Description of Mass Bill Payment Request & Response Files

Operational and Technical Specifications

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Version 2.6

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Purpose of this document

NBG has created the *Mass Bill Payment* service to enable Corporate i-bank Customers to execute bulk bill payments through files. The service currently supports multiple over 750 organizations, multiple transaction records of which can be included in a single file (XML or JSON).

This document constitutes a detailed guide in terms of the file structure, formatting rules, and the description of the fields included in the files, to facilitate the Mass Bill Payment service consumption.

Mass Bill Payment Request File

The Request file includes all the **necessary** information needed for each of the organizations' payment transactions supported. The information about each organizations' required fields is automatically retrieved through NBG API channels (Bill Payments API). The supported Request File formats are **JSON**, **XML** and **CSV**. The table below presents a sample of a Request file in JSON format.

Table 1: A sample of a Mass Bill Payment Request File in JSON format.

```
[
 {
  "orgId": "69d6ffc8-cc65-4130-a172-d2fa16b6cbe8",
  "orgName": "ΔΕΗ",
  "paymentIdentificationinstrId": "677d924a-3584-405b-9986-505512c5eb08",
  "settlementInfomethod": "ACCT",
  "settlementInfoamount": "1.00",
  "paymentOrgIdentificationPAYMENT_CODE": "RF26907738000300014122055"
 },
 {
  "orgId": "fcfc9bdc-90f7-4717-b8b1-a54e2a61e480",
  "orgName": "AIG EUROPE SA",
  "paymentIdentificationinstrId": "677d924a-3584-405b-9986-505512c5eb09",
```

```
    "settlementInfomethod": "ACCT",
    "settlementInfoamount": "1.00",
    "paymentOrgIdentificationPAYMENT_CODE": "RF26907738000300014122056"
  }
]
```

Mass Bill Payment Response File

The Response file, which is created right after the upload of the Request file, contains all the required fields that the user had previously inserted in the Request file, along with new fields that are automatically inserted/generated by the system called "Outcome" and the optional field "Reason" which offers information about failures and appears conditionally to the success of the payment. The user can download the Response file in **JSON, XML** or **CSV** format, depending on which the Request File has been previously uploaded to. The table below presents a sample of a Response file in JSON format. Notice that the last row(s) of each array item is what makes the Response file any different from the Request file.

Table 2: A sample of a Mass Bill Payment Request File in JSON format.

```
[
  {
    "orgId": "69d6ffc8-cc65-4130-a172-d2fa16b6cbe8",
    "orgName": "ΔΕΗ",
    "paymentIdentificationinstrId": "677d924a-3584-405b-9986-505512c5eb08",
    "settlementInfomethod": "ACCT",
    "settlementInfoamount": "1.00",
    "paymentOrgIdentificationPAYMENT_CODE": "RF26907738000300014122055",
    "Outcome": "PROCESSED"
  },
```

```
{
  "orgId": "fcfc9bdc-90f7-4717-b8b1-a54e2a61e480",
  "orgName": "AIG EUROPE SA",
  "paymentIdentificationinstrId": "677d924a-3584-405b-9986-505512c5eb09",
  "settlementInfomethod": "ACCT",
  "settlementInfoamount": "1.00",
  "paymentOrgIdentificationPAYMENT_CODE": "RF269077380003000144122056",
  "Outcome": "FAILED",
  "Reason": "A reason explaining why the payment failed."
  }
]
```

Description of the fields included

The tables below describe the data format and the specs of the fields included in the Mass Bill Payment Request/Response files. Table 3 presents the fields and their specs, while Table 4 further elaborates on the fields' format.

Table 3: The fields included in the Mass Bill Payment Request/Response file.

No.	XML Field	JSON Field / CSV Column Name	Format	Length	Προδιαγραφές πεδίου	Field/Element Specifications
1.0	\<payments\>		M			
1.1	\<payment\>		M			
1.2	\<orgId\>	orgId	M str	36	Κωδικός οργανισμού που έχει δοθεί από την Τράπεζα.	Organization's code that has been given by the Bank.
1.3	\<orgName\>	orgName	M str	N/A*	Όνομα Οργανισμού.	Organization's Name.
1.4	\<paymentIdentificationinstrId\>	paymentIdentificationinstrId	M str	36	Κωδικός αναφοράς αποστολέα. Συμπληρώνεται υποχρεωτικά από τον εντολέα.	Sender's reference code. Mandatory element for debtor.
1.5	\<settlementInfomethod\>	settlementInfomethod	M str	10	Προσδιορίζει τον τρόπο πληρωμής. Υποστηριζόμενες τιμές: ACCT = Απευθείας Πληρωμή μέσω Λογαριασμού	Identifies the payment method. Supported values: ACCT = Payment directly via Account
1.6	\<settlementInfoamount\>	settlementInfoamount	M 12d	Length 15 Precision 2	Ποσό Εντολής. Συμπληρώνεται υποχρεωτικά με κωδικό	Transaction amount. It is mandatory filled with currency code EUR as

					νομίσματος EUR (Ccy="EUR"). Στο ποσό επιτρέπονται μέχρι 12 ακέραια και μέχρι 2 δεκαδικά ψηφία. Ελέγχεται ότι είναι μη μηδενικό.	(Ccy="EUR"). Up to 12 integers and up to 2 decimals digits are permitted. Whatever non zero is checked.
1.7	<paymentOrgIdentificationPAYMENT_CODE>	paymentOrgIdentificationPAYMENT_CODE	M str/dec***	Str: max length 35** Dec: max length 30** precision 0	Μοναδικός κωδικός πληρωμής του αποστολέα / Τμήμα 2 της ταυτότητας οφειλής.	Sender's unique payment code / Part 2 of debt identity.
1.8	<paymentOrgIdentificationCUSTOMER_NAME>	paymentOrgIdentificationCUSTOMER_NAME	O str	Max Length: 50**	Επωνυμία Πελάτη.	Customer name.
1.9	<paymentOrgIdentificationAUX_PAYMENT_CODE>	paymentOrgIdentificationAUX_PAYMENT_CODE	O str/dec***	Str: max length 40** Dec: max length 12** precision 0	Τμήμα 3 της ταυτότητας οφειλής.	Part 3 of debt identity.
1.10	<paymentOrgIdentificationAUX2_PAYMENT_CODE>	paymentOrgIdentificationAUX2_PAYMENT_CODE	O dec	Length 9 Precision 0	ΑΦΜ.	VAT number.
1.11	<paymentOrgIdentificationEXPIRATION_DATE>	paymentOrgIdentificationEXPIRATION_DATE	O ISODtTm	10	Ημερομηνία Λήξης Πληρωμής Λογαριασμού. Πρέπει να είναι σε format DD-MM-YYYYhh:mm:ss.	Bill Payment Expiration Date. Date format: DD-MM-YYYYhh:mm:ss.
1.12	<paymentOrgIdentificationDEBTOR_TAX_ID>	paymentOrgIdentificationDEBTOR_TAX_ID	O dec	Length 9 precision 0	ΑΦΜ (Τμήμα 1 της ταυτότητας οφειλής).	VAT number (Part 1 of debt identity).
1.13	<paymentOrgIdentificationAR_ENTYPOY>	paymentOrgIdentificationAR_ENTYPOY	O str	7	Μοναδικός Αριθμός Κυκλοφορίας Οχήματος.	Unique Vehicle Registration Number.
1.14	<paymentOrgIdentificationAUX_AMOUNT>	paymentOrgIdentificationAUX_AMOUNT	O 12d	Length 15 Precision 2	Ποσό Οφειλής.	Debt Amount.
1.15	<paymentOrgIdentificationEMPLOYER_SSN>	paymentOrgIdentificationEMPLOYER_SSN	O str	11	Α.Μ.Κ.Α εργοδότη.	Employer's Social Security Number.
1.16	<paymentOrgIdentificationEMPLOYER_FNAME>	paymentOrgIdentificationEMPLOYER_FNAME	O str	30	Ονομα εργοδότη.	Employer's first name.
1.17	<paymentOrgIdentificationEMPLOYER_MNAME>	paymentOrgIdentificationEMPLOYER_MNAME	O str	30	Πατρώνυμο εργοδότη.	Employer's middle name.
1.18	<paymentOrgIdentificationEMPLOYER_TIN>	paymentOrgIdentificationEMPLOYER_TIN	O str	9	Α.Φ.Μ. εργοδότη.	Employer's VAT number.
1.19	<paymentOrgIdentificationSSN_TYPE>	paymentOrgIdentificationSSN_TYPE	O str	20	Κωδικός Τύπου Εργασίας.	Work Type Code.
1.20	<paymentOrgIdentificationEMPLOYEE_SSN>	paymentOrgIdentificationEMPLOYEE_SSN	O str	11	Α.Μ.Κ.Α εργαζόμενου.	Employee's Social Security Number.
1.2	<paymentOrgIdentificationEMPLOYEE_FN	paymentOrgIdentificationEMPL	O str	30	Ονομα εργαζόμενου.	Employee's first name.

1	AME>	OYEE_FNAME			30		
1.2 2	<paymentOrgIdentificationEMPLOYEE_M NAME>	paymentOrgIdentificationEMPL OYEE_MNAME	O str	30	Πατρώνυμο εργαζόμενου.	Employee's middle name.
1.2 3	<paymentOrgIdentificationEMPLOYEE_N AME>	paymentOrgIdentificationEMPL OYEE_NAME	O str	30	Επώνυμο εργαζόμενου.	Employee's surname.
1.2 4	<paymentOrgIdentificationhashedKey>	paymentOrgIdentificationhashe dKey	O str	150	Μοναδικό Κλειδί Συναλλαγής.	Unique Transaction Key.
1.2 5	<paymentOrgIdentificationEMPLOYEE_AC COUNT>	paymentOrgIdentificationEMPL OYEE_ACCOUNT	O str	27	Λογαριασμός Πίστωσης εργαζόμενου. Μορφή IBAN.	Employee's Credit Account. IBAN format.
1.2 6	<paymentOrgIdentificationEMPLOYER_N AME>	paymentOrgIdentificationEMPL OYER_NAME	O str	50	Επώνυμο εργοδότη.	Employer's surname.
1.2 7	<paymentOrgIdentificationREASON_COD E>	paymentOrgIdentificationREASO N_CODE	O str	Max Length: 35**	Κωδικός αιτίας.	Reason code.
1.2 8	<paymentOrgIdentificationAUX_REFNO_1 >	paymentOrgIdentificationAUX_R EFNO_1	O str	10	Αριθμός αναφοράς.	Reference number.
1.2 9	<paymentOrgIdentificationREASON>	paymentOrgIdentificationREASO N	O str	Max Length: 100**	Αιτία.	Reason.
1.3 0	<paymentOrgIdentificationREPRESENTATI VE_NAME>	paymentOrgIdentificationREPRE SENTATIVE_NAME	O str	35	Όνομα εκπρόσωπου.	Representative's name.
1,3 1	<paymentOrgIdentificationCREDIT_ACC>	paymentOrgIdentificationCREDIT _ACC	O str	11	Λογαριασμός Πίστωσης.	Credit account.
1.3 2	<paymentOrgIdentificationAUX_REF_NO_ 1 >	paymentOrgIdentificationAUX_R EF_NO_1	O str/dec***	Str: 10 Dec: Length 9 precision 0	Αριθμός αναφοράς.	Reference number.
1.3 3	<paymentOrgIdentificationDEBTOR_NAM E>	paymentOrgIdentificationDEBTO R_NAME	O str	40	Όνομα εντολέα.	Debtor's name.
2.0	<Outcome>	Outcome	str		Πληροφορίες σχετικά με το αποτέλεσμα μιας συγκεκριμένης πληρωμής. Υποστηριζόμενες τιμές: • PROCESSED • FAILED	Information about the outcome of a specific payment. Supported values: • PROCESSED • FAILED
2.1	<Reason>	Reason	str		Πληροφορίες σχετικά με τον λόγο αποτυχίας, όταν Outcome = FAILED.	Information about the reason of failure, when Outcome = FAILED.

* Not available. Users can retrieve the organizations' names from the downloaded Mass Payment file.

**Length differs among the organizations.

*** Format differs among the organizations.

Table 4: The format description of the fields included in the Mass Bill Payment Request/Response file.

Field/Element format	Description
M	Mandatory
O	Optional
12d	Decimal number with a decimal point. 15 characters in total (whole number part up to 12 digits, decimal part up to 2 digits and a decimal point)
dec	Decimal number without a decimal point
str	String. Alphanumeric characters including symbols
ISODtTm	ISO datetime format (DD-MM-YYYYhh:mm:ss)

XML Declaration/Prolog (applicable only on XML files)

The XML declaration is a processing instruction that identifies the document as being XML. All XML documents should begin with an XML declaration. The XML prolog is optional. If it exists, it must come first in the document. To avoid errors, the user should specify the encoding used, or save the XML files as UTF-8. UTF-8 is the default character encoding for XML documents.

Example:

```
<?xml version="1.0" encoding="UTF-8" standalone="no" ?>
```