
2.12	+++ Additional Information	O	Depending on the rejection reason described below: A → "Invalid File Format" B → "Partial Reversal not Allowed" C → "Original pain.008 not found" D → "Time Period for Accepted Reversal Elapsed" E → "Reversal Not Successful"
2.13	++ Number of Transactions Per Status	O	

\* The possible rejection reasons of the pain.007 are:

Rejection Reason	Reason Code
A. Schema Validation	FF01
B. File pain.007 that does not contain the sum total of the Transaction of the initial file pain.008	FF01
C. File pain.007 that cannot be crosschecked with initial file pain.008	FF01
D. In case that at least one Payment Information of the Requested Collection Date from the initial file pain.008 is out of the timeline of the pain.007 receipt.	TM01
E. Unsuccessful reversal.	MS03

## 5. Customer Debit Credit Notification – camt.054.001.05

This message is sent to the Beneficiary Organization in order to provide information on the entries executed on its account and refer to debit transactions due to the Debtor's request for Refund in the Beneficiary's Bank. The message consists of a "Group Header" part, followed by one or more "Notification" parts. These parts 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 that groups the multiple (separate) entries.
1.2	++ Creation Date Time	<CreDtTm>	M ISODtTm	Date and time of the accounting entries' group creation.
1.3	++ Message Recipient	<MsgRcpt>	O	Mandatory completion
1.3	+++ Name	<Nm>	O	
1.3	+++ Identification	<Id>	O	
	++++ Organisation Identification	<OrgId>	O	Mandatory completion 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 organization's 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	Beneficiary's organization account in which the debit transfers are executed, in IBAN format.
	+++ Servicer	<Svcr>	O	Mandatory completion
	++++ Financial Institution	<FinInstnId>	M	
	+++++ BICFI	<BICFI>	M 11x	Always "CRBAGRAAXX".
2.24	++ Transaction Summary	<TxSummry>	O	Mandatory completion.
2.25	+++ Total Entries	<TtlNtries>	O	The total number of entries (refunds). Mandatory completion.
2.26	++++ Number of	<NbOfNtries>	O 15n	The number of different entries

**DIRECT DEBITS WITH SEPA XML FILE**

No.	Field	XML Field	Format	Field specifications
	Entries			(2.45). Mandatory completion
2.45	++ Entry	<Ntry>	O	Multiple repetitions allowed. Contains the multiple (separate) debit transfers of the account due to refunds per Value Date & Bank Transaction Code. Mandatory completion
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: 'DBIT' (Debit).
5.1.4	+++ Status	<Sts>	M 4!a	Allowed value: 'BOOK'.
5.1.8	+++ Value Date	<ValDt>	O	
5.1.9	++++ Date	<Dt>	M ISODt	Mandatory completion with the Refund's settlement date. The relevant value is obtained from the Bank's mainframe – Payments" System FTS (return date).
5.1.18	+++ Bank Transaction Code	<BkTxCd>	M	The type of transactions that created the accounting entries in the organization's account.
5.1.24	++++ Proprietary	<Prtry>	O	
5.1.25	+++++ Code	<Cd>	M 35x	The transaction code. Allowed values: - "REFUND" (για SCT) Mandatory completion.
5.1.234	+++ Entry Details	<NtryDtls>	O	Analytical information of transactions. Multiple repetitions allowed. Mandatory completion.
5.1.235	++++ Batch	<Btch>	O	Mandatory completion
5.1.238	+++++ Number Of Transactions	<NbOfTxS>	O 15n	Total number of multiple (separate) transactions included in the entry details. Mandatory completion.
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 completion.
5.1.241	++++ Transaction Details	<TxDtls>	O	Multiple repetitions are allowed. Information on multiple (separate) return transactions (refunds). Mandatory completion
5.1.242	+++++ References	<Refs>	O	Mandatory completion
5.1.246	+++++ Instruction Identification	<Instrld>	O 35x	The value of the field "Instruction Identification" of the initial order provided it had been sent by the organization in the pain.008 message.
5.1.247	+++++ End To End	<EndToEndId>	O 35x	The value of the "End to End

No.	Field	XML Field	Format	Field specifications
	Identification			Identification" field of the initial order sent by the organization in the pain.008 message. Mandatory completion.
5.1.248	+++++++ Transaction Identification	<TxId>	O 35x	The unique reference code of the return (Refund). It is filled in using a UN-type code by the Bank's mainframe. Mandatory completion.
5.1.248	+++++++ Mandate Identification	< MndtId>	M35x	Mandatory completion. The mandate identification code in which the initial direct debit is referred.
5.1.259	+++++ Amount	<Amt>	M 18d & 3!a	Settlement amount. Allowed value: "EUR". The amount of the initial direct debit.
5.1.260	+++++ Credit Debit Indicator	<CdtDbtInd>	M 4!a	Allowed value: 'DBIT'.
5.1.418	+++++ Related Parties	<RltdPties>	O	Mandatory completion.
5.1.462	+++++++ Debtor	<Dbtr>	M	
5.1.463	+++++++ Name	<Nm>	M 140x	The name of the Debtor from the initial pain.008 (2.72)
5.1.505	+++++++ DebtorAccount	O	Mandatory completion	pain.008:
5.1.506	+++++++ Identification	M		2.73 Debtor/Account
5.1.507	+++++++ IBAN	M 34x		
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	Remittance information as sent from the Organization in the pain.008 (2.89 field of the original pain.008)
	{or}			
5.1.1175	+++++++ Structured	<Strd>	O	
5.1.1297	+++++ Related Dates	< RltdDts >	O	
5.1.1305	+++++++ Proprietary	< Prtry >< Tp>	O	Due Date.
5.1.1306	+++++++ Type		M 35x	(Requested Collection Date) of the direct debit order.
5.1.1307	+++++++ Date		M	The Type subfield is filled in with the value "REQUESTED
5.1.1308	+++++++ Date		M ISODtTm	COLLECTION DATE".



No.	Field	XML Field	Format	Field specifications
5.1.1386	+++++ Return Information	<RtrInf>	O	
5.1.1396	++++++ Originator	<Orgtr>	M	
5.1.1397	+++++++ Name	<Nm>	M	It is filled in only for the refunds and contains the debtor' name. <2.72> field of the initial pain.008.
5.1.1439	+++++++ Reason	<Rsn>	M	Contains the return code of the entry.
5.1.1440	+++++++ Code	<Cd>	M 4!x	ISO code from the Bank's mainframe. Allowed value "MD06" RefundRequestByEndCustomer"
5.1.1441	+++++++ Proprietary	<Prtry>	M 35x	

## 6. Customer Mandates Information – alpha.002.001.01

The message is used

- (a) From the Organization for sending to the Bank mandate, amendment and revocation orders (CMFIN file) as well as rejections of the DMF mandates (DMFIN file).
- (b) From the Bank for sending to the Organization DMF mandates and debit revocation (DMFOUT file)
- (c) From the Bank for sending to the Organization the CMF mandates' / amendments' Rejections (CMFOUT file)

The message consists of a "Message Root", followed by a "Group Header" part followed by one or more "Mandate Information" parts.

### 5.1 Message Root

No	Field	Format	Field Specifications
	+ Message Root	M	XML Tag: <MndtInfrm>

### 5.2 Group Header

No	Field	XML Field	Format	Field Specifications
1.0	+ Group Header	< GrpHdr>	M	
1.1	++ Message Identification	< Msgld>	M 35x	Unique reference code of the sender that groups the multiple (separate) entries (exception AM05, RF01).
1.2	++ Creation Date Time	< CreDtTm>	M ISODTm	Date and time the entries' group was created.
1.3	++ Authorisation	< Authstn>	O	

No	Field	XML Field	Format	Field Specifications
1.4	++ Clearing System	< ClrSys>	O	
1.6	+++ Proprietary	< Prtry >	M 35x	Allowed value: "ALPHA BANK"
1.7	++ Initiating Party	< InitgPty>	M	Sender' code. Filled in with BIC of ALPHA BANK or the Organization's code.
1.7	+++ Identification	< Id >	M	
1.7	++++ Organisation Identification +++++ BICorBEI {or} {or}	< Orgld > < BICOrBEI >	M	- From ALPHA BANK to the Organization: ALPHA BANK fills in the field with its BIC.
1.7	++++ Private Identification +++++ Other +++++ Identification  +++++ Scheme Name +++++ Proprietary	< Prvtld > < Othr><ld>	M M M 35x  M M 35x	- From the Organization to ALPHA BANK:  Filled in with the CPAYID (6 digits) and the customer's Credit/Debit Code-CDC(5 digits) in the Alpha Mass Payments Service.
1.8	++ Debtor Agent +++ Financial Institution Identification ++++ BIC	< DbtrAgt>	C 11x	Contains the Debtor Bank's code referring to the multiple (separate) entries in BIC format. Mandatory completion if the "Transaction Code" field has value "MANA", "MAND" or "MANR" (exception X015). It is not filled in if the "Transaction Code" field has value "AMEN", "REVO" or "MANI" (exception X014).
1.11	++ Transaction Code	< TxCd >	M 4!x	Allowed values: - From the Organization to ALPHA BANK: "MAND": new mandate "AMEN" : amendment "REVO" : revocation "MANR" : DMF rejection (exception X009) - From ALPHA BANK to the Organization: "MANA": activated mandate "MANI": inactivated mandate
1.12	++ Payment Type Information	< PmtTplnf >	M	Information defining the transaction type.
1.14	+++ Service Level	< SvcLvl >		
1.15	++++ Code	< Cd>		Allowed value: "SEPA" (exception X010)

No	Field	XML Field	Format	Field Specifications
1.17	+++ Local Instrument	<LclInstrm >	M	
1.18	++++ Code	< Cd >	M 35x	Product code  Allowed values: "CORE" ή "B2B"  (exception X010).

### 5.3 Mandate Information

No.	Field	XML Field	Format	Field specifications
2.0	+ Mandate Information		M	Many repetitions are allowed.
2.1	++ Mandate Information Identification	< MndtInf >	M	
2.2	+++ Instruction Identification	< InstrId>	O 35x	Unique sender's reference code. - Mandatory completion from Alpha Bank to the Organization. - From the Organization to ALPHA BANK filled in only in the DMF rejections ("Transaction Code" = "MANR") (exception X013).
2.3	+++ Transaction Identification	< TxId>	O 35x	Unique Organization's reference code. - The Organization fills in necessarily the filed in the entries that sends to ALPHA BANK.  - ALPHA BANK does not fill in the field that sends to the Organization.
2.4	+++ Payment Method	< PmtMtd >	M 2x	Defines the payment method. The Direct Debit value is used. Allowed value: "DD" (exception X010)
2.5	+++ Sequence Type	< SeqTp >	M 4!x	Mandatory completion only in the new mandates ("Transaction Code" = "MAND", "MANA") Allowed values: "RCUR": Recurring debit "OOF": One-Off debit (exception X013, X010).

No.	Field	XML Field	Format	Field specifications
2.6	+++ Date of Signature	< DtOfSgntr >	M ISODt	Contains the signature date. Mandatory completion in the new mandates ("Transaction Code" = "MAND" or "MANA" or "AMEN") (exception X013).
2.7	+++ Revocation Date	< RvctnDt >	O ISODt	Revocation date. - From the Organization to ALPHA BANK: Optional. ALPHA BANK does not check its validity. - Filled in by ALPHA BANK in case that concerns the Transaction Code" = "MANI".
2.8	+++ Mandate Identification	< MndtId >	M 35x	Unique mandate's reference code.
2.9	+++ Original Mandate Identification	< OrgnlMndtId >	O 35x	The precedent mandate's reference code. Filled in by the Organization in case that concerns the current mandate's reference code amendment ("Transaction Code" = "AMEN") (exception X013).  Not supported since the amendments from the Organization are accepted only in case of the Debtor's debit account amendment.
2.10	+++ Contract Reference	< CntrctRfrnc >	O 18x	Unique Organization's reference code (exception MD02). In case that the entry concerns a mandate entry, it is filled in optionally with the "Contract Reference" and in case that it contains characters, these must belong to the Latin Character Set (exception X011).

No.	Field	XML Field	Format	Field specifications
2.11	+++ Reason	< Rsn >	O	
2.12	++++ Code	< Cd >	O 4!x	<p>Rejection or revocation Reason Code in accordance with the ISO Codes 20022 table.</p> <ul style="list-style-type: none"> <li>- Mandatory completion from the Organization in case that concerns a revocation or a DMF mandate rejection response ("Transaction Code" = "REVO" ή "MANR") (exception X013).</li> <li>- Filled in by ALPHA BANK in the inactive mandates ("Transaction Code" = "MANI").</li> </ul>
2.14	+++ Debtor	< Dbtr >		
2.14	++++ Name	< Nm >	O 70x	<p>Debtor's full name or business name.</p> <p>Mandatory completion only in the mandates' entries in the Organization ("Transaction Code" = "MAND") (exception X013, MD02).</p> <p>May contain the value "NOT PROVIDED".</p>
2.14	++++ Postal Address	< PstlAdr >	O 70x	Debtor's postal address.
2.14	+++++ Country	< Ctry >	O 2!a	<p>Country code in the Debtor's postal address.</p> <p>Allowed value: ISO Code (exception X010).</p>
2.14	+++++Address Line	< AdrLine >	O 70x	Up to two repetitions are allowed. ALPHA BANK only validates that the two repetitions are not exceeded (exception X009).
2.14	+++++ Identification +++++ Private Identification ++++++ Other Identification ++++++Identification ++++++ Scheme Name ++++++ Code	< Id > < PrvtId > < Othr > < Id > < SchmeNm > < Cd >	O	<p>Debtor's identification information.</p> <ul style="list-style-type: none"> <li>- Mandatory completion from the Organization, only in the mandates' entries (the 1.11 "Transaction Code" field has the "MAND" value) as follows: Identification/PrivateIdentification/Other/SchemeName/Code with the values: "NIDN" (Identity), "CCPT" (Passport) or "TXID" (T.I.N.). (exception X013, MD02).</li> <li>- The orders' sending from ALPHA BANK to the Organization contains the "CUST" value (Customer's Code)</li> </ul>



No.	Field	XML Field	Format	Field specifications
2.15	+++ Debtor Account ++++ Identification +++++ IBAN	< DbtrAcct > < Id> <IBAN>	M 34x	Debtor's debit account in IBAN format. ALPHA BANK executes validation on the control digit in accordance with the algorithm of the I.1 Annex (exception AC01). Also, ALPHA BANK validates that the first two characters of the country code are uppercase (capital). Mandatory completion.

No.	Field	XML Field	Format	Field specifications
2.16	+++ Ultimate Debtor	< UltmtDbtr >	O	
2.16	++++ Name	< Nm >	O 70x	Mandatory completion in case that it is different from the 2.14 "Debtor Name" field.
2.16	++++ Identification	< Id>	O	Final consumer's identification information.
2.16	+++++ Organisation Identification +++++ BIC or BEI +++++ Other {or}  +++++ Private Identification +++++ Date and Place of Birth +++++ Other +++++ Identification +++++ Scheme Name +++++ Code {or} +++++ Proprietary +++++ Issuer	< Orgld > < BICOrBEI > Or < Othr >  <PrvtId> < DateAndPlaceOfBirth > > Or < Othr><Id> Or < Othr>< SchmeNm ><Cd>	O  O M 35x O  O 35x	Either the "BIC or BEI" part or one repetition of the "Other" part is allowed to be filled in (exception X010, FF01).  Either the Date and Place of Birth" part or one repetition of the "Other" part is allowed to be filled in (exception X010, FF01).
2.17	+++ Ultimate Creditor	< UltmtCdtr >	O	Final Beneficiary Organization. Optional completion from the Organization in case of a new mandate ("Transaction Code" = "MAND"). Otherwise not filled in.
2.17	++++ Name	< Nm >	O 70x	Final Beneficiary's Organization name.
2.17	++++ Identification	< Id>	O	Final Beneficiary's Organization identification information.
2.17	+++++ Organisation Identification +++++ BIC or BEI +++++ Other {or}	< Orgld > < BICOrBEI > Or < Othr >	O	

No.	Field	XML Field	Format	Field specifications
	+++++ Private Identification	<PrvtId>	O	Either the "BIC or BEI" part or one repetition of the "Other" part is allowed to be filled in (error X010, FF01).
	+++++ Date and Place of Birth	< DateAndPlaceOfBirth >	M 35x	
	+++++ Other Identification	Or < Othr><Id>	O	Either the Date and Place of Birth" part or one repetition of the "Other" part is allowed to be filled in (error X010, FF01).
	+++++ Scheme Name	Or <		
	+++++ Code {or}	Othr><SchmeNm><Cd>	O 35x	
	+++++ Proprietary Issuer			

### ADDITIONAL SPECIFICATIONS OF THE MESSAGE alpha.002.001.01

Further to the separate fields' specifications contained in the above table, the following additional specifications apply:

1. The mandatory fields are filled in (exception X008).
2. The fields' format is in accordance with the specifications (exception X009).
3. For all the completed fields contained codes, ALPHA BANK executes validation for the correct codification, even if no other special validations are executed (exception X010).
4. ALPHA BANK validates in all the entries that the Organization's operating parameters allow the relevant entries' exchange from the sender to the recipient (exception X012).
5. The DMF rejection entries (Transaction Code = 'MANR') which the Organization sends, as well as the CMF rejection entries (Transaction Code = 'MANI') which the Bank sends, are considered responsive, the first one to the active mandate entries that ALPHA BANK sends (Transaction Code= 'MANA') and the last ones to the mandate entries that the Organization sends (Transaction Code= 'MAND', 'AMEN'). For that reason, the first mandates from the Organization and the last ones from the Bank, are returned unchangeable with the fields "Reason Code" and "Instruction Identification" completed.
6. The contents of the 2.8. "Mandate Identification" field and 2.9. "Original Mandate Identification" field are case insensitive (the uppercase and lowercase characters are equivalent)
7. The contents of the 1.7 "Initiating Party" field are case & space insensitive (the uppercase and lowercase characters are equivalent and the null characters are ignored)

## VI. FILE VALIDATIONS UPON RECEIPT

### Direct Debits file validations

Upon receiving the file (either via the Web application or via the Alpha Bank File Transfer Service for the secure exchange of files), the Bank executes the following preliminary validations:

- Accuracy of the file's structure.
- Validation of the payment execution date: working day, not earlier than current date.
- Valid company's / beneficiary's organization legalization documents
- Valid status of the cumulative (credit) account
- Validation of the total amount to be collected compared against the sum of the individual amounts to be debited / collected, if the relevant field of the file has been filled in.
- Validation of the number of movements per debits' group in the file.



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 with rejection indication in all the entries' file as Annex I.

It is noted that no validations are executed for the customers' debit accounts contained in the file, nor validations are executed for active mandate existence.

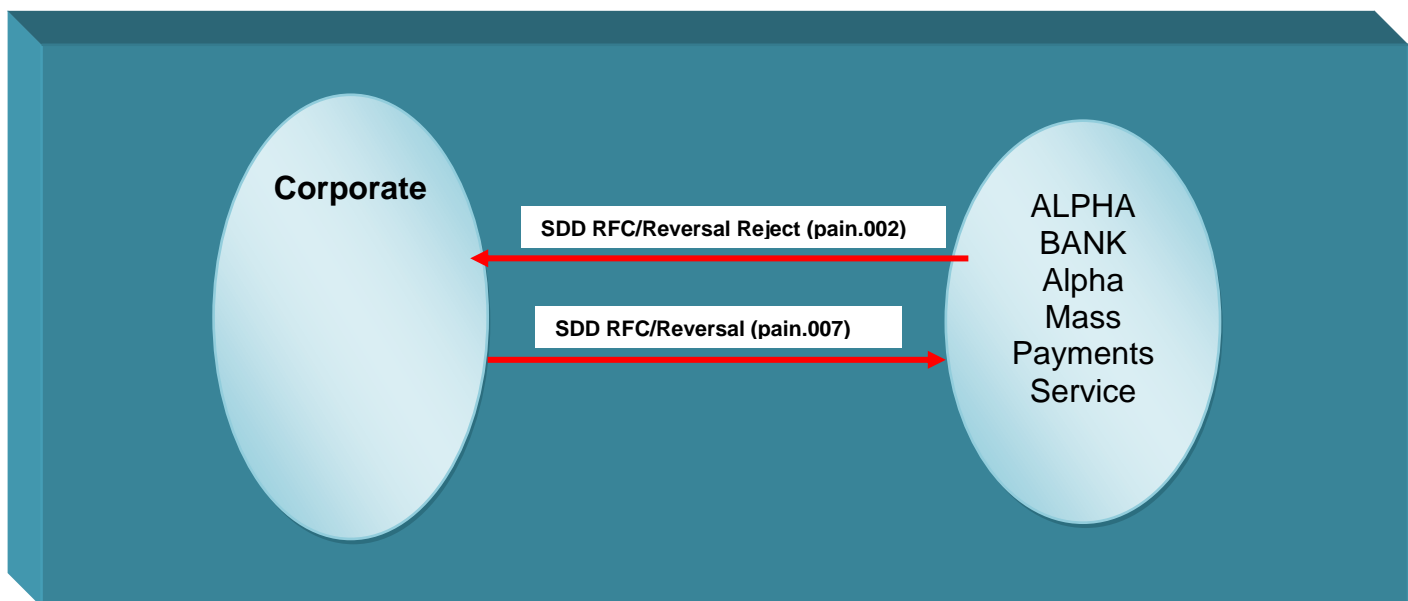
#### Rejection validations before settlement

Upon receiving the file (either via the Web application or via the Alpha Bank File Transfer Service for the secure exchange of files), the Bank also executes the validations for any rejection before settlement regarding the files received for execution at a later date than the current (receipt date of the debit file) as following:

- The files that are received for same day execution do not pass through validations, since there is not sufficient time for such a validation flow.
- The files that are received for the next day execution will be also validated for the debtors' accounts regarding an active mandate existence.

## **VII. FILE CANCELLATION**

### **Business Rules of Message Usage**



For the direct debits file of type PAIN.008 that has been imported in Alpha Mass Payments Service, the rejection order ability is provided:

- Via the Alpha Bank File Transfer Service for the secure exchange of files: The user may send a cancellation file, so as the initial file not to be executed.
- Via the Web application: The user may select the cancelation file's import, so as the initial file not to be executed.

The cancellation file with message type pain.007 is used so as the whole initial file of type message pain.008 either not to be executed or to be reversed. Therefore, cancellation or reversal effort for specific multiple (separate) account movements (transactions) concerning a

Payment Information or an individual Payment Information contained in the initial pain.0098 file, is not allowed.

The file with type message pain.007 has a dual role, i.e:

1. In case that is sent before the Direct Debits settlement, the XML message pain.007 will be handled from the Alpha Mass Payments as **Request for Cancellation**. This means that the respective multiple (separate) entries of the pain.008 will be registered in the system as "Cancelled" in order not to be executed in the next debit JOB.
2. In case that is sent after the Direct Debits settlement, the XML message pain.007 will be handled from the Alpha Mass Payments as **Reversal**. This means that the respective multiple (separate) entries of the pain.008, which were debited successfully, will be reversed by crediting the Debtor customer and by debiting the Organization Customer. Afterwards the entries will be registered at the system as Reversed.

No status amendment, neither account movement will be executed for the entries that either a successful debit occurred (e.g. Due to insufficient account balance) or have been already reversed (e.g. Due to Refund).

*It is pointed out that in order for the system to be able to characterize the pain.007 either as a Request for Cancellation (RFC) or as a Reversal, then all the multiple (separate) entries of the pain.008 (of all the Payment Information) must be in the initial or final status.*

*Therefore if upon a pain.007 receiving there are multiple (separate) entries **under process**, then the system must await for the process completion and afterwards to proceed to the pain.007 process, according to the above information.*

### Time schedule

The capability of receiving the cancellation file pain.007 is subject to the following time schedule:

<i>File</i>	<i>Receipt time schedule</i>
<i>Pain.007</i>	<p style="text-align: center;"><i>Receipt until D+1 at 19:00</i></p> <p style="text-align: center;"><i>Where D the Direct Debit' s Settlement Date (Requested Collection Date per Payment Information)</i></p> <p style="text-align: center;"><i>After D+1 the file will be Rejected.</i></p>

The cancellation file with type message pain.007 **will not be processed:**

- In case that the cancellation file does not contain the initial's file pain.008 sum total of the debits (partial cancellation of the initial file pain.008 is not supported)
- In case that a cross check of the initial file pain.008 with the cancellation file pain.007 cannot be executed. In that cases the system will response with a Pain.002 "Reversal Reject".
- In case that the Requested Collection Date even of one Payment Information from the initial file pain.008 is out of the time schedule limits of the pain.007 receipt.

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The Pain.002 is used as a results file of the pain.007. The specific message will be used necessarily as **Reversal/Reject** for the Organization Customer's information about the non acceptance processing of the pain.007 or the reversal execution failure.

### **VIII. MANDATORY FIELDS IN ACCORDANCE WITH THE REGULATION**

The Organization provides the Bank with the following details for the direct debit transactions:

- Direct Debit type (recurring, one-off, first, last or reversed)
- Beneficiary's name
- Beneficiary's IBAN
- Debtor's name
- Debtor's IBAN
- Unique order's reference information (Mandate ID)
- Signature date of the order
- Amount
- Unique order's reference information of the initial Beneficiary (if exists)
- Beneficiary's identity code (creditor ID)
- Initial Beneficiary's identity code (if exists)
- Remittance information provided from the Beneficiary to the Payer (RI)
- Purpose
- Purpose category (if exists)
- Due Date
- Unique reference code of the beneficial Organization (End- To- End ID)

It is noted that the reference code of the beneficial Organization (End- To- End ID) must be unique in the file, as well as during the month, in order to avoid erroneous, repeated collections.

### **IX. CUT-OFF TIMES OF FILES' RECEIPT**

#### Mandate Files

- DMF workflow

The mandates that are gathered daily until 15:30 will be available to the Company until 16:00 providing an informative file. Meaning, the file will contain the DMF mandates from 15:30 of the previous working date until 15:30 of the next day. The Company may send mandate rejections contained in a file (without cut-off).

- CMF workflow

The Alpha Mass Payments Service will receive CMF file and the Bank will follow the procedure for the mandate orders' acceptance or rejection that are contained in the file.

- CORE SDD product
  - Until 20:00, the Company may send to the Bank a file with the mandate applications.
  - Until 10:00 of the next working date, if rejections exist, the Bank provides a rejection file to the Company. Alternatively they are considered as accepted.
- B2B SDD
  - Until 20:00 of day T, the Company may send to the Bank a file with the mandate applications.
  - The Bank communicates with the Debtor for confirmation.

- 
- Until 10:00 of the day after the next working date (T+2), if rejections exist, the Bank provides a rejection file to the Company. Alternatively they are considered as accepted.

ADDITIONALLY, the receipt of the first (1<sup>st</sup>) CMF mandate with the debit files (collections) is also supported as follows:

The CMF Mandates (mandates collected by the Organization) may be sent to the Bank:

- Either five working days earlier (D-5), along with the first (1<sup>st</sup>) debit for the SDD CORE product.
- Or one working day earlier (D-1), along with the first (1<sup>st</sup>) debit for the SDD B2B product.

### Debit Files

- Debit files receipt of CMF flow
  - 24hours, if the file contains direct debit orders for execution in the next two (2) working days (D+2) at minimum
  - Until 20:00 of the previous working date from the day of the 1<sup>st</sup> debit, if the file contains direct debit orders for execution in the next working day (D+1) at minimum

Where D is the day of the file receipt from the Bank.

- Debit files receipt of DMF flow
  - 24 hours even for same day execution, even if information has been sent from the Bank to the Company regarding the mandates that have been gathered from 15:30 of the previous date until 15:30 of the next date.
- Direct Debit orders execution of CMF and DMF flow:

The Company may select for its files to be executed:

(α) In the next available cycle out of the 11 cycles of the Alpha Mass Payment Service, i.e. from 08:00 until 20:00 or

(β) In the next available cycle out of the 11 cycles of the Alpha Mass Payments service, i.e. from 08:00 until 20:00, but not earlier than XX:XX [where XX:XX is the cut-off as a hemi-hour, which will be determined by the Company for every Credit/Debit code (CDC)].

*It is pointed out that upon direct debit files receipt, a printed signed order must be received also by the Bank UNTIL 13:00 via FAX. (if the Company uses the secure transfer of files with the Alpha Bank File Transfer Service)*

## **X. INFORMATION ON DIRECT DEBIT FILES AND MANDATE RESULTS**

Result Debit Files (pain.002.001.03, camt.054.001.03)

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The Company may get informed of the direct debits file of type PAIN.008 that has been imported in the Alpha Mass Payments Service:

- Via the Alpha Bank File Transfer Service for the secure transfer of files, the result file is sent to the Company's file/server.
- Via the web application (web client), the result file is available on-demand.

At the subscriber's disposal is:

- The pain.002 – available on demand by pressing the buttons in the subscriber's User Interface. The file will **not** override the other pain.001 with the pre-settlement rejections, since it has different external file name, as described above.
  - The final pain.002 created after the file's settlement (type ttt = RES), will contain the initial' pain.008 total sum of the entries with the status process
  - Camt.054 for the Company's account credit (with multiple/ separate or one entries – accordingly).
  - Report in pdf format with the total sum of the debit entries.
- **pain.002.001.03**
    - The pain.002.001.03 message is sent to the Company after the file PAIN.008.001.02 execution so as to inform about (a) the successful executed direct debit transactions, (b) the possible rejections (unsuccessful transactions) that have occurred on the Direct Debit orders, either before settlement or after settlement (the pain.002.001.03 message is sent in the morning of the next day before 10:00 for the pre-settlement rejections if they exist).
    - The message pain.002.001.03 is sent to the Company after the receipt of the cancellation file PAIN.007.001.002, as follows:
      - If the cancellation file cannot be processed for the reasons referred in the chapter VII, the pain.002 is sent as "Reversal Reject".
      - If the cancellation file is executed successfully, then the pain.002 is sent either with the cancellations (before settlement), either with reversals (after settlement).

- **camt.054.001.03**

The camt.054.001.03 is sent to the Company for the below reasons:

- Credit movements' information for the successful transactions (with multiple /separate or one entry), which occurred following the settlement of the debits.
- Debit movements' information, which occurred either after the Company's debit file cancellation request or after the refund request settlement. In the case of the debit after the refund request settlement, the Company receives information with the full information about the mandate and the customer that made the direct debit refund.

Debtor's and Beneficiary's Organization description / information standardization

1. In the Beneficiary's Organization extrait, only the mandate code ID appears.
2. In the debtor's extrait: the wording ΠΑΓΙΑ ΕΝΤΟΛΗ (DIRECT DEBIT) appears.

3. In the Remittance Information of the debtor's debit transaction, the Beneficiary's Organization name will be filled in.

#### Result Mandate Files

- **alpha.002.001.01**

For the information exchange between the Bank and the Company for the new mandates, revocations and amendments (CMF-DMF) the Bank has implemented the xml message alpha.002.001.01

More specifically the message is used for the below cases:

- i. From the Organization to the Bank for sending the mandates', amendments' and revocations' orders (CMFIN file) as well as mandate rejections DMF (DMFIN file)
- ii. From the Bank to the Organization for sending the DMF mandates and debit revocation (DMFOUT file)
- iii. From the Bank to the Organization for sending the CMF mandates'/amendments' Rejections (CMFOUT file)

#### **Complete active mandates base**

In case the Company wishes a complete copy from the active mandates base that the Bank maintains for the Company-Subscriber of the Alpha Mass Payments, the procedure is the following:

- The Company sends a written request to the Financial Products Sale Division via e-mail at [transactionservices@alpha.gr](mailto:transactionservices@alpha.gr) until 11:00
- Within the next working date, a CSV file is located at the customer's file/server via the Alpha Bank File Transfer service for the secure transfer of files.

It is pointed out that the aforementioned service is available only via the Alpha Bank File Transfer Service for the secure transfer of files.

#### ***XI. PRICING***

For the Direct Debits service that is provided by the Bank, either the Company or the Company's customer (according to the current Bank's policy) is charged with the relevant commission, which may be calculated on the direct debit/collection transactions file.

#### ***XII TESTING PROCEDURE***

After the contractual documents are signed, the Company may be integrated to the IT testing procedure according to the below test data:

CPAYID: 200357  
PRODUCT CODE – CREDIT/DEBIT CODE (CDC) 14820  
CDI: 135841

BENEFICIARY'S ORGANIZATION CREDIT ACCOUNT GR7001401010101002330000071

**DEBTORS' CREDIT ACCOUNTS**

- GR3301401010101002310008164
- GR2701407070707002320001143
- GR1301407070707002310002150
- GR6101401010101002320000115
- GR3901401010101002101006618
- GR7301401250125002002002984
- GR9701401250125002320001629
- GR9301401010101002310000779
- GR2101401060106002101007546
- GR7001401010101002330000071

The cycle testing is executed in two phases:

**1<sup>st</sup> Phase: cycle of the collections' validation**

1. The Company sends via e-mail a valid collections file (PAIN.008) with the above mentioned data and with the "NOT PROVIDED" value in the Mandate ID value.
2. After the file execution by the Bank in a short period of time, the Company receives the result file PAIN.002 via e-mail.

If this cycle is successful, then the 2<sup>nd</sup> phase cycle testing is executed.

**2<sup>nd</sup> Phase: cycle of the mandates'/revocations' validation**

For this cycle there will be consultation so as the testing to be executed with data simulating the production (e.g. Mandate codes with agreed specifications, CMF/DMF etc).  
The testing data are provided after communication/consultation.

The testing files exchange will be executed via e-mail to [transactionservices@alpha.gr](mailto:transactionservices@alpha.gr).

Contact telephone number: (+ 30) 210 3268262

The above file must be processed successfully from the Company's IT application so as the procedure to be completed.

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 in the service





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**Annex I – Reject Reason Codes**

ISO Code	ISO Name
AC01	IncorrectAccountNumber - Format of the account number specified is not correct – Account identifier incorrect (i.e. invalid IBAN).
AC04	ClosedAccountNumber - Account number specified has been closed on the Receiver's books – Account closed.
AC06	BlockedAccount - Account specified is blocked, prohibiting posting of transactions against it Account blocked for direct debit by the Debtor.
AC13	InvalidDebtorAccountType – Debtor Account is a consumer account (note: only for B2B product)
AG01	TransactionForbidden - Transaction forbidden on this type of account - Direct debit forbidden on this account for regulatory reasons.
AM04	InsufficientFunds - Amount of funds available to cover specified message amount is insufficient – Insufficient funds.
DT01	InvalidDate - Invalid date (eg. wrong settlement date).
MD01	NoMandate - Mandate is cancelled or invalid - No valid Mandate. NoMandate - Unauthorised Transaction.
MD02	MissingMandatoryInformationInMandate - Mandate related information data required by the scheme is missing - Mandate data missing or incorrect.
MD06	RefundRequestByEndCustomer - Return of funds requested by end customer. RefundRequestByEndCustomer - Disputed Authorised Transaction.
MD07	EndCustomerDeceased - End customer is deceased - Debtor deceased.
MS02	NotSpecifiedReasonCustomerGenerated - Reason has not been specified by end customer – Refusal by the Debtor / Reason not specified.
MS03	NotSpecifiedReasonAgentGenerated - Reason has not been specified by agent – Reason not specified.
RF01	NotUniqueTransactionReference - Transaction reference is not unique within the message.
TM01	CutOffTime - Associated message was received after agreed processing cut-off time.
FF01	InvalidFileFormat – Operation/transaction code incorrect, invalid file format

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**Annex II – Reversal Reason Codes**

They are completed in the **Reason/Code** field:

ISO Code	SEPA Core Reason as specified in the Rulebooks
AM05	Duplicate entry
MS02	NotSpecifiedReasonCustomerGenerated - Reason has not been specified by end customer
MS02	NotSpecifiedReasonAgentGenerated - Reason has not been specified by agent – Reason not specified.
DUPL	DuplicatePayment - Payment is a duplicate of another payment.
CUST	RequestedByCustomer - Cancellation requested by the Debtor.
UPAY	UnduePayment - Payment is not justified.

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**Annex III – Cancellation Reason Codes in camt.055**

They are filled in the **Reason/Code** field:

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

**ANNEX IV**
**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 έ ζ η ή θ ι ί ι̇ κ λ μ ν ξ ο ό π ρ ς τ υ ú ü ð χ ψ ω ώ
Α Β Γ Δ Ε Έ Ζ Η Ή Θ Ι Ι̇ Κ Λ Μ Ν Ξ Ο Ό Π Ρ Σ Τ Υ Ύ Φ Χ Ψ Ω Ω
= ! % * ; # _ $ \ { } [ ]

```

**2) Latin Character Set (For future use for interbanking cross – border payments)**

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["][fffffa8]
char[&][26]	char[©][fffffa9]
char[<][3c]	char[¬][fffffac]
char[>][3e]	char[—][fffffaf]
char[@][40]	char[°][fffffb0]
char[ ] [60]	char[±][fffffb1]
char[ ] [7c]	char[²][fffffb2]
char[~][7e]	char[³][fffffb3]
char[ ] [fffffa1]	char[ ] [fffffb4]
char[A][fffffa2]	char[μ][fffffb5]
char[£][fffffa3]	char[·][fffffb7]
char[ ] [fffffa6]	char[½][fffffbd]
char[\$][fffffa7]	