

**Customer guide for mapping information in
PAIN 001.001.03 file for
XML SEPA EUR payments**

Dear Customer,

This document is used to describe how to map **basic** information/tags for SEPA EUR XML payments when using ISO 20022 XML files - PAIN.001.001.03. The format is supported by UniCredit systems, taking into account all special validations specific for Romania.

Please note that all available fields in XML format and instruction for filling in are at your disposal through **ISOXML_User Guide PAIN.001.001.03** file attached to the current description. The below mentioned tags are not the only ones that must be present in XML message, but for some of them special validations will be in place as described below

SEPA EUR Credit Transfer – XML client information mapping rules

Information which is mapped in additional optional tags, other than the ones described below will NOT BE MAPPED in UniCredit's systems and will be discarded when payments are imported.

Fields to be available for SEPA EUR XML payments, general description and validations:

A. Group Header <GrpHdr>

- **Message Identification <MsgId> - mandatory**
 - mapped to xml field: <GrpHdr>/<MsgId>
- **InitiatingParty<InitgPty> - mandatory. Can contain multiple child-tags.**
 - mapped to xml field: <GrpHdr>/<InitgPty>
 - The tag will contain **Name <Nm>** and **Postal Address <PstlAdr>**. The structure of <PstlAdr> will be **Country <Ctry>** and two lines of **Address Line <AdrLine>**

e.g

```
<GrpHdr>
  <InitgPty>
    <Nm>Corporation Name</Nm>
    <PstlAdr>
      <Ctry>RO</Ctry>
      <AdrLine>address line street up to 35 characters</AdrLine>
      <AdrLine>address line town up to 35 characters </AdrLine>
    </PstlAdr>
  </InitgPty>
</GrpHdr>
```

B. Payment Information <PmtInf>

- **Payment information identification <PmtInfId> – mandatory**
 - mapped to xml field: <PmtInf>/<PmtInfId>
 - UniCredit Bank will overwrite with internal reference number
- **Payment method <PmtMtd> - mandatory**
 - only "TRF" code is allowed.
- **Instruction Priority <InstrPrty> - optional**
 - recommended to be used at payment level **<CdtTrfTxInf>** tag, not batch level.
 - mapped to xml field: <PmtInf>/<CdtTrfTxInf >/<PmtTpInf>/<InstrPrty> for each individual payment
 - only two options available HIGH (High priority/urgent) or NORM (normal processing)
 - if not filled in by user, default value will be entered by the system as normal processing

- **Requested Execution Date <ReqdExctnDt> – mandatory**
 - execution date of transaction (value date if sent in COT; value date next day if sent after COT) – ISO format date YYYY-MM-DD
 - mapped to xml field: <PmtInf>/<ReqdExctnDt>
- **Debtor <Dbtr> - mandatory tag. Can contain multiple child-tags.**
 - mapped to xml field: <PmtInf>/<Dbtr>
 - contains **Name <Nm>** and **Postal Address <PstlAdr>**
 - Name <Nm> limited up to 70 characters in length
 - Postal Address <PstlAdr> will have the following structure:
 - ✓ **Country <Ctry>**
 - ✓ two(2) occurrences of **Address Line <AdrLine>** are accepted; each is limited up to 35 characters in length

e.g.

```
<Dbtr>
  <Nm>Corporation Name</Nm>
    <PstlAdr>
      <Ctry>RO</Ctry>
      <AdrLine>address line street up to 35 characters</AdrLine>
      <AdrLine>address line town up to 35 characters</AdrLine>
    </PstlAdr>
</Dbtr>
```

- **Debtor Account <DbtrAcct> – mandatory**
 - mapped to xml field: <PmtInf>/<DbtrAcct>/<Id>/<IBAN>
 - possible values – UniCredit IBAN account (RO format mandatory)
 - accounts with missing IBAN will not be allowed
- **Debtor Agent <DbtrAgt> - mandatory**
 - mapped to xml field: <PmtInf>/<DbtrAgt>
- **Financial Institution Identification <FinInstnId> – mandatory**
 - Mapped to xml field: <PmtInf>/<DbtrAgt>/<FinInstnId>/<BIC>
 - BIC UniCredit : BACXROBU
- **Ultimate Debtor <UltmtDbtr> - optional**
 - mapped to xml field: <PmtInf>/<UltmtDbtr>/<Nm>
 - used only if payment is initiated on behalf of another entity
- **ChargeBearer <ChrgBr> - optional**
 - mapped to xml field: <PmtInf>/<ChrgBr>
 - only 'SLEV' is accepted

C. Credit Transfer Transaction Information <CdtTrfTxInf>

- **Payment Identification <PmtId> – mandatory**
 - mapped to xml field: <PmtInf>/<CdtTrfTxInf>/<PmtId>
 - contains **instruction identification <InstrId>** and **end to end identification <EndToEndId>**
 - each tag is limited up to 35 characters in length

e.g.

```
<CdtTrfTxInf>
  <PmtId>
    <InstrId>ABC/090928/CCT001/01</InstrId>
    <EndToEndId>ABC/4562/2009-09-08</EndToEndId>
```

- **Payment Type Information <PmtTpInf> – mandatory**
 - mapped to xml field: <PmtTpInf>/<CdtTrfTxInf>/<PmtTpInf>
- **Instruction Priority <InstrPrty> - optional**
 - recommended to be used at payment level **<CdtTrfTxInf> tag**, not batch level.
 - mapped to xml field: <PmtTpInf>/<CdtTrfTxInf >/<PmtTpInf>/<InstrPrty> for each individual payment
 - only two options available HIGH (High priority/urgent) or NORM (normal processing)
 - if not filled in by user, default value will be entered by the system as normal processing
- **Service level <SvcLvl> – mandatory**
 - mapped to xml field: <PmtTpInf>/<CdtTrfTxInf >/<PmtTpInf>/<SvcLvl>
 - only SEPA code is allowed
- **Local Instrument <LclInstrm> – mandatory**
 - mapped to xml field: <PmtTpInf>/<CdtTrfTxInf >/<PmtTpInf>/<LclInstrm>
 - only TRF code is allowed
- **Category purpose <CtgyPurp> – mandatory**
 - mapped to xml field: <PmtTpInf>/<CdtTrfTxInf >/<PmtTpInf>/<CtgyPurp>
 - possible value:CASH
- **Amount – mandatory field**
 - mapped to xml field: <PmtTpInf>/<CdtTrfTxInf>/<Amt>/<InstdAmt>
 - only amounts in EUR currency are possible
 - Limited to 11 digits in total; max 2 fraction digits . Amount must be 0.01 or more and 999999999.99 .
- **ChargeBearer <ChrgBr> - optional**
 - mapped to xml field: <PmtTpInf>/<CdtTrfTxInf>/<ChrgBr>
 - only 'SLEV' is accepted
- **Financial Institution Identification <FinInstnId> – mandatory**
 - mapped to xml field: <PmtTpInf>/<CdtTrfTxInf>/<CdtrAgt>/<FinInstnId>/<BIC>
- **Creditor Name <Cdtr> - mandatory**
 - mapped to xml field: <PmtTpInf>/<CdtTrfTxInf>/<Cdtr>/<Nm>
 - limited to 70 characters in length
- **Postal Address <PstlAdr> - mandatory**
 - contains Country <Ctry> and Address Line <AdrLine> tags
 - mapped to xml field: <PmtTpInf>/<CdtTrfTxInf>/<Cdtr>/<PstlAdr>
 - <Ctry>
 - <AdrLine> Two occurrences are accepted, each is limited up to 35 characters in length
- **Creditor Account IBAN – mandatory**
 - Mapped to xml field: <PmtTpInf>/<CdtTrfTxInf>/<CdtrAcct>/<Id>/<IBAN>
 - Only IBAN is allowed
- **Ultimate Creditor <UltmtCdtr> – optional**
 - mapped to xml field: <PmtTpInf>/<CdtTrfTxInf>/<UltmtCdtr>/<Nm>
 - used only if payment is collected on behalf of another beneficiary
- **Purpose <Purp> – optional**
 - mapped to xml field: <PmtTpInf>/<CdtTrfTxInf >/<Purp>
 - possible value:CASH
- **Remittance information (E2E reference) – mandatory**
 - unstructured remittance information mapped to xml field: <PmtTpInf>/<CdtTrfTxInf>/<RmtInf>/<Ustrd>
 - limited up to 140 characters in length