
Mass File Implementation Guide ISO20022 XML

Cash & Trade Service

July 2026 (version 10)

1. Introduction

As of 1 February 2016 file exchange with the Bank must be carried out according to the standard (SEPA ISO20022 XML). This guide is intended to provide guidance and instructions for formatting XML messages (Pain.001.001.03, Pain.002.001.03), which are detailed below:

- **Pain.001.001.03 & Pain.001.001.09** for the SEPA mass credit transfers & non-SEPA transactions service from the client to the Bank via an XML file.
- **Pain.001.001.03** for the payroll service from the client to the Bank via an XML file.
- **Pain.002.001.03 & Pain.002.001.09** file for the status of credit transfer orders sent via a Pain.001.

The Bank has formatted the fields that are in line with international definitions and rules regarding the contents and use of ISO20022. In ISO20022 messages, UTF8 encoding must be used. With amounts, the decimal separator used is the “.” (dot) character, whereas dates are written according to ISO date format

XML Schemas

In the following tables, the meaning of codes M, O, and X in column “Form” is:

M	Mandatory - filling in this section is mandatory.
O	Optional – filling in this section is optional.
C	Conditional – filling in this section is required under certain conditions.
8n	Up to 8 digits.
18d	Decimal number with decimal separator and up to 18 digits.
4!a	Precisely 4 alphabetical characters.
35x	Between 1 and 35 alphanumerical characters.
Boolean	Permitted values are "true" or "false".

2. Customer Credit Transfer Initiation (pain.001.001.03 / pain.001.001.09) – Credit Transfers

The message is composed of the “Message Root” block, followed by the “Group Header” block, followed by one or more “Payment Information” blocks. Each “Payment Information” includes one or more “Transaction Information” blocks, with the credit details.

Note that pain.001.001.09 will be available as of Monday 16 November 2026

Message Root

A/A	Field	Form	Xml Tag	Field Specifications	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
	Document Root Namespace	M	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">		✓	
	Document Root Namespace	M	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">			✓
	+ Message Root	M	<CstmrCdtTrfInitn>		✓	✓

Group Header

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
1.	+ Group Header	M	<GrpHdr>	GrpHdr			✓	✓
1.1.	++ Message Identification	M 35x	<MsgId>	GrpHdr/MsgId	Sender's reference code, grouping the detailed entries.	INVOICES20150818	✓	✓
1.2.	++ Creation Date Time	M ISODtTm	<CreDtTm>	GrpHdr/CreDtTm	Date and time of entry group creation.	2015-08-18T08:05:20	✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
1.3.	++ Authorization +++ Proprietary	O	<Authstn> <Prtry>	GrpHdr/Authstn/Prtry	This field is completed in the case where verification of the payee (VoP) is to be applied prior to the execution of the credit transfer/s. Acceptable values: USE_VOP: Identification of the beneficiary will be applied before executing the transfers NO_VOP: Identification of beneficiary will NOT be applied before executing the transfers Important note: In the case of USE_VOP option after the submission/approval of the file, the transactions that fully match beneficiary/payee (Match) or the VoP checks are not supported (Not Applicable) e.g. non-SEPA transactions and have successfully passed the validity checks are automatically executed. The omission of the field or use of the NO_VOP value will result in the execution of the file without verification of payee. Filling it with any other value will lead to the rejection of the file.	VoP to be applied <pre><Authstn> <Prtry>USE_VOP</Prtry> </Authstn></pre> Vop NOT to be applied <pre><Authstn> <Prtry>NO_VOP</Prtry> </Authstn></pre> or Omitting the field/tag	✓	✓
1.4.	++ Number Of Transactions	M 15n	<NbOfTx>	GrpHdr/NbOfTx	Contains the number of detailed entries (repetitions of section 2.27 "Credit Transfer Transaction Information") included in the Group, which must be accurately calculated. (CSV Header column 1). It is verified that this number is the same as the total transaction number contained in the file, otherwise the file is rejected.	5	✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
1.5.	++ Control Sum	M 18d	<CtrlSum>	GrpHdr/CtrlSum	It is mandatory to fill in the amount total (field 2.43 "Instructed Amount"). (Header column 2). It is verified that this amount is the same as the total transaction number, irrespective of currency, contained in the file, otherwise the file is rejected.	50000.00	✓	✓
1.6.	++ Initiating Party +++ Name	M M 20x	<InitgPty> <Nm>	GrpHdr/InitgPty/Nm	Client's company name. (CSV Header Column 12)/		✓	✓

Payment Information

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
2.0	+ Payment Information	M	<PmtInf>	PmtInf	Multiple repetitions are permitted. It contains grouped data of detailed entries.		✓	✓
2.1	++ Payment Information Identification	M 35x	<PmtInfId>	PmtInf/PmtInfId	Unique identifier of the sender's payment group.	Food Suppliers Daily	✓	✓
2.2	++ Payment Method	M 3x	<PmtMtd>	PmtInf/PmtMtd	Only acceptable value: "TRF"	TRF	✓	✓
2.6	++ Payment Type Information	O	<PmtTpInf>	PmtInf/PmtTpInf	Details defining the order.		✓	✓
2.9	+++ Service Level ++++ Code	M 4!a	<SvcLvl> <Cd>	PmtInf/PmtTpInf/SvcLvl/Cd	Method of processing a group of orders. Acceptable values: "SEPA": SEPA specification orders "NURG": general orders "URGP": urgent orders* (available upon contacting the Bank) "INST": Instant Credit orders (within 10 seconds) to the Beneficiary, when they meet the SEPA transaction criteria (available after consultation with the Bank)	NURG INST	✓	✓
2.15	+++ Category Purpose ++++ Code	O 4!a M 4!a (purpose code)	<CtgyPurp> <Cd>	PmtInf/PmtTpInf/CtgyPurp/Cd	Payment type for the group. The values entered must have been agreed upon in advance. If field 2.87 (purpose code) is populated, this field is mandatory.		✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
2.16	++ Requested Execution Date	M ISOdt	<ReqdExctnDt>	PmtInf/ReqdExctnDt	Requested execution date. This date must be a Bank Working Day. This date must not be more than 60 calendar days in the future. (CSV Detail column 13).	2015-09-22	✓	
2.16.1	+++ Requested Execution Date	M ISOdt	<Dt>	PmtInf/ReqdExctnDt/Dt	Requested execution date. This date must be a Bank Working Day. This date must not be more than 60 calendar days in the future. (CSV Detail column 13).	2015-09-22		✓
2.17	++ Debtor	M	<Dbtr>	PmtInf/Dbtr	Debtor details. Mandatory fields are populated even if they are not used, given that this information is drawn from the details kept by the Bank.		✓	✓
2.18	+++ Name	M 70x	<Nm>	PmtInf/Dbtr/Nm	Debtor's company name.	ACME GREECE S.A.	✓	✓
2.19	+++ Postal Address	O	<PstlAdr>	PmtInf/Dbtr/PstlAdr	Debtor's address. If the debtor's address field is not populated, the transaction may be rejected by the beneficiary's bank in cases where this field is mandatory. If this field is populated, it is required to also complete, at a minimum, fields 2.19.4 and 2.19.5.		✓	✓
2.19.1	++++Street Name	O 70X	<StrtNm>	PmtInf/Dbtr/PstlAdr/StrtNm	The street name in the debtor's address.	STADIOU STR	✓	✓
2.19.2	++++ Building Number	O 16X	<BldgNb>	PmtInf/Dbtr/PstlAdr/BldgNb	The building number in the debtor's address.	7	✓	✓
2.19.3	++++ PostCode	O 16X	<PstCd>	PmtInf/Dbtr/PstlAdr/PstCd	The postal code in the debtor's address.	11852	✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
2.19.4	++++ Town Name	C 35X	<TwnNm>	PmtInf/Dbtr/PstlAdr/TwnNm	The town/city name in the debtor's address. It is mandatory to provide the town/city name for the debtor's address only if the debtor's address (Field 2.19) is included.	ATHENS	✓	✓
2.19.5	++++ Country	C 2!a	<Ctry>	PmtInf/Dbtr/PstlAdr/Ctry	ISO country code in the debtor's address (ISO 3166 Alpha-2 code). It is mandatory to provide the country code for the debtor's address only if the debtor's address (Field 2.19) is included.	GR	✓	✓
2.19.6	++++ Address Line	O 70x	<AdrLine>	PmtInf/Dbtr/PstlAdr/AdrLine	Debtor's address. It is recommended that information already provided in other structured fields of the debtor address should not be repeated in this field. Only one occurrence of this field is supported.	7, STADIOU STR,11852	✓	✓
2.20	++ Debtor Account +++ Identification ++++ IBAN	M 34x	<DbtrAcct> <Id> <IBAN>	PmtInf/DbtrAcct/Id/IBAN	Debtor's debit account. (CSV Detail column 2)	GR8402602340000470200165317	✓	✓
2.21	++ Debtor Agent +++ Financial Institution Identification ++++ BIC	M 11x	<DbtrAgt> <FinInstnId> > <BIC>	PmtInf/DbtrAgt/FinInstnId/BIC	Debtor's bank. Only acceptable value: "ERBKGRAA" (Eurobank)	ERBKGRAA	✓	
2.22	++ Debtor Agent +++ Financial Institution Identification ++++ BICFI	M 11x	<DbtrAgt> <FinInstnId> > <BICFI>	PmtInf/DbtrAgt/FinInstnId/BICFI	Debtor's bank. Only acceptable value: "ERBKGRAA" (Eurobank)	ERBKGRAA		✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
2.23	++ Ultimate Debtor +++ Name	O 70x	<UltmtDbtr> <Nm>	PmtInf/UltmtDbtr/Nm	Initiating debtor's company name (if applicable).	ACME SALONICA	✓	✓
2.24	++ Charge Bearer	O 4!a (για εντολές SEPA) M 4!a (για εντολές NON SEPA)	<ChrgBr>	PmtInf/ChrgBr	Fee charging method. Permitted values: "SLEV" or "DEBT" (when field 2.9 has the SEPA value or INST). Please note that the value "DEBT" in the "INST" option is offered only for transactions within Greece). Permitted values: "SHAR" or "DEBT" or "CRED" (when field 2.9 has the NURG or URGP value). If field 2.9 has the SEPA value and the output value is not entered in field 2.24, then the SLEV default output value applies. It is mandatory to enter an output value in field 2.24 only in the case when field 2.9 has a value other than SEPA and there is no value entered in field 2.51. Note: The input value will apply to all transfers included in the file, unless an output value is entered in field 2.51. (CVS Detail column 9).	SHAR	✓	✓
2.25	++Charges Account +++Identification ++++IBAN	O 34x	<ChrgsAcct> <id> <IBAN>	PmtInf/ChrgsAcct/Id/IBAN	Charges account. Supported only for Shipping Customers, otherwise ignored.	GR2600201100050110000 09849	✓	✓

Transaction Information

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.003	Applicable in Pain.001.009
2.27	++ Credit Transfer Transaction Information	M	<CdtTrfTxInf>	PmtInf/CdtTrfTxInf	Detailed credit information. Multiple repetitions are permitted for each Payment Information group.		✓	✓
2.28	+++ Payment Identification	M	<PmtId>	PmtInf/CdtTrfTxInf/PmtId			✓	✓
2.29	++++ Instruction Identification	M 35x	<InstrId>	PmtInf/CdtTrfTxInf/PmtId/InstrId	Sender's reference code. Based on this, the uniqueness of each transfer is verified, for the selected execution date. In case the same reference code appears in another transfer, either in the same file or in a different file with the same execution date, that particular transfer will be rejected. (CSV Detail column 12).	FS098160004456	✓	✓
2.30	++++ End to End Identification	M 35x	<EndToEndId>	PmtInf/CdtTrfTxInf/PmtId/EndToEndId	Reference code for the creditor. If this code is not available, the value "NOTPROVIDED" is entered.	NOTPROVIDED	✓	✓
2.42	+++ Amount	M	<Amt>	PmtInf/CdtTrfTxInf/ Amt	Order amount and currency		✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.003	Applicable in Pain.001.009
2.43	++++ Instructed Amount	M 18d & 3la	<InstdAmt Ccy="XXX">	PmtInf/CdtTrfTxlnf/ Amt/InstdAmt	Order amount in currency. The currency is defined as a three-digit ISO code (EUR, USD etc.). The amount may have up to 9 integer and 2 decimal digits. It is verified that the amount is not zero. (CSV Detail column 3).	3500.00EUR	✓	✓
2.51	+++ Charge Bearer	O (για εντολές SEPA) M (για εντολές NON SEPA)	<ChrgBr>	PmtInf/CdtTrfTxlnf/ChrgBr	If an output value is not entered, the value of field 2.24 applies. In case the output value is entered, the output value is the value in field 2.51. Permitted values: "SLEV" or "DEBT" (when field 2.9 has the SEPA value). Permitted values: "SHAR" or "DEBT" or "CRED" (when field 2.9 has the NURG or URGp value). It is mandatory to enter an output value in field 2.51, only in the case when field 2.9 has a value other than SEPA and there is no value entered in field 2.24.	SHAR	✓	✓
2.74	+++ Creditor Agent ++++ Financial Institution Identification +++++ BIC	O 11x	<CdtrAgt> <FinInstnId> <BIC>	PmtInf/CdtTrfTxlnf/CdtrAgt/FinInstnId/BIC	Contains the BIC of the creditor's Bank. For SEPA payments, the Bank must be established within the EEA. This field is mandatory for non-SEPA payments and payments abroad (CSV Detail column 4).	NATXFRPPXXX	✓	
2.75	+++ Creditor Agent ++++ Financial Institution Identification +++++ BICFI	O 11x	<CdtrAgt> <FinInstnId> <BICFI>	PmtInf/CdtTrfTxlnf/CdtrAgt/FinInstnId/BICFI	Contains the BIC of the creditor's Bank. For SEPA payments, the Bank must be established within the EEA. This field is mandatory for non-SEPA payments and payments abroad (CSV Detail column 4).	NATXFRPPXXX		✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.003	Applicable in Pain.001.009
2.76	+++ Creditor	M	<Cdtr>	PmtInf/CdtTrfTxInf /Cdtr	Creditor details.		✓	✓
2.77	++++ Name	M 70x	<Nm>	PmtInf/CdtTrfTxInf /Cdtr/Nm	Creditor's full name or company name. (CSV Detail column 6).	GREAT FOODS S.A.	✓	✓
2.78	++++ Postal Address	O	<PstlAdr>	PmtInf/CdtTrfTxInf /Cdtr/PstlAdr	Creditor's address. If the creditor's address field is not populated, the transaction may be rejected by the creditor's bank in cases where this field is mandatory. If this field is populated, it is required to also complete, at a minimum, fields 2.78.4 and 2.78.5.		✓	✓
2.78.1	+++++Street Name	O 70X	<StrtNm>	PmtInf/CdtTrfTxInf /Cdtr/PstlAdr/StrtNm	The street name in the creditor's address.	STADIOU STR	✓	✓
2.78.2	+++++ Building Number	O 16X	<BldgNb>	PmtInf/CdtTrfTxInf /Cdtr/PstlAdr/BldgNb	The building number in the creditor's address.	7	✓	✓
2.78.3	+++++ Post Code	O 16X	<PstCd>	PmtInf/CdtTrfTxInf /Cdtr/PstlAdr/PstCd	The postal code in the creditor's address.	11852	✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.003	Applicable in Pain.001.009
2.78.4	+++++Town Name	C 35X	<TwnNm>	PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/TwnNm	The town/city name in the creditor's address. It is mandatory to provide the town/city name for the creditor's address only if the creditor's address (field 2.78) is included.	ATHENS	✓	✓
2.78.5	+++++ Country	C 2!a	<Ctry>	PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/Ctry	ISO country code in the creditor's address (ISO 3166 Alpha-2 code). It is mandatory to provide the country code for the creditor's address only if the creditor's address (field 2.78) is included.	GR	✓	✓
2.78.6	+++++ Address Line	O 70x	<AdrLine>	PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/AdrLine	Creditor's address. It is recommended that information already provided in other structured fields of the creditor address should not be repeated in this field. Only one occurrence of this field is supported.	7, STADIOU STR,11852	✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.003	Applicable in Pain.001.009
2.79	++++Identification +++++ Organisation Identification ++++++ Other ++++++ Identification ++++++ Scheme Name ++++++Code	O 35x O 4!a	Id OrgId Othr Id SchmeNm Cd	PmtInf/CdtTrfTxI nf/Cdtr/Id/OrgId/ Othr/Id PmtInf/CdtTrfTxI nf/Cdtr/Id/OrgId/ Othr/Id/SchmeNm/Cd	The field is optional and completed only if the verification of payee is selected (completion of tag/field 1.5) and you wish to use the Tax ID or LEI for identification purposes Instead of the Creditor's name.	<Id> <OrgId> <Othr> <Id>114077311</Id> <SchmeNm> <Cd>TXID / VLEI </Cd> </SchmeNm> </Othr> </OrgId> </Id>	✓	✓
2.80	+++ Creditor Account ++++ Identification +++++ IBAN or +++++ Other ++++++Identification	M 34x	<CdtrAcct> <Id> <IBAN> or <Othr> <Id>	PmtInf/CdtTrfTxI nf/CdtrAcct/Id/IB AN Or PmtInf/CdtTrfTxI nfCdtrAcct/Id/Ot hr/Id	Creditor's IBAN (verified for accuracy) or creditor's account number. (CSV Detail column 5).	FR7630007999990411418600006	✓	✓
2.81	+++ Ultimate Creditor ++++ Name	O 70x	<UltmtCdtr> <Nm>	PmtInf/CdtTrfTxI nf/UltmtCdtr/Nm	Ultimate creditor's full name or company name.		✓	✓
2.87	+++ Purpose ++++ Code	O 4!a	<Purp> <Cd>	PmtInf/CdtTrfTxI nf/Purp/Cd	Type of payment, similar to field 2.15. If pre-agreed values are not used, they will be ignored. If both fields 2.15 and 2.87 are populated, the value in the latter prevails.		✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.003	Applicable in Pain.001.009
2.89	+++ Regulatory Reporting ++++ Details +++++ Code	O 4!d	<RgltryRptg> > <Dtls> <Cd>	PmtInf/CdtTrfTxInf/RgltryRptg/Dtls/Cd	Payment Balance Code for the Bank of Greece. Applies to transfers abroad for amounts over €50,000. The permitted codes must be agreed bilaterally.	0201	✓	✓
2.99	+++ Remittance Information ++++ Unstructured	O 140x	<RmtInf> <Ustrd>	PmtInf/CdtTrfTxInf/RmtInf/Ustrd	Remittance information. Only one repetition of the “Unstructured” field is permitted. (CSV Detail column 8).	INVOICE AR2344/2015-09-24	✓	✓

Important Note (VOP):

- A. By selecting VOP OPT OUT, under IPR Regulation 886/2024, authorising the transaction could result in the transfer of funds to a payment account not held by the payee as indicated by the payer.
- B. In case of VOP OPT IN for the execution of the file, then the transactions:
 - i. verified by the SEPA (Match) system
 - ii. that do not fall under the scheme (VOP Not Provided) - e.g. the Beneficiary Bank does not participate in the service, the transaction concerns a country outside the EEA will be executed

(Attention: the above does not apply in the case of payroll files)
- C. From the moment the customer wishes to carry out a verification of payee check, he/she must select through eBanking in the section Transfers with file >File entry, YES in the field 'Beneficiary Verification Service (VOP)', as he/she has included in his/her file the order of field 1.5 marked USE_VOP
- D. In case the customer has selected verification of payee (USE_VOP) and wants a check to be performed using the recipient's VAT number, the field in question should be from 1 to 34 alphanumeric characters long (according to the specifications of each country) and MUST be accompanied by the use of the TXID type in the appropriate field, as indicated in the file structure above.

3. Customer Credit Transfer Initiation V03 (pain.001.001.03) – Simple imports

The message is composed of the “Message Root” block, followed by the “Group Header” block, followed by one or more “Payment Information” blocks. Each “Payment Information” includes one or more “Transaction Information” blocks, with the credit details.

Note that pain.001.001.09 will be available as of Monday 16 November 2026

Message Root

A/A	Field	Form	Xml Tag	Field Specifications	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
	Document Root Namespace	M	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">		✓	
	Document Root Namespace	M	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">			✓
	+ Message Root	M	<CstmrCdtTrfInitn>		✓	✓

Group Header

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
1.	+ Group Header	M	<GrpHdr>	GrpHdr			✓	✓
1.1	++ Message Identification	M 35x	<MsgId>	GrpHdr/MsgId	Sender's reference code, grouping the detailed entries.	INVOICES20150818	✓	✓
1.2	++ Creation Date Time	M ISODtTm	<CreDtTm>	GrpHdr/CreDtTm	Date and time of entry group creation.	2015-08-18T08:05:20	✓	✓
1.5	++ Authorization +++ Proprietary	O	<Authstn> <Prtry>	GrpHdr/Authstn/Prtry	This field is completed in the case where verification of the payee (VoP) is to be applied prior to the execution of the credit transfer/s. Acceptable values: USE_VOP: Identification of the beneficiary will be applied before executing the transfers NO_VOP: Identification of beneficiary will NOT be applied before executing the transfers	VoP to be applied <pre><Authstn> <Prtry>USE_VOP</Prtry> </Authstn></pre> Vop NOT to be applied	✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
					Important note: In the case of USE_VOP option after the submission/approval of the file, the transactions that fully match beneficiary/payee (Match) or the VoP checks are not supported (Not Applicable) e.g. non-SEPA transactions and have successfully passed the validity checks are automatically executed. The omission of the field or use of the NO_VOP value will result in the execution of the file without verification of payee. Filling it with any other value will lead to the rejection of the file.	<Authstn> <Prtry>NO_VOP</Prtry> </Authstn> or Omitting the field/tag		
1.6	++ Number Of Transactions	M 15n	<NbOfTxs>	GrpHdr/NbOfTxs	Contains the number of detailed entries (repetitions of section 2.27 "Credit Transfer Transaction Information") included in the Group, which must be accurately calculated. (CSV Header column 1). It is verified that this number is the same as the total transaction number contained in the file, otherwise the file is rejected.	5	✓	✓
1.7	++ Control Sum	M 18d	<CtrlSum>	GrpHdr/CtrlSum	It is mandatory to fill in the amount total (field 2.43 "Instructed Amount"). (Header column 2). It is verified that this amount is the same as the total transaction number, irrespective of currency, contained in the file, otherwise the file is rejected.	50000.00	✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
1.8	++ Initiating Party +++ Name	M M 20x	<InitgPty> <Nm>	GrpHdr/InitgPty/Nm	Client's company name. (CSV Header Column 12)/		✓	✓

Payment Information

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
2.0	+ Payment Information	M	<PmtInf>	PmtInf	Multiple repetitions are permitted. It contains grouped data of detailed entries.		✓	✓
2.1	++ Payment Information Identification	M 35x	<PmtInfId>	PmtInf/PmtInfId	Unique identifier of the sender's payment group.	Food Suppliers Daily	✓	✓
2.2	++ Payment Method	M 3x	<PmtMtd>	PmtInf/PmtMtd	Only acceptable value: "TRF"	TRF	✓	✓
2.6	++ Payment Type Information	O	<PmtTpInf>	PmtInf/PmtTpInf	Details defining the order.		✓	✓
2.9	+++ Service Level ++++ Code	M 4!a	<SvcLvl> <Cd>	PmtInf/PmtTpInf/SvcLvl/Cd	Method of processing a group of orders. Acceptable values: "SEPA": SEPA specification orders "NURG": general orders	NURG INST	✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
					"URGP": urgent orders* (available upon contacting the Bank) "INST": Instant Credit orders (within 10 seconds) to the Beneficiary, when they meet the SEPA transaction criteria (available after consultation with the Bank)			
2.15	+++ Category Purpose ++++ Code	M 4!a M 4!a (purpose code)	<CtgyPurp> <Cd>	PmtInf/PmtTpInf/CtgyPurp/Cd	Mandatory field in the case of import payment Only acceptable value: "TRAD". If field 2.87 (purpose code) is populated, this field is mandatory.	TRAD	✓	✓
2.16	++ Requested Execution Date	M ISOdt	<ReqdExctnDt>	PmtInf/ReqdExctnDt	Requested execution date. This date must be a Bank Working Day. This date must not be more than 60 calendar days in the future. (CSV Detail column 13).	2015-09-22	✓	
2.16.1	+++ Requested Execution Date	M ISOdt	<Dt>	PmtInf/ReqdExctnDt/Dt	Requested execution date. This date must be a Bank Working Day. This date must not be more than 60 calendar days in the future. (CSV Detail column 13).	2015-09-22		✓
2.17	++ Debtor	M	<Dbtr>	PmtInf/Dbtr	Debtor details. Mandatory fields are populated even if they are not used, given that this		✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
					information is drawn from the details kept by the Bank.			
2.18	+++ Name	M 70x	<Nm>	PmtInf/Dbtr/ Nm	Debtor's company name.	ACME GREECE S.A.	✓	✓
2.19	+++ Postal Address	O	<PstlAdr>	PmtInf/Dbtr/ /PstlAdr	Debtor's address. If the debtor's address field is not populated, the transaction may be rejected by the beneficiary's bank in cases where this field is mandatory. If this field is populated, it is required to also complete, at a minimum, fields 2.19.4 and 2.19.5.		✓	✓
2.19.1	++++Street Name	O 70X	<StrtNm>	PmtInf/Dbtr/ PstlAdr/StrtNm	The street name in the debtor's address.	STADIOU STR	✓	✓
2.19.2	++++ Building Number	O 16X	<BldgNb>	PmtInf/Dbtr/ PstlAdr/BldgNb	The building number in the debtor's address.	7	✓	✓
2.19.3	++++ PostCode	O 16X	<PstCd>	PmtInf/Dbtr/ PstlAdr/PstCd	The postal code in the debtor's address.	11852	✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
2.19.4	++++ Town Name	C 35X	<TwnNm>	PmtInf/Dbtr /PstlAdr/Twn Nm	The town/city name in the debtor's address. It is mandatory to provide the town/city name for the debtor's address only if the debtor's address (field 2.19) is included.	ATHENS	✓	✓
2.19.5	++++ Country	C 2!a	<Ctry>	PmtInf/Dbtr /PstlAdr/Ctry	ISO country code in the debtor's address (ISO 3166 Alpha-2 code). It is mandatory to provide the country code for the debtor's address only if the debtor's address (Field 2.19) is included.	GR	✓	✓
2.19.6	++++ Address Line	O 70x	<AdrLine>	PmtInf/Dbtr /PstlAdr/AdrLine	Debtor's address. It is recommended that information already provided in other structured fields of the debtor address should not be repeated in this field. Only one occurrence of this field is supported.	7, STADIOU STR,11852	✓	✓
2.20	++ Debtor Account +++ Identification ++++ IBAN	M 34x	<DbtrAcct> <Id> <IBAN>	PmtInf/DbtrAcct/Id/IBAN	Debtor's debit account. (CSV Detail column 2)	GR840260234000047 0200165317	✓	✓
2.21	++ Debtor Agent	M 11x	<DbtrAgt> <FinInstnId> <BIC>		Debtor's bank. Only acceptable value: "ERBKGRAA" (Eurobank)	ERBKGRAA	✓	

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
	+++ Financial Institution Identification ++++ BIC			PmtInf/DbtrAgt/FinInstnId/BIC				
2.22	++ Debtor Agent +++ Financial Institution Identification ++++ BICFI	M 11x	<DbtrAgt> <FinInstnId> <BICFI>	PmtInf/DbtrAgt/FinInstnId/BICFI	Debtor's bank. Only acceptable value: "ERBKGRAA" (Eurobank)	ERBKGRAA		✓
2.23	++ Ultimate Debtor +++ Name	O 70x	<UltmtDbtr> <Nm>	PmtInf/UltmtDbtr/Nm	Initiating debtor's company name (if applicable).	ACME SALONICA	✓	✓
2.24	++ Charge Bearer	O 4!a (για εντολές SEPA) M 4!a (για εντολές NON SEPA)	<ChrgBr>	PmtInf/ChrgBr	Fee charging method. Permitted values: " SLEV " or " DEBT " (when field 2.9 has the SEPA value or INST). Please note that the value " DEBT " in the " INST " option is offered only for transactions within Greece). Permitted values: " SHAR " or " DEBT " or " CRED " (when field 2.9 has the NURG or URGP value). If field 2.9 has the SEPA value and the output value is not entered in field 2.24, then the SLEV default output value applies. It is mandatory to enter an output value in field 2.24 only in the case when field 2.9 has a value other than SEPA and there is no value entered in field 2.51.	SHAR	✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
					Note: The input value will apply to all transfers included in the file, unless an output value is entered in field 2.51. (CVS Detail column 9).			
2.25	++Charges Account +++Identification ++++IBAN	O 34x	<ChrgsAcct> <id> <IBAN>	PmtInf/Chrgs Acct/Id/IBAN	Charges account. Supported only for Shipping Customers, otherwise ignored.	GR260020110005011 0000 09849	✓	✓

Transaction Information

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
2.27	++ Credit Transfer Transaction Information	M	<CdtTrfTxInf>	PmtInf/CdtTrfTxln	Detailed credit information. Multiple repetitions are permitted for each Payment Information group.		✓	✓
2.28	+++ Payment Identification	M	<PmtId>	PmtInf/CdtTrfTxln/PmtId			✓	✓
2.29	++++ Instruction Identification	M 35x	<InstrId>		Sender's reference code. Based on this, the uniqueness of each transfer is verified, for the selected execution date.	FS098160004456	✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
				PmtInf/CdtTrfTxInf/PmtId/InstrId	In case the same reference code appears in another transfer, either in the same file or in a different file with the same execution date, that particular transfer will be rejected. (CSV Detail column 12).			
2.30	++++ End to End Identification	M 35x	<EndToEndId>	PmtInf/CdtTrfTxInf/PmtId/EndToEndId	Reference code for the creditor. If this code is not available, the value "NOTPROVIDED" is entered.	NOTPROVIDED	✓	✓
2.42	+++ Amount	M	<Amt>	PmtInf/CdtTrfTxInf/ Amt	Order amount and currency		✓	✓
2.43	++++ Instructed Amount	M 18d & 3!a	<InstdAmt Ccy="XXX">	PmtInf/CdtTrfTxInf/ Amt/InstdAmt	Order amount in currency. The currency is defined as a three-digit ISO code (EUR, USD etc.). The amount may have up to 9 integer and 2 decimal digits. It is verified that the amount is not zero. (CSV Detail column 3).	3500.00EUR	✓	✓
2.51	+++ Charge Bearer	O (για εντολές SEPA) M	<ChrgBr>	PmtInf/CdtTrfTxIn/ChrgBr	If an output value is not entered, the value of field 2.24 applies. In case the output value is entered, the output value is the value in field 2.51. Permitted values: "SLEV" or "DEBT" (when field 2.9 has the SEPA value).	SHAR	✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
		(για εντολές NON SEPA)			Permitted values: "SHAR" or "DEBT" or "CRED" (when field 2.9 has the NURG or URGP value). It is mandatory to enter an output value in field 2.51, only in the case when field 2.9 has a value other than SEPA and there is no value entered in field 2.24.			
2.77	+++ Creditor Agent ++++ Financial Institution Identification +++++ BIC	O 11x	<CdtrAgt> <FinInstnId> <BIC>	PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/BIC	Contains the BIC of the creditor's Bank. For SEPA payments, the Bank must be established within the EEA. This field is mandatory for non-SEPA payments and payments abroad (CSV Detail column 4).	NATXFRPPXXX	✓	
2.78	+++ Creditor Agent ++++ Financial Institution Identification +++++ BICFI	O 11x	<CdtrAgt> <FinInstnId> <BICFI>	PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI	Contains the BIC of the creditor's Bank. For SEPA payments, the Bank must be established within the EEA. This field is mandatory for non-SEPA payments and payments abroad (CSV Detail column 4).	NATXFRPPXXX		✓
2.79	+++Creditor	M	<Cdtr>	PmtInf/CdtTrfTxInf/Cdtr	Creditor details.		✓	✓
2.80	++++Name	M 70x	<Nm>	PmtInf/CdtTrfTxInf/Cdtr/Nm	Creditor's full name or company name. (CSV Detail column 6).	GREAT FOODS S.A.	✓	✓
2.81	++++ Postal Address	O	<PstlAdr>		Creditor's address.		✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
				PmtInf/CdtTrfTxInf/Cdtr/PstlAdr	If the creditor's address field is not populated, the transaction may be rejected by the creditor's bank in cases where this field is mandatory. If this field is populated, it is required to also complete, at a minimum, fields 2.78.4 and 2.78.5.			
2.81.1	+++++Street Name	O 70X	<StrtNm>	PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/StrtNm	The street name in the creditor's address.	STADIOU STR	✓	✓
2.81.2	+++++ Building Number	O 16X	<BldgNb>	PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/BldgNb	The building number in the creditor's address.	7	✓	✓
2.81.3	+++++ Post Code	O 16X	<PstCd>	PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/PstCd	The postal code in the creditor's address.	11852	✓	✓
2.81.4	+++++Town Name	C 35X	<TwnNm>	PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/TwnNm	The town/city name in the creditor's address. It is mandatory to provide the town/city name for the creditor's address only if the creditor's address (field 2.78) is included.	ATHENS	✓	✓
2.81.5	+++++ Country	C 2!a	<Ctry>	PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/Ctry	ISO country code in the creditor's address (ISO 3166 Alpha-2 code).	GR	✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
					It is mandatory to provide the country code for the creditor's address only if the creditor's address (Field 2.78) is included.			
2.81.6	+++++ Address Line	O 70x	<AdrLine>	PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/AdrLine	Creditor's address. It is recommended that information already provided in other structured fields of the Creditor address should not be repeated in this field. Only one occurrence of this field is supported.	7, STADIOU STR,11852	✓	✓
2.82	+++++ Organisation Identification +++++ Other Identification +++++ Scheme Name +++++ Code	O 35x O 4!a	<OrgId> <Othr> <Id> <SchmeNm> <Cd>	OrgId Othr Id SchmeNm Cd	The field is optional and completed only if the verification of payee is selected (completion of tag/field 1.5) and you wish to use the Tax ID or LEI for identification purposes Instead of the Creditor's name.	<Id> <OrgId> <Othr> <Id>114077311</Id> <SchmeNm> <Cd>TXID / LEI </Cd> </SchmeNm> </Othr> </OrgId> </Id>	✓	✓
2.83	+++ Creditor Account ++++ Identification ++++ IBAN or ++++ Other	M 34x	<CdtrAcct> <Id> <IBAN> or <Othr> <Id>	PmtInf/CdtTrfTxInf/CdtrAcct/Id/IBAN Or	Creditor's IBAN (verified for accuracy) or creditor's account number. (CSV Detail column 5).		✓	✓

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example	Applicable in Pain.001.001.03	Applicable in Pain.001.001.09
	+++++Identification			PmtInf/CdtTrfTxInfCdtRct/Ld/Othr/Ld		FR7630007999990411418600006		
2.84	+++ Ultimate Creditor ++++ Name	O 70x	<UltmtCdtRctNm>	PmtInf/CdtTrfTxInf/UltmtCdtRctNm	Ultimate creditor's full name or company name.		✓	✓
2.87	+++ Purpose ++++ Code	O 4!a	<Purp> <Cd>	PmtInf/CdtTrfTxInf/Purp/Cd	Type of payment, similar to field 2.15. If pre-agreed values are not used, they will be ignored. If both fields 2.15 and 2.87 are populated, the value in the latter prevails.		✓	✓
2.89	+++ Regulatory Reporting ++++ Details +++++Type +++++Country +++++ Code	M 4!d	<RgltryRptg> <Dtls> <Tp> <Ctry> <Cd>	PmtInf/CdtTrfTxInf/RgltryRptg/Dtls/Tp/Ctry/Cd	Mandatory field in the case of import payment For the Type field, the permitted value is "TRAD". For the Country field, the country of origin of the goods is entered, in the form of an ISO country code. The 4-digit product code from the NIMEXE is entered in the "Code" field.	<Q1:Dtls> <Q1:Tp>TRAD</Q1:Tp> <Q1:Ctry>CN</Q1:Ctry> <Q1:Cd>8473</Q1:Cd>	✓	✓
2.99	+++ Remittance Information ++++ Unstructured	O 140x	<RmtInf> <Ustrd>	PmtInf/CdtTrfTxInf/RmtInf/Ustrd	Remittance information. Only one repetition of the "Unstructured" field is permitted. (CSV Detail column 8).	INVOICE AR2344/2015-09-24	✓	✓

4. Customer Credit Transfer Initiation V03 (pain.001.001.03) – Payroll

The message is composed of the “Message Root” block, followed by the “Group Header” block, followed by one or more “Payment Information” blocks. Each “Payment Information” includes one or more “Transaction Information” blocks, with the credit details.

Message Root

A/A	Field	Form	Xml Tag	Field Specifications
	Document Root Namespace	M	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">	
	+ Message Root	M	<CstmrCdtTrfInitn>	

Group Header

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example
1.	+ Group Header	M	<GrpHdr>	GrpHdr		
1.1	++ Message Identification	M 35x	<MsgId>	GrpHdr/MsgId	Sender's unique reference code, grouping the detailed entries. If a file with the same reference code is received, it will be rejected.	
1.2	++ Creation Date Time	M ISODtT m	<CreDtTm>	GrpHdr/CreDtTm	Date and time of creation of the transaction information group in the form yyyy-MMddTHH:mm:ss (CSV Header Column 13, 14).	2015-08-18T08:05:20
1.5	++ Authorization +++ Proprietary	O	<Authstn> <Prtry>	GrpHdr/Authstn/Prtry	This field is completed in the case where verification of the payee (VoP) is to be applied prior to the execution of the credit transfer/s. Acceptable values: USE_VOP: Identification of the beneficiary will be applied before executing the transfers NO_VOP: Identification of beneficiary will NOT be applied before executing the transfers Important note: In the case of USE_VOP option after the submission/approval of the file, the transactions that fully match beneficiary/payee (Match) or the VoP checks are not supported (Not Applicable) e.g. non-SEPA transactions and have successfully passed the validity checks are automatically executed.	VoP to be applied <pre><Authstn> <Prtry>USE_VOP</Prtry> </Authstn></pre> Vop NOT to be applied <pre><Authstn> <Prtry>NO_VOP</Prtry> </Authstn></pre> or

A/A	Field	Form	Xml Tag	X-path	Field Specifications	Example
					The omission of the field or use of the NO_VOP value will result in the execution of the file without verification of payee . Filling it with any other value will lead to the rejection of the file.	Omitting the field/tag
1.6	++ Number Of Transactions	M 15n	<NbOfTxs>	GrpHdr/NbOfTxs	Contains the number of detailed entries (repetitions of section 2.27 "Credit Transfer Transaction Information") included in the Group, which must be accurately calculated. (CSV Header column 1). It is verified that this number is the same as the total transaction number contained in the file, otherwise the file is rejected.	5
1.7	++ Control Sum	M 18d	<CtrlSum>	GrpHdr/CtrlSum	It is mandatory to fill in the amount total (field 2.43 "Instructed Amount"). (Header column 2). It is verified that this amount is the same as the total transaction number, irrespective of currency, contained in the file, otherwise the file is rejected.	50000.00
1.8	++ Initiating Party +++ Name	M M 20x	<InitgPty>	GrpHdr/InitgPty/Nm	Client's company name. (CSV Header Column 12)/	
1.9	++ Forwarding Agent +++FinancialInstitutionIdentification ++++BranchIdentification	M 3x	<FwdgAgt> <FinInstnId> > <BrnchId>	GrpHdr/FwdgAgt/FinInstnId/BrnchId	Contains the number of detailed entries (repetitions of section 2.27 "Credit Transfer Transaction Information") included in the Group, which must be accurately calculated. (CSV Header column 1). It is verified that this number is the same as the total transaction number contained in the file, otherwise the file is rejected.	

Payment Information

A/A	Field	Form	Xml Tag	X-path	Filed Specifications	Example
2.0	+ Payment Information	M	<PmtInf>	PmtInf	Only one field reference is permitted	
2.1	++ Payment Information Identification	M 6x	<PmtInfId>	PmtInf/PmtInfId	Unique identifier of the sender's payment group. Uniqueness is verified. Unique file number (CSV Header Column 2).	123456
2.2	++ Payment Method	M 3x	<PmtMtd>	PmtInf/PmtMtd	Only acceptable value: "TRF"	TRF
2.6	++ Payment Type Information	O	<PmtTpInf>	PmtInf/PmtTpInf	Details defining the order.	
2.9	+++ Service Level ++++ Code	O M 4!a	<SvcLvl> <Cd>	PmtInf/PmtTpInf/SvcLvl/Cd	Acceptable value: "SEPA"	
2.11	+++ Local Instrument ++++ Proprietary	M M 30x	<LclInstrm> <Prtry>	PmtInf/PmtTpInf/LclInstrm/Prtry	Payroll description (CSV Header Column 9).	
2.15	+++ Category Purpose ++++ Code	O 4!a	<CtgyPurp> <Cd>	PmtInf/PmtTpInf/CtgyPurp/Cd	Only acceptable value: "SALA"	
2.17	++ Requested Execution Date	M ISOdt	<ReqdExctnDt>	PmtInf/ReqdExctnDt	Requested execution date. This date must be a Bank Working Day. This date must not be more than 60 calendar days in the future.	2015-09-22

A/A	Field	Form	Xml Tag	X-path	Filed Specifications	Example
					Debit date in the form yyyy-MM-dd (CSV Header Column 7)	
2.19	++ Debtor	M	<Dbtr>	PmtInf/Dbtr		
2.19	+++ Name	M 70x	<Nm>	PmtInf/Dbtr/Nm	Debtor's company name.	
2.19	+++ Postal Address	O	<PstlAdr>	PmtInf/Dbtr/PstlAdr	Debtor's address.	
2.19.1	++++Street Name	O 70X	<StrtNm>	PmtInf/Dbtr/PstlAdr/StrtNm	The street name in the debtor's address.	STADIOU STR
2.19.2	++++ Building Number	O 16X	<BldgNb>	PmtInf/Dbtr/PstlAdr/BldgNb	The building number in the debtor's address.	7
2.19.3	++++ PostCode	O 16X	<PstCd>	PmtInf/Dbtr/PstlAdr/PstCd	The postal code in the debtor's address.	11852
2.19.4	++++ Town Name	O 35X	<TwnNm>	PmtInf/Dbtr/PstlAdr/TwnNm	The town/city name in the debtor's address.	ATHENS
2.19.5	++++ Country	O 2!a	<Ctry>	PmtInf/Dbtr/PstlAdr/Ctry	ISO country code in the debtor's address (ISO 3166 Alpha-2 code).	GR
2.19.6	++++ Address Line	O 70x	<AdrLine>	PmtInf/Dbtr/PstlAdr/AdrLine	Debtor's address. Only one occurrence of this field is supported.	7, STADIOU STR,11852
2.20	++ Debtor Account +++ Identification ++++ IBAN	M 34x	<DbtrAcct> <Id> <IBAN>	PmtInf/DbtrAcct/Id /IBAN	Debtor's debit account in IBAN format (CSV Header Column 4).	GR2600201100050110 000 09855

A/A	Field	Form	Xml Tag	X-path	Filed Specifications	Example
2.21	++ Debtor Agent +++ Financial Institution Identification ++++ BIC	M 11x	<DbtrAgt> <FinInstnId> > <BIC>	PmtInf/DbtrAgt/FinInstnId/BIC	Debtor's bank. Only acceptable value: "ERBKGRAA" (Eurobank)	ERBKGRAA
2.23	++ Ultimate Debtor +++ Name	O 70x	<UltmtDbtr> <Nm>	PmtInf/UltmtDbtr/Nm	Initiating debtor's company name.	

Transaction Information

A/A	Field	Form	Xml Tag	X-path	Filed Specifications	Example
2.27	++ Credit Transfer Transaction Information	M	<CdtTrfTxInf>	PmtInf/CdtTrfTxInf	Contains all order information, related to a specific requested execution date (field 2.17 or 2.17.1). Multiple repetitions are permitted.	
2.28	+++ Payment Identification	M	<PmtId>	PmtInf/CdtTrfTxInf/PmtId		
2.29	++++ Instruction Identification	M 35x	<InstrId>	PmtInf/CdtTrfTxInf/PmtId/InstrId	Sender's reference code. Based on this, the uniqueness of each payment is verified.	55555555
2.30	++++ End to End Identification	M 35x	<EndToEndId>	PmtInf/CdtTrfTxInf/PmtId/EndToEndId	Reference code for the creditor. If it is not available, the value 2.11 is entered. (CSV Detail Column 8). (CSV Detail Column 8).	HI8878797

A/A	Field	Form	Xml Tag	X-path	Filed Specifications	Example
2.42	+++ Amount	M	Amt>	PmtInf/CdtTrfTxInf/ Amt	Amount	
2.43	++++ Instructed Amount	M 18d & 3!a	<InstAmt Ccy="AAA" >	PmtInf/CdtTrfTxInf/ Amt/InstAmt	Order amount. Permitted currency value: EUR. The amount may have up to 9 integer and 2 decimal digits. It is verified that the amount is not zero. (CSV Detail Column 6).	3500.00EUR
2.78	+++ Creditor	M	<Cdtr>	PmtInf/CdtTrfTxInf/ Cdtr	Creditor details.	
2.79	++++ Name	M 70x	<Nm>	PmtInf/CdtTrfTxInf/ Cdtr/Nm	Creditor's full name or company name.	
2.80	++++ Postal Address	O	PstlAdr>	PmtInf/CdtTrfTxInf/ Cdtr/PstlAdr	Creditor's address.	
2.80.1	+++++Street Name	O 70X	<StrtNm>	PmtInf/CdtTrfTxInf/ Cdtr/PstlAdr/StrtNm	The street name in the creditor's address.	STADIOU STR
2.80.2	+++++ Building Number	O 16X	<BldgNb>	PmtInf/CdtTrfTxInf/ Cdtr/PstlAdr/ BldgNb	The building number in the creditor's address.	7
2.80.3	+++++ Post Code	O 16X	<PstCd>	PmtInf/CdtTrfTxInf/ Cdtr/PstlAdr/PstCd	The postal code in the creditor's address.	11852
2.80.4	+++++Town Name	O 35X	<TwnNm>	PmtInf/CdtTrfTxInf/ Cdtr/PstlAdr/TwnNm	The town/city name in the creditor's address.	ATHENS
2.80.5	+++++ Country	O 2!a	<Ctry>	PmtInf/CdtTrfTxInf/ Cdtr/PstlAdr/Ctry	ISO country code in the creditor's address (ISO 3166 Alpha-2 code).	GR

A/A	Field	Form	Xml Tag	X-path	Filed Specifications	Example
2.80.6	+++++ Address Line	O 70x	<AdrLine>	PmtInf/CdtTrfTxInf/ Cdtr/PstlAdr/AdrLine	Creditor's address. Only one occurrence of this field is supported.	7, STADIOU STR,11852
2.81	++++ Identification +++++ Private Identification +++++ Other +++++Id	O M M M	<Id> <PrvtId> <Othr> <Id>	PmtInf/CdtTrfTxInf/ Cdtr/Id/PrvtId/Othr/ Id	Register number of payroll employee, if available (CSV Detail Column 10). One repetition of the section "Other" is permitted.	
2.82	+++ Creditor Account ++++ Identification +++++ IBAN	M 34x	<CdtrAcct> <Id> <IBAN>	PmtInf/CdtTrfTxInf/ CdtrAcct/Id/IBAN	Credit account in IBAN format [CSV detail column 5]	

5. Customer Payment Status Report (pain.002.001.03 / Pain.002.001.009)

The message is composed of one “Message Root” block, followed by a “Group Header” block.

The message is composed of one “Message Root” block, followed by a “Group Header” block, followed, mandatorily, by one “Original Group Information and Status” and, depending on the file status, by one or many “Original Payment Information and Status” blocks.

Message Root

A/A	Field	Form	Xml Tag	Filed Specifications	Applicable in Pain.002.001.03	Applicable in Pain.002.001.09
	Document Root Namespace	M	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">		✓	
	Document Root Namespace	M	<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.09">			✓
	+ Message Root	M	<CstmrPmtStsRpt>		✓	✓

Group Header

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

A/A	Field	Form	Xml Tag	X-path	Filed Specifications	Applicable in Pain.002.001.03	Applicable in Pain.002.001.09
1.0	+ Group Header	M	<GrpHdr>	GrpHdr		✓	✓
1.1	++ Message Identification	M 35x	<MsgId>	GrpHdr/MsgId	Sender's unique reference code, grouping the detailed entries.	✓	✓
1.2	++ Creation Date Time	M ISODtTm	<CreDtTm>	GrpHdr/CreDtTm	Date and time of entry group creation.	✓	✓
1.5	++ Debtor Agent	O 11x	<DbtrAgt> <FinInstnId> <BIC>	GrpHdr/DbtrAgt/FinInstnId/BIC	Debtor's Bank Code in BIC format.	✓	
1.6	++ Debtor Agent	O 11x	<DbtrAgt> <FinInstnId> <BICFI>	GrpHdr/DbtrAgt/FinInstnId/BICFI	Debtor's Bank Code in BIC format.		✓

Original Group Information and Status

This section is mandatorily used to populate fields 2.1 and 2.2.

A/A	Field	Form	Xml Tag	X-path	Filed Specifications	Applicable in Pain.002.001.03	Applicable in Pain.002.001.09
2.0	+ Original Group Information And Status	M	<OrgnlGrpInfAndSts>	OrgnlGrpInfAndSts		✓	✓
2.1	++ Original Message Identification	M 35x	<OrgnlMsgId>	/OrgnlGrpInfAndSts /OrgnlMsgId	Contains the unique reference number used to send the original orders, which are returned, i.e. field 1.1. "Message Identification" of the message "pain.001.001.03" or "pain.001.001.09"	✓	✓
2.2	++ Original Message Name Identification	M 35x	<OrgnlMsgNmId>	OrgnlGrpInfAndSts/ OrgnlMsgNmId	Contains the type of the original messages that are returned. Permitted value: "pain.001.001.03" or "pain.001.001.09"	✓	✓

A/A	Field	Form	Xml Tag	X-path	Filed Specifications	Applicable in Pain.002.001.03	Applicable in Pain.002.001.09
2.6	++GroupStatus	O 4x	<GrpSts>	/OrgnlGrpInfAndSts /GrpSts	Contains the file status code as below (the code returned to the CSV files/eBanking appears in the parenthesis): • PDNG ○ Submitted by user (103) ○ Initialised (100) ○ Recovered (101) ○ Approval pending (105) ○ Confirmation pending (102) ○ Validated by the system (104) • RJCT ○ Rejected by user (904) ○ Cancelled by user (903) ○ Failed (905) ○ Non-executable (901) ○ Cancelled by the system (902) • ACSP ○ Execution pending (106) • PART ○ Partially executed (998) • ACSC ○ Executed (999)	✓	✓

Original Payment Information and Status

A/A	Field	Form	Xml Tag	X-path	Filed Specifications	Applicable in Pain.002.001.03	Applicable in Pain.002.001.09
3.0	+ Original Payment Information And Status	O	<OrgnPmtInfAndSts>	CstmrPmtStsRpt/OrgnPmtInfAndSts	Contains the detailed order information when file processing is completed (field 2.6 takes one of the values RJCT, PART, ACSC).	✓	✓
3.1	++ Original Payment Information Identification	M	<OrgnPmtInfId>	OrgnPmtInfAndSts/OrgnPmtInfId	Contains the corresponding field 2.1 "Payment Information Identification" of the original order.	✓	✓
3.15	++ Transaction Information and Status	M	<TxInfAndSts>	OrgnPmtInfAndSts/TxInfAndSts	Contains the information of the detailed orders that are returned. Multiple repetitions are permitted	✓	✓
3.16	+++Status Identification	M 35x	<StsId>	OrgnPmtInfAndSts/TxInfAndSts/StsId	Description of the order status/error code and description.	✓	✓
3.17	+++ Original Instruction Identification	M 35x	<OrgnInstrId>	OrgnPmtInfAndSts/TxInfAndSts/OrgnInstrId	Contains the corresponding field 2.29 "Instruction Identification" of the original order.	✓	✓
3.18	+++ Original End-to-End Identification	M 35x	<OrgnEndToEndId>	OrgnPmtInfAndSts/TxInfAndSts/OrgnEndToEndId	Contains field 2.30 "End to End Identification" of the original order.	✓	✓
3.19	+++ Transaction Status	M 4!a	<TxSts>	OrgnPmtInfAndSts/TxInfAndSts/TxSts	Contains the acceptance or rejection code of the order. Permitted value: "ACSC" (acceptance)/"RJCT" (rejection)	✓	✓

A/A	Field	Form	Xml Tag	X-path	Filed Specifications	Applicable in Pain.002.001.03	Applicable in Pain.002.001.09
3.20	+++Status Reason Information ++++ Additional Information	O 69X	StsRsnInf> <AddtlInf>	/Document/CstmrPmtStsRpt/OrgnPmtInfAndSts/TxInfAndSts/StsRsnInf/AddtlInf	The field is completed as follows only if the file has been executed with the USE_VOP	✓	✓
					Position		
					1-3	VOP	
					4-20	VoP request timestamp	
					21-24	Vop request type	
					25-28	VoP result	
					29-69	VoP matched name	

Important Note: For payroll files executed through eBanking when Opt-In has been selected i.e. the use of the verification of Payee service (VOP) the name of the payee is mandatory and will also appear to the approver/s