

Description of Mass Credit Transfer Files

Operational and Technical Specifications

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Table of Contents

Purpose of this document	3
Credit Transfers to NBG accounts	3
Credit Transfers to domestic bank accounts	3
Credit Transfers to cross-border bank accounts	4

Purpose of this document

NBG has created the *Mass Credit Transfer* service to enable Corporate i-bank Customers to execute bulk credit transfers through files. The service currently supports multiple transaction records which can be included in a single file (CSV).

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 Credit Transfer service consumption.

Credit Transfers to NBG accounts

The file of mass credit transfers to NBG accounts has the following format:

Credit account number	Amount	Currency	Reason
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Formatting and other rules applied:

1. The file should not contain column headings or other items. The first line should be the details of the first transaction to be credited.
2. In the **Credit account number** column, the accounts to be credited are filled in with 11 digits or in IBAN format with 27 digits. All accounts must be NBG Accounts.
3. The **Amount** field requires the entry of two decimals with each amount (e.g. 150,00).
4. The EUR value is fixed in the **Currency** field.
5. The **Reason** field should not exceed 140 alphanumeric characters (Latin or Greek uppercase characters).
6. The costs of each transfer are calculated at the expense of the Debtor (OUR) and all charges in favor of NBG, will be paid by the Debtor.

Table 1: A sample of Credit Transfers to NBG accounts File in CSV format.

```
GR9601106780000067890123458;0,02;EUR;REASON1  
GR9601106780000067890123428;130,00;EUR;ΑΙΤΙΟΛΟΓΙΑ2  
GR9601106780000067890123258;10,05;EUR;REASON3
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Credit Transfers to domestic bank accounts

The file of mass credit transfers to domestic bank accounts has the following format:

ΔΙΑΣ bank code	Credit account IBAN	Amount	Currency	Charge bearer	Beneficiary name	Reason
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Formatting and other rules applied:

1. The file should not contain column headings or other items. The first line should be the details of the first transaction to be credited.

2. In the field **ΔΙΑΣ bank code**, fill in the three-digit code of the creditor's Bank. The code can be found on www.dias.com.gr, in the DIAS Payment System.
3. In the **Credit account IBAN** column, the accounts to be credited are filled in in IBAN format with 27 digits. All accounts must be accounts held in domestic banks.
4. The **Amount** field requires the entry of two decimals with each amount (e.g. 150,00). The limit is 150.000€. For legal entities that have signed an additional act of limit increase the limit is 9.999.999.99€ per transaction.
5. The EUR value is fixed in the **Currency** field.
6. In the field **Charge bearer** these are the following options regarding the charge of expenses:
 - a. Full expenses on the debtor (OUR): In cases of the OUR value, the debtor is charged with the amount of the order plus the commissions in favor of both the NBG and the creditor's bank. The beneficiary receives the full amount of the order.
 - b. Expenses shared between the debtor and the creditor (SHA): In cases of the SHA value, the debtor is charged with the amount of the order plus the commission in favor of the NBG. The creditor may be charged with any commissions to be withheld by the creditor's bank..
7. In the **Beneficiary name** field, be sure to fill in the name of the beneficiary, which should not exceed 70 alphanumeric characters (Latin uppercase characters).
8. The **Reason** field should not exceed 140 alphanumeric characters (Latin uppercase characters).

Credit Transfers to cross-border bank accounts

The file of mass credit transfers to cross-border bank accounts has the following format:

BIC code	Credit account IBAN	Amount	Currency	Beneficiary name	Remittance type	Purpose	Type of goods	Reason
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Formatting and other rules applied:

1. The file should not contain column headings or other items. The first line should be the details of the first transaction to be credited.
2. In the **BIC code** field, fill in the number of the paying Bank abroad (up to 11 digits). If you do not know the specific code you can search for it at <http://www.swift.com/>. (BIC DIRECTORY option).
3. In the **Credit account IBAN** column, the accounts to be credited are filled in in IBAN format. The number of the digits depends on the creditor's bank.
4. The **Amount** field requires the entry of two decimals with each amount (e.g. 150,00). The limit is 12.500€. For legal entities that have signed an additional act of limit increase the limit is 50.000.00€ per transaction.
5. The EUR value is fixed in the **Currency** field.

6. In the **Beneficiary name** field, be sure to fill in the name of the beneficiary, which should not exceed 70 alphanumeric characters (Latin uppercase characters).
7. The **Remittance type** field is filled in with:
 - a. the code "1", if the remittance concerns the payment of invoices related to the receipt / import of goods, and with
 - b. the code "2", if the remittance concerns the payment for the provision of services or the movement of funds.
8. The **Purpose** field is filled in optionally (if the code "2" has been selected in the **Remittance type** column) with one of the three-digit codes. The value " " (blank) is acceptable.
9. The **Type of goods** field must be filled in, if the code "1" has been selected in the **Remittance type** column, with one of the four- digit codes. The value " " (blank) is NOT acceptable. Attention: If the value of the **Remittance type** field is "1", the **Purpose** field must be left blank. Similarly, if the value of the **Remittance type** field is "2", the **Type of goods** field must be left blank.
10. The **Reason** field should not exceed 140 alphanumeric characters (Latin uppercase characters), and will appear on the of the creditor's account, under the responsibility of the creditor's bank.
11. The costs of each remittance abroad are calculated at the expense of both the debtor and the creditor (SHA): All additional charges in favor of NBG, will be paid by the debtor. Any charges that will be imposed by the creditor's Bank, will be paid by the creditor. In order to be informed of the exact amount of the expenses in favor of NBG, with which you are charged for each transfer, please consult this [Invoice list](#).