



Payments Business

Electronic Banking Services

SEPA Credit Transfers file layout

Pain.001.001.03

1. INTRODUCTION

The Single Euro Payments Area (SEPA) project is an initiative aimed to establish a truly integrated European payments landscape where euro payments are subject to a uniform set of standards, rules and conditions and can circulate as easily, quickly, securely and efficiently as in national markets today. The SEPA Credit Transfer Schemes enable consumers to make cross-border credit payments throughout the Euro Payments Area (SEPA) countries. The transfer of funds (money) between the debtor's bank and the creditor's bank always takes place in the euro currency

This document describes the Implementation Guide for SEPA Credit Transfers in Bank of Valletta. The purpose of this guide is to provide guidance for how information should be structured for the exchange between the customer and Bank of Valletta. The file structure is based on XML ISO 20022. Through this file structure Bank of Valletta customers can initiate Credit Transfers to Bank of Valletta and any Bank local or foreign within the SEPA region.

2. GLOSSARY

Term	Description
BIC	Bank Identifier Code. The worldwide unique identifier for a Bank.
Creditor	The individual or organization whose Bank account is credited via a Credit Transfer.
Credit Instruction record	A Credit Instruction record is a message that is sent from a Debtor to a Creditor. The effect of a Credit Instruction is to cause a Creditor's account to be credited.
Debtor	The individual or organization initiating a Credit Instruction.
Execution Date	The date at which the debtor requests the clearing agent to process the payment.
File Header record	Present only once at the beginning of the file and provides details for the whole file
File Trailer record	Present only once at the end of the file
ISO20022	A standard which provides the financial industry with a common platform for the development of messages in a standardized XML syntax.
Payment Information record	This controls the details pertaining to the Credit Instruction records following the Payment Information record.

3. PAIN.001.001.03 file for SEPA Credit Transfers

The file has one instance of a "File Header Block" as described in section 4 below and then there can be multiple instances of "Payment Information" block which consists of a "Payment Information Record" as described in section 5 below followed by a number of "Credit Instruction Records" as described in section 6 below. Each "Payment Information" block starts by tag **<PmtInf>** and ends with tag **</PmtInf>**.

The file is structured as an XML file using ISO20022 standard as follows:

XML Tags	Refer to section 4 below
File Header Record	Refer to section 5 below
Payment Information Record	Refer to section 6 below
Credit Instruction Record	Refer to section 7 below
Credit Instruction Record	Refer to section 7 below
Credit Instruction Record	Refer to section 7 below
Etc. (Additional Credit Instruction Records as required)	
</PmtInf>	
Payment Information Record	Refer to section 6 below
Credit Instruction Record	Refer to section 7 below
Credit Instruction Record	Refer to section 7 below
Credit Instruction Record	Refer to section 7 below
Etc. (Additional Credit Instruction Records as required)	
</PmtInf>	
Etc. (Additional Payment Information Records as required)	
XML Tags	Refer to section 8 below

4. XML Tags

	Field Description	Field Properties
<?xml version="1.0" encoding="utf-8" ?>	Constant Value	
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema- instance" xmlns="urn:iso:std:iso:20022:tech:xsd :pain.001.001.03">	Constant Value	
<CstmrCdtTrfInItN>	Constant Value	

5. Header Record

	Field Description	Field Properties
<GrpHdr>	Constant Value	
<MsgId>XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXX</MsgId>	Debtor's unique identifier of the submitted file/bulk. Debtors are free to use any reference as long as no leading, internal or trailing spaces are included.	Length: 1-35. Content: "([A-Za-z0-9][\? / \- :\ (\)\ . \, '])"
<CreDtTm>YYYY-MM-DDTHH:MM:SS</CreDtTm>	The date and time when the file was created by the debtor.	ISO Date & Time E.g.: 2020-11-19T08:30:47
<NbOfTxs>999</NbOfTxs>	Total number of transactions included in the file	Length: 1-15. Content: "[0-9] "
<CtrlSum>99999.99</CtrlSum>	The sum of all transactions listed in this file.	Length: 1-18 digits including 2 decimal digits
<InitgPty>	Constant Value	
<Nm>XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXX</Nm>	Name by which debtor is known as well as the name that is used to identify the debtor who initiated the payment.	Length: 1-70 Content: ([A-Za-z0-9][+ \? / \- :\ (\)\ . \, '\s]){1,70}
<Id>	Constant Value	
<OrgId>	Constant Value	
<Othr>	Constant Value	
<Id>XXXXXXXXXXXX</Id>	Should only record the subscriber code given by BOV. This is case sensitive and only upper case is allowed.	
</Othr>	Constant Value	
</OrgId>	Constant Value	
</Id>	Constant Value	
</InitgPty>	Constant Value	
</GrpHdr>	Constant Value	

Grey fields denote the variable fields. The File Header Block is only created once per file at the start of the file.

6. Payment Information Record

<PmtInf>	Constant Value	
<PmtInflId>999999999999999999</PmtInflId>	Unique identification as assigned by debtor to identify the payment information group within the message.	Length: 1-35. Content: "([A-Za-z0-9][\?/\ \\-: \(\) \\. \' "])"
<PmtMtd>TRF</PmtMtd>	Constant Value	
<BtchBookg>XXXXXX</BtchBookg>	If present and contains ‘true’, batch booking is requested. If present and contains ‘false’, booking per transaction is requested.	Only ‘true’ or ‘false’ is to be inserted in this field.
<NbOfTxs>99999</NbOfTxs>	Number of transactions in payment information block	Length: 1-15. Content: "[0-9] "
<CtrlSum>99999.99</CtrlSum>	Value of transactions in payment information block	Length: 1-18 digits including 2 decimal digits
<PmtTpInf>	Constant Value	
<SvcLvl>	Constant Value	
<Cd>SEPA</Cd>	Constant Value	
</SvcLvl>	Constant Value	
</PmtTpInf>	Constant Value	
<ReqdExctnDt>YYYY-MM-DD</ReqdExctnDt>	Required Execution date at which the debtor requests BOV to process the payment.	YYYY for the year MM for the month DD for the day
<Dbtr>	Constant Value	
<Nm>XXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXX</Nm>	Name by which debtor is known as well as the name that is used to identify the debtor who initiated the payment.	Length: 1-70 Content: ([A-Za-z0-9][+\ ?/\ \\-: \(\) \\. \' s]){1,70}
<PstlAdr>		

<AdrLine>XXXXXXXXXXXXXXXXXX</AdrLine>	Address Line 1	Length: 1-70
	Mandatory!	Content: ([A-Za-z0-9][+ \? / \- : \\(\\) \\. ' \\s]){1,70}
<AdrLine>XXXXXXXXXXXXXXXXXX</AdrLine>	Address Line 2	Length: 1-70
		Content: ([A-Za-z0-9][+ \? / \- : \\(\\) \\. ' \\s]){1,70}
</PstlAdr>	Constant Value	
</Dbtr>	Constant Value	
<DbtrAcct>	Constant Value	
<Id>	Constant Value	
<IBAN>MT99VALL999999999999999999999999</IBAN>	Debtor's IBAN	
</Id>	Constant Value	
<Ccy>EUR</Ccy>	Constant Value	
</DbtrAcct>	Constant Value	
<DbtrAgt>	Constant Value	
<FinInstnId>	Constant Value	
<BIC>VALLMTMT</BIC>	Debtor's BIC	
</FinInstnId>	Constant Value	
</DbtrAgt>	Constant Value	

Grey fields denote the variable fields. The Payment Information Block can reside once or multiple times within the file following by a set of Credit Instruction Record.

If the optional Debtor's address is not being provided, the whole section is to be left out and not just the data element.

7. Credit Instruction Record

<CdtTrfTxInf>	Constant Value	
<PmtId>	Constant Value	
<InstId>XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXX</InstId>	Transaction identification assigned by the debtor to identify the transaction	Length: 1-35. Content: "([A-Za-z0-9][\?/\ \\-: \(\) \.\, '])"
<EndToEndId>XXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXX</EndToEndId>	Unique identification assigned by the debtor to identify the transaction.	Length: 1-35. Content: "([A-Za-z0-9][\?/\ \\-: \(\) \.\, '])"
</PmtId>	Constant Value	
<Amt>	Constant Value	
<InstAmt Ccy="EUR">99999.99</InstAmt>	Amount of transaction	Length: 1-18 digits including 2 decimal digits
</Amt>	Constant Value	
<CdtrAgt>	Constant Value	
<FinInstnId>	Constant Value	
<BIC>XXXXXXXXXX</BIC>	Creditor's BIC Code	
</FinInstnId>	Constant Value	
</CdtrAgt>	Constant Value	
<Cdtr>	Constant Value	
<Nm>XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXX</Nm>	Creditor's Name	Length: 1-70 Content: ([A-Za-z0-9][+\ ?/\ \\-: \(\) \.\, '\s]){1,70}
<PstlAdr>	Constant Value (Optional)	
<AdrLine>XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXX</AdrLine>	First line of Creditor's Address (Optional)	Length: 1-70 Content: ([A-Za-z0-9][+\ ?/\ \\-: \(\) \.\, '\s]){1,70}
<AdrLine>XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXX</AdrLine>	Second line of Creditor's Address (Optional)	Length: 1-70 Content: ([A-Za-z0-9][+\ ?/\ \\-: \(\) \.\, '\s]){1,70}
</PstlAdr>	Constant Value (Optional)	
</Cdtr>	Constant Value	
<CdtrAcct>	Constant Value	
<Id>	Constant Value	
<IBAN>XXXXXXXXXXXXXXXXXXXXXXXXXXXX	Creditor's IBAN	

<XXXXXXX></IBAN>		
</Id>	Constant Value	
</CdtrAcct>	Constant Value	
<Purp>	Constant Value	
<Cd>XXXX</Cd>	The list of codes to be inserted can be found in section 10 below	Refer to pages 12 and 13 for update.
</Purp>	Constant Value	
<RmtInf>	Constant Value	
<Ustrd>XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXX</Ustrd>	Transactions Details, which will be shown on creditor's statement. This is mandatory (mandatory)	Length: 1-140 Content: ([A-Za-z0-9][+ ? / _ : \\(\\) \\. ' \\s]){1,140}
</RmtInf>	Constant Value	
</CdtTrfTxInf>	Constant Value	

Grey fields denote the variable fields. Can occur multiple times within each payment information block.

If the optional Creditor's address and Purpose category are not being provided, the whole respective section is to be left out and not just the data element.

To note that after the last Credit Instruction Record the following entry needs to be placed in order to close the Payment Information Record.

</PmtInf>	Constant Value	
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8. XML Tags

</CstmrCdtTrflInit>	Constant Value	
</Document>	Constant Value	

9. Filenames

Customers must ensure that the submission of each zipped external file should have a unique file name (name plus extension) as follows:

File name: BOV_YYYY-MM-DD-HHmmSSSS_XXXXXX.SCTE

Where:

YYYY Year

MM Month

DD Day

HH Hour

mm Minute

SSSS mille second

XXXXXX Subscriber ID as provided by Bank of Valletta. This is unique per customer.

Example of file name where Subscriber ID is ABC123

BOV_2020-10-25-143030095_ABC123.SCTE

The internal file name within the zipped file is to be named the same but with an extension of .SCT

To note that the file needs to be provided in an encrypted format zipped under Winzip version 9 as per Bank of Valletta encryption methods.

10. Purpose Category Codes

DIVI Dividend

GOVT Government Payment

INTE Interest

PENS Pension Payment

SALA Salary Payment

SSBE Social Security Benefit

SUPP Supplier Payment

11. Sample XML file

```
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>TS0032020</MsgId>
      <CreDtTm>2020-11-26T11:18:05</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>761.73</CtrlSum>
      <InitgPty>
        <Nm>TEST COMPANY LTD.</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>ABC001</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>

    <PmtInf>
      <PmtInfId>TS0032020-20201130-11:18:05</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>761.73</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2020-11-30</ReqdExctnDt>
      <Dbtr>
        <Nm>TEST COMPANY LTD.</Nm>
        <PstlAdr>
          <AdrLine>1 Triq Il-Kbira</AdrLine>
          <AdrLine>Birkirkara BKR001</AdrLine>
```

<PstlAdr>
</Dbtr>
<DbtrAcct>
<Id>
<IBAN>MT62VALL22013000000040020123456</IBAN>
</Id>
<Ccy>EUR</Ccy>
</DbtrAcct>
<DbtrAgt>
<FinInstnId>
<BIC>VALLMTMT</BIC>
</FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>

<PmtId>
<InstrId>1009LEO0112020</InstrId>
<EndToEndId>1009ENO0112020</EndToEndId>
</PmtId>
<Amt>
<InstdAmt Ccy="EUR">61.73</InstdAmt>
</Amt>
<CdtrAgt>
<FinInstnId>
<BIC>IBSPITTM</BIC>
</FinInstnId>
</CdtrAgt>
<Cdtr>
<Nm>ATTARD JOE</Nm>
</Cdtr>
<CdtrAcct>
<Id>
<IBAN>IT24H0102503223100000123456</IBAN>
</Id>

</CdtrAcct>
<Purp>

<Cd>SALA</Cd>

</Purp>

<RmtInf>

<Ustrd>Salary 011 2020</Ustrd>

Where the file is set for supplier payments,
purpose code should read:

<Cd>SUPP</Cd>

Other codes can be viewed on section 10-
Purpose Category Codes

```

</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>

<PmtId>
<InstrId>1009LEO0112020</InstrId>
<EndToEndId>1009ENO0112020</EndToEndId>
</PmtId>
<Amt>
<InstdAmt Ccy="EUR">700.00</InstdAmt>
</Amt>
<CdtrAgt>
<FinInstnId>
<BIC>IBSPITTM</BIC>
</FinInstnId>
</CdtrAgt>
<Cdtr>
<Nm>BORG PETER</Nm>
</Cdtr>
<CdtrAcct>
<Id>
<IBAN>IT24H0102503223100000987654</IBAN>
</Id>
</CdtrAcct>
<Purp>
<Cd>SALA</Cd>
</Purp>
<RmtInf>
<Ustrd>Salary 011 2020</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

Where the file is set for supplier payments, purpose code should read:

<Cd>SUPP</Cd>

Other codes can be viewed on section 10- Purpose Category Codes