

## Exchange of Hal E-Bank documents in the ISO SEPA XML format - SDD payment orders - pain.008.001.02 (supported in Hal E-Bank from ver. 19 - valid from 1.2.2014)

History of document changes			
Version	Status / Changes	Date	Author
0.1	Draft	03/03/2010	KKL
1.0	Initial version (SDD RB ver. 4.0)	25/10/2010	MFC, DBK
1.1	Changes at tags 2.1, 2.44, 2.50	12/12/2011	DBK
1.2	Changes at tag 2.88	14/02/2012	DBK
1.3	Changes at tags 2.1, 2.19, 2.21, 2.30, 2.70, 2.88, new tag 2.90 - all amendments relating to SEPA RB 7.0) - validity from Februar 1, 2014	20/11/2013	MAFC, DBK, ARR
1.4	Change at tag 2.31 (EndToEnd), change in Chapter 3.3.1 - deleted content if EndToEnd data is not given, added text for optional reference.	24/03/2014	DBK
1.5	Debtor/Creditor bank BIC - not mandatory for SDD payment orders	23/02/2016	TGC

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## 1. Introduction

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### 1.1 About document

The purpose of this document is to present the use of ISO UNIFI 20022 standard for exchanging documents in the XML structure:

- **pain.008.001.02** - Structure for exchanging data on SDD payment orders between the creditor and the bank.

The exchange of data arising from the execution of SDD payment order (booked transactions on the executed SDD payment order, statement, etc.) are not subject of this document. They are described in the document »Exchanging Hal E-Bank documents in ISO SEPA XML format (SEPA Rulebook ver. 4.0 to 7.0 - validity of RB 7.0: from February 1, 2014)«.

### 1.2 Reference documentation

- UNIFI (ISO 20022) Payments Standards - Initiation with descriptions of the XML schemes:
  - CustomerDirectDebitInitiationV02 (pain.008.001.02),
- Rules for designing and using standardized references in the performance of payment services (ZBS - The Bank Association of Slovenia).

## 2. General description of the XML file structure

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Due to the wide applicability of ISO 20022 schemas, the XML structure descriptions for individual XML files comprise only mandatory elements according to ISO 20022 structures, as well as optional elements for data relevant to Hal E-Bank.

The description of the XML structure of documents itself is stated in the format used in the ISO 20022 documentation. The following columns are stated:

- "ISO index (Index)", containing the ISO reference number referring to where the given XML element is described in the ISO documents,
- "ISO element name (Message Item)", containing an element's ISO markup,
- "ISO XML tag (<XML Tag>)", containing an element's ISO XML tag,
- "Number of occurrences (Mult.)", specifying the minimum and maximum number of occurrences of an element,
- "ISO tip (Represent./Type)", specifying the ISO data type,
- "Usage/meaning in Hal E-Bank", specifying the function of the data inside Hal E-Bank. This column may also list Hal E-Bank-specific requirements for providing data,
- a column indicating whether the information at import is mandatory for Hal E-Bank.

In XML structures, several meaningfully related data (fields) are organized into data groups (segments or XML building blocks). A data group is either mandatory or optional. If a data group is mandatory, the presence of fields of this data group may be mandatory or optional (can be a blank field), where at least one of the fields of this data group must be filled in also in case when all fields from this data group are optional. If a data group is optional, presence marker for field in the group applies only when at least one field in the data group is provided (not blank).

### 3. SEPA direct debit payment order »CustomerDirectDebitInitiationV02« (pain.008.001.02)

The "CustomerDirectDebitInitiationV02" file is compliant with the pain.008.001.02 schema and, in the case of SEPA files, also with SEPA DD DS-03, and identifies multiple SDD payment orders. The file consists of:

- starting XML document tag <CstmrDrctDbtInittn>, marks the beginning of data.
- the "GroupHeader" document header, which has only one occurrence and contains "batch" data shared by all SDD payment orders,
- one or more sequences with "PaymentInformation" payment descriptions, each of which may contain one or more »DirectDebitTransactionInformation« of SDD payment orders.

#### 3.1 Document header

The "GroupHeader" document header, or batch data, has one occurrence in the document and contains data shared by all payment orders (e.g. payment initiator) or represents a sum total of orders (e.g. the total number of orders). The SDD payment order information that may be included in the document header is given in the table below:

Table 1: SDD payment order (pain.008.001.02) - document header (»GroupHeader«)

ISO indeks (Index)	ISO element name (Message Item)	ISO XML tag (<XML Tag>)	No. of occurrences (Mult.)	ISO type (Represent./Type)	Usage/function in Hal E-Bank	*1
1.0	+GroupHeader	<GrpHdr>	[1..1]		Marks the beginning of batch data.	M
1.1	++MessageIdentification	<MsgId>	[1..1]	Max35Text	A unique batch identifier. Hal E-Bank: Unique identification is created automatically during export of data based on current date and time.	M
1.2	++CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	Date and time of batch creating (see section 3.3.5 and 3.3.7).	M
1.6	++NumberOfTransactions	<NbOfTx>	[1..1]	Max15NumericText	Total number of transactions in a batch.	M
1.7	++ControlSum	<CtrlSum>	[0..1]	DecimalNumber	Sum total of transactions in a batch.	O
1.8	++InitiatingParty	<InitgPty>	[1..1]	PartyIdentification32	Information about SDD initiator (see section 3.3.2). Hal E-Bank: This information is not used when importing.	M
	+++Name	<Nm>	[1..1]	Max70Text	Name	M
	+++Identification	<Id>	[0..1]		The tax number of a legal entity is exported.	O

<sup>1</sup> Obligation to state data in Hal E-Bank: M (data is mandatory), O (data is optional), M/O (data is mandatory or optional, depending on the type of document or stating/not stating other items).

### 3.2 Document (SDD payment order) description

The "PaymentInformation" document (SDD payment order) description can have several occurrences, each of which may contain common SDD payment order information (e.g. requested execution date) and information about one or more SDD payment orders (»DirectDebitTransactionInformation«). The information that may be included in the document (SDD payment order) descriptions is given in the table below:

Table 2: SEPA direct debit (pain.008.001.02) - description of SDD payment orders (»PaymentInformation«)

ISO indeks (Index)	ISO element name (Message Item)	ISO XML tag (<XML Tag>)	No. of occurrences (Mult.)	ISO tip (Represent./Type)	Usage/function in Hal E-Bank	*1
2.0	+PaymentInformation	<PmtInf>	[1..n]		Marks the beginning of SDD payment order description. It can be repeated.	M
2.1	++PaymentInformationIdentification	<PmtInfId>	[1..1]	Max35Text	Hal E-Bank: Mandatory presence, however, Hal E-Bank generates its own ID and overwrites the existing ID. The initial ID is saved in case of future cancellations or reversals.	M
2.2	++PaymentMethod	<PmtMtd>	[1..1]	Code	Payment method. Supported values: <ul style="list-style-type: none"> <li>»DD« (Direct Debit)</li> </ul>	M
2.3	++BatchBooking	<BtchBookg>	[0..1]		Hal E-Bank: This information is not used when importing. At import it is set to "false".	
2.6	++PaymentTypeInformation	<PmtTpInf>	[0..1]		Marks the beginning of information on the type of SDD payment order.	M
2.8	+++ServiceLevel	<SvcLvl>	[0..1]		Marks the beginning of data on service level.	M
2.9	++++Code	<Cd>	[0..1]	Code	Code for service level. Hal E-Bank: Always »SEPA« value.	M
2.11	+++LocalInstrument	<LclInstrm>	[0..1]		Marks the beginning of data on type of scheme for direct debits.	M
2.12	++++Code	<Cd>	[0..1]	Code	Type of scheme is stated according to range of ISO codes. Supported values: <ul style="list-style-type: none"> <li>»CORE« (Core direct debit)</li> <li>»B2B« (Business-to-business direct debit)</li> </ul>	M
2.14	+++SequenceType	<SeqTp>			Sequence type transaction is stated according to range of ISO SEPA codes. Supported values: <ul style="list-style-type: none"> <li>»OOF« one-time order</li> <li>»FRST« First order</li> <li>»FNAL« Final order</li> <li>»RCUR« Recurring order</li> </ul>	M
2.15	+++CategoryPurpose	<CtgyPurp>	[0..1]		Category purpose code.	O
	++++Code	<Cd>	{Or	Code	See section 3.3.6.	O
	++++Proprietary	<Prtry>	Or}	Max35Text		O
2.18	++RequestedCollectionDate	<ReqdColltnDt>	[1..1]	ISODateTime	Requested order collection date (see section 3.3.5 and 3.3.7).	M
2.19	++Creditor	<Ctr>	[1..1]	PartyIdentification32	Creditor's data (see section 3.3.2).	M

ISO indeks (Index)	ISO element name (Message Item)	ISO XML tag (<XML Tag>)	No. of occurrences (Mult.)	ISO tip (Represent./Type)	Usage/function in Hal E-Bank	*1
	+++Name	<Nm>	[1..1]	Max70Text	Creditor's name.	M
	+++PostalAddress	<PstlAdr>	[0..1]		Creditor's address data.	M
	++++Country	<Ctry>	[0..1]		2-character ISO country denomination.	M
	++++AddressLine	<AdrLine>	[0..2]	Max70Text	Hal E-Bank: Creditor's address stated in two rows. In the first row, street and house number must be stated, while in the second row town must be stated.	M
	+++Identification	<Id>	[0..1]		Creditor's identification data.	O
2.20	++CreditorAccount	<CdtrAcct>	[1..1]		Creditor's account.	M
	+++Identification	<Id>	[1..1]			M
	++++IBAN	<IBAN>	[1..1]	IBANIdentifier	Creditor's account in the IBAN format.	M
2.21	++CreditorAgent	<CdtrAgt>	[1..1]		Creditor's bank.	M
	+++FinancialInstitutionIdentification	<FinInstnId>	[1..1]		BIC or Other identification code.	M
	++++BIC	<BIC>	[0..1]	BICIdentifier	8 or 11 - digit BIC bank code.	O
	++++Other	<Othr>	[0..1]			M/O
	+++++Identification	<Id>	[1..1]		Allowed value »NOTPROVIDED«.	O
2.23	++UltimateCreditor	<UltmtCdtr>	[0..1]	PartyIdentification32	Ultimate creditor's information. This element automatically excludes element 2.69 (see section 3.3.2).	O
	+++Name	<Nm>	[1..1]	Max70Text	Name	M
	+++Identification	<Id>	[0..1]		Identification information.	O
2.24	++ChargeBearer	<ChrgBr>	[0..1]	Code	Bearer of charges: • "SLEV" for SDD orders This element automatically excludes element 2.45.	O
2.27	++CreditorSchemeIdentification	<CdtrSchmId>			Set of key elements used to identify the creditor.	M
	+++Identification	<Id>				M
	++++PrivateIdentification	<PrvtId>				M
	+++++Other	<Othr>				M
	+++++Identification	<Id>			Creditor's ID.  Creditor's identification. In SI, the agreed upon structure is the following: SIKKZZZZDDDDDDDD (SI-constant for SI, KK-control number, ZZZ-constant and DDDDDDDDD-tax number).	M
	+++++SchemeName	<SchmeNm>				M
	+++++Proprietary	<Prtry>			Always »SEPA« value.	M
2.28	++DirectDebitTransactionInformation	<DrctDbtTxInf>	[1..n]		Marks the beginning of SDD payment order description. It can be repeated.	M



ISO indeks (Index)	ISO element name (Message Item)	ISO XML tag (<XML Tag>)	No. of occurrences (Mult.)	ISO tip (Represent./Type)	Usage/function in Hal E-Bank	*1
2.29	+++PaymentIdentification	<PmtId>	[1..1]		Marks the beginning of information on SDD payment order identification.	M
2.30	++++InstructionIdentification	<InstrId>	[0..1]	Max35Text	Hal E-Bank's SDD payment order ID (identifier). Hal E-Bank: Mandatory presence; however, Hal E-Bank generates its own ID and overwrites the existing ID. The initial ID is saved in case of future cancellations or reversals.	M
2.31	++++EndToEndIdentification	<EndToEndId>	[1..1]	Max35Text	Creditor's reference in a structured or unstructured form.	M
2.44	+++InstructedAmount	<InstdAmt>	[1..1]	CurrencyAndAmount	Currency and amount of SDD payment order (see section 3.3.7) .	M
2.45	++ChargeBearer	<ChrgBr>	[0..1]	Code	Bearer of charges: • "SLEV" for SDD payment orders This element automatically excludes element 2.24.	O
2.46	+++DirectDebitTransaction	<DrctDbtTx>	[0..1]		Marks the group of data on mandates.	M
2.47	++++MandateRelatedInformation	<MndtRltdInf>	[0..1]		Marks the beginning of data on mandate details.	M
2.48	+++++MandateIdentification	<MndtId>	[0..1]		Mandate identification/reference.	M
2.49	+++++DateOfSignature	<DtOfSgntr>	[0..1]		Date of mandate signature.	M
2.50	+++++AmendmentIndicator	<AmdmntInd>	[0..1]		Indicator which defines whether mandate has been changed or not. If mandate has been changed, it contains the value »true«.	O
2.51	+++++AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]		Marks the group of original data on mandates prior to change. Must be given if tag 2.50 is "true".	O
2.52	++++++OriginalMandateIdentification	<OrgnlMndtId>	[0..1]		Reference of original mandate.	O
2.53	++++++OriginalCreditorSchemeIdentification	<OrgnlCdtrSchemeId>	[0..1]		Marks the group of original data on identification of creditor in the direct debit scheme.	O
	++++++Identification	<Id>				M
	+++++++PrivateIdentification	<PrvtId>				M
	+++++++Other	<Othr>				M
	+++++++Identification	<Id>			Original mandate recipient identifier (ID). In SI, the agreed upon structure is the following: SIKKZZZZDDDDDDDD (SI-constant for SI, KK-control number, ZZZ-constant and DDDDDDDDD-tax number).	M
	+++++++SchemeName	<SchmeNm>				M
	+++++++Proprietary	<Prtry>			Always »SEPA« value.	M

ISO indeks (Index)	ISO element name (Message Item)	ISO XML tag (<XML Tag>)	No. of occurrences (Mult.)	ISO tip (Represent./Type)	Usage/function in Hal E-Bank	*1
2.69	+++UltimateCreditor	<UltmtCdtr>	[0..1]	PartyIdentification32	Ultimate creditor's information. This element automatically excludes element 2.23 (see section 3.3.2).	O
	++++Name	<Nm>	[1..1]	Max70Text	Name	M
	++++Identification	<Id>	[0..1]		Identification information.	O
2.70	+++DebtorAgent	<DbtrAgt>	[1..1]		Debtor's bank.	M
	++++FinancialInstitutionId entification	<FinInstnId>	[1..1]		BIC or Other identification code.	M
	+++++BIC	<BIC>	[0..1]	BICIdentifier	8 or 11 - digit BIC bank code.	O
	+++++Other	<Othr>	[0..1]			M/O
	++++++Identification	<Id>	[1..1]		Allowed value »NOTPROVIDED«.	M/O
2.72	+++Debtor	<Dbtr>	[1..1]	PartyIdentification32	Debtor's data (see section 3.3.2).	M
	++++Name	<Nm>	[1..1]	Max70Text	Debtor's name.	M
	++++PostalAddress	<PstlAdr>	[0..1]		Debtor's address data.	M
	+++++Country	<Ctry>	[0..1]		2-character ISO country denomination.	M
	+++++AddressLine	<AdrLine>	[0..2]	Max70Text	Hal E-Bank: Debtor's address stated in two rows. In the first row, street and house number must be stated, while in the second row town must be stated.	M
	++++Identification	<Id>	[0..1]		Debtor's identification data.	O
2.73	+++DebtorAccount	<DbtrAcct>	[1..1]		Debtor's account.	M
	++++Identification	<Id>	[1..1]			M
	+++++IBAN	<IBAN>	[1..1]	IBANIdentifier	Debtor's account in IBAN format.	M
2.74	+++UltimateDebtor	<UltmtDbtr>	[0..1]	PartyIdentification32	Ultimate debtor's information (see section 3.3.2).	O
	++++Name	<Nm>	[0..1]	Max70Text	Name	M
	++++Identification	<Id>	[0..1]		Identification information.	O
2.76	+++Purpose	<Purp>	[0..1]		Marks the beginning of information on the purpose of payment.	O
2.77	++++Code	<Cd>	[1..1]	ExternalPurposeCode	Purpose code: One of the alpha-4 external purpose codes as prescribed (defined) by ISO 20022 <sup>2</sup> .	M
2.88	+++RemittanceInformation	<RmtInf>	[0..1]		Marks the beginning of purpose information. Specified either in an unstructured or a structured form (see section 3.3.8).	O
2.89	++++Unstructured	<Ustrd>	{Or	Max140Text	Payment purpose in an unstructured form. Only one occurrence is allowed.	O

<sup>2</sup> 4-digit »Purpose« codes are available at the ISO UNIFI 20022 page in the form of an External Code Sets spreadsheet. Codes must always be verified! (ISO org. web site at [http://www.iso20022.org/external\\_code\\_list.page](http://www.iso20022.org/external_code_list.page)).

ISO indeks (Index)	ISO element name (Message Item)	ISO XML tag (<XML Tag>)	No. of occurrences (Mult.)	ISO tip (Represent./Type)	Usage/function in Hal E-Bank	*1
2.90	++++Structured	<Strd>	Or}		Payment details/Purpose in a structured form, in accordance with the ZBS document "Rules for creation and use of standardized references at conduction of payment services". Only one occurrence is allowed.	0

### 3.3 Descriptions of common XML blocks

#### 3.3.1 »EndToEndIdentification« creditor' reference

Creditor's reference information in an XML document is provided in the "EndToEndId" block in one of the following ways, depending on whether the reference was in fact given and what type the reference belongs to:

- SI Slovenian reference

If the reference is provided in the Slovenian format (reference type "SI"), it is specified in the following structured form "SI<model><reference>", for example "SI002013-10-25", where "SI" stands for the country code, indicating it is a Slovenian reference, <model> is a two-digit model number, and <reference> is a reference number,

- RF reference

The RF reference is prescribed by the ISO 11649:2009(E) standard and the Rules for designing and using standardized references in the performance of payment services,

- optional reference

If the optional creditor reference is given that does not comply to the before mentioned references, the »EndToEndId« element value is imported in the same format as the »NRC« reference. The optional reference of »NRC« type must not include the »NOTPROVIDED« value.

#### 3.3.2 »PartyIdentification32« party information

The "PartyIdentification32" block is used for providing information about a "Creditor", "Debtor", "UltimateDebtor" or "UltimateCreditor". It is composed of the following sets:

- the mandatory "Name" block for the name of the party,
- the mandatory "PostalAddress" block for specifying the postal address and country of the debtor/creditor. The "PostalAddress" block is used neither for ultimate debtor/ultimate creditor,
- the optional "Identification" block for the identifying the party. It includes the "OrganisationIdentification" element, which is specified if the debtor/creditor is

a legal entity, and the "PrivatIdentification" element, which is specified if the debtor/creditor is a private person.

Table 3: Structure of the "PartyIdentification32" block«

ISO element name (Message Item)	ISO XML tag (<XML Tag>)	No. of occurrences (Mult.)	ISO type (Represent./Type)	Usage/function in Hal E-Bank	*1
+Name	<Nm>	[0..1]	Max70Text	Name of party.	M
+PostalAddress	<PstlAdr>	[0..1]		Marks the beginning of debtor/creditor postal address information. Not used with information for ultimate debtor/ultimate creditor.	M/O
++Country	<Ctry>	[1..1]	Code	ISO country code of a party.	M
++AddressLine	<AdrLine>	[0..2]	Max70Text	Hal E-Bank: Party address specified in two lines. Street and house number in the first line, and town/city in the second line. Maximum number of characters per line is 35.	M
+Identification	<Id>	[0..1]		Marks the beginning of party identification.	O
++OrganisationIdentification	<OrgId>	{Or		Marks the beginning of legal entity identification.	M/O
+++BIC or BEI	<BICOrBEI>	{{Or	BICIdentifier	BIC (Bank Identifier Code) or BEI (Business Entity Identifier) identifier. This element automatically excludes element <Othr>.	O
+++Other Identification	<Othr>	Or}}		Marks the beginning of information for other legal entity identification. This element automatically excludes element <BICOrBEI>.	O
++++Identification	<Id>	[1..1]	Max35Text	Identification provided by a third organization (issuer).	M
++++ SchemeName	<SchemeNm>	[1..1]			M
+++++ Code	<Cd>	[1..1]	Max4Text	Code from the external ISO codebook of codes for legal entities (see section 3.3.3).	M
++++ Issuer	<Issr>	[0..1]	Max35Text	Issuer	O
++ PrivatIdentification	<PrvtId>	Or}		Marks the beginning of private person identification.	M/O
+++ DateAndPlaceOfBirth	<DtAndPlcOfBirth>	{{Or		Marks the beginning of information for identification based on birth date and place. This element automatically excludes element <Othr>.	O
++++ BirthDate	<BirthDt>	[1..1]	DateTime	Date of birth.	M
++++ ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Max35Text	Province of birth.	O
++++ CityOfBirth	<CityOfBirth>	[1..1]	Max35Text	City of birth.	M
++++ CountryOfBirth	<CtryOfBirth>	[1..1]	Code	Country of birth. Alpha-2 ISO country code (e.g. "SI" for Slovenia).	M
+++ OtherIdentification	<Othr>	Or}}	Max35Text	Marks the beginning of information for other identification. This element automatically excludes element <DtAndPlcOfBirth>.	O
++++ Identification	<Id>	[1..1]	Max35Text	Identification specified by a third organization (issuer).	M
++++ SchemeName	<SchemeNm>	[1..1]			M
+++++ Code	<Cd>	[1..1]	Max4Text	Code from the external ISO codebook of codes for private persons (see section 3.3.4).	M

ISO element name (Message Item)	ISO XML tag (<XML Tag>)	No. of occurrences (Mult.)	ISO type (Represent./Type)	Usage/function in Hal E-Bank	*1
+++ Issuer	<Issr>	[0..1]	Max35Text	Identification issuer.	0

### 3.3.3 Code table - identifiers of legal entities

Table 4: Codebook of codes - identifiers of legal entities<sup>3</sup>

BANK	BankPartyIdentification	Unique and unambiguous assignment made by a specific bank or similar financial institution to identify a relationship as defined between the bank and its client.
CBID	Central Bank Identification Number	A unique identification number assigned by a central bank to identify an organisation.
CHID	Clearing Identification Number	A unique identification number assigned by a clearing house to identify an organisation
COID	CountryIdentificationCode	Country authority given organisation identification (e.g., corporate registration number)
CUST	CustomerNumber	Number assigned by an issuer to identify a customer. Number assigned by a party to identify a creditor or debtor relationship.
DUNS	Data Universal Numbering System	A unique identification number provided by Dun & Bradstreet to identify an organisation.
EMPL	EmployerIdentificationNumber	Number assigned by a registration authority to an employer.
GS1G	GS1GLNIdentifier	Global Location Number. A non-significant reference number used to identify legal entities, functional entities, or physical entities according to GS1 numbering scheme rules. The number is used to retrieve detailed information that is linked to it.
SREN	SIREN	The SIREN number is a 9 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation in France.
SRET	SIRET	The SIRET number is a 14 digit code assigned by INSEE, the French National Institute for Statistics and Economic Studies, to identify an organisation unit in France. It consists of the SIREN number, followed by a five digit classification number, to identify the local geographical unit of that entity
TXID	TaxIdentificationNumber	Number assigned by a tax authority to identify an organisation.

### 3.3.4 Code table - identifiers of private persons

Table 5: Codebook of codes - identifiers of private persons<sup>4</sup>

ARNU	AlienRegistrationNumber	Number assigned by a social security agency to identify a non-resident person.
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<sup>3</sup> Codes must always be verified! (ISO org. web site at [http://www.iso20022.org/external\\_code\\_list.page](http://www.iso20022.org/external_code_list.page))

<sup>4</sup> Equal to the previous note.

CCPT	PassportNumber	Number assigned by an authority to identify the passport number of a person.
CUST	CustomerIdentificationNumber	Number assigned by an issuer to identify a customer.
DRLC	DriversLicenseNumber	Number assigned by an authority to identify a driver's license.
EMPL	EmployeeIdentificationNumber	Number assigned by a registration authority to an employee.
NIDN	NationalIdentityNumber	Number assigned by an authority to identify the national identity number of a person.
SOSE	SocialSecurityNumber	Number assigned by an authority to identify the social security number of a person.
TXID	TaxIdentificationNumber	Number assigned by a tax authority to identify a person.

### 3.3.5 »DateAndDateTimeChoice« block

Table 6: »DateAndDateTimeChoice« block for date and time

Or	ISO element name (Message Item)	ISO XML tag (<XML Tag>)	No. of occurrences (Mult.)	ISO type (Represent./Type)	Usage/function in Hal E-Bank	*1
{Or	+ Date	<Dt>	[1..1]	ISODate	Date (see section 3.3.7).	M/O
Or}	+ DateTime	<DtTm>	[1..1]	ISODateTime	Date (see section 3.3.7).	M/O

### 3.3.6 Code table - the »PaymentCategoryPurpose1Code«

The "PaymentCategoryPurpose1Code" block encompasses a list of purpose category codes. The following category purpose code are stated<sup>5</sup>:

Table 7: Codebook of codes - »PaymentCategoryPurpose1Code«

BONU	BonusPayment	Transaction is the payment of a bonus.
CASH	CashManagementTransfer	Transaction is a general cash management instruction.
CBLK	Card Bulk Clearing	A Service that is settling money for a bulk of card transactions, while referring to a specific transaction file or other information like terminal ID, card acceptor ID or other transaction details.
CCRD	Credit Card Payment	Transaction is related to a payment of credit card.
CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, eg a foreign exchange deal or a securities transaction.
DCRD	Debit Card Payment	Transaction is related to a payment of debit card.
DIVI	Dividend	Transaction is the payment of dividends.
EPAY	Epayment	Transaction is related to ePayment via Online-Banking
FCOL	Fee Collection	A Service that is settling card transaction related fees between two parties.
GOVT	GovernmentPayment	Transaction is a payment to or from a government department.
HEDG	Hedging	Transaction is related to the payment of a hedging operation.

<sup>5</sup> Codes must always be verified! (ISO org. web site at [http://www.iso20022.org/external\\_code\\_list.page](http://www.iso20022.org/external_code_list.page).)

ICCP	Irrevocable Credit Card Payment	Transaction is reimbursement of credit card payment.
IDCP	Irrevocable Debit Card Payment	Transaction is reimbursement of debit card payment.
INTC	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
INTE	Interest	Transaction is the payment of interest.
LOAN	Loan	Transaction is related to the transfer of a loan to a borrower.
OTHR	OtherPayment	Other payment purpose.
PENS	PensionPayment	Transaction is the payment of pension.
SALA	SalaryPayment	Transaction is the payment of salaries.
SECU	Securities	Transaction is the payment of securities.
SSBE	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
SUPP	SupplierPayment	Transaction is related to a payment to a supplier.
TAXS	TaxPayment	Transaction is the payment of taxes.
TRAD	Trade	Transaction is related to the payment of a trade finance transaction.
TREA	TreasuryPayment	Transaction is related to treasury operations. E.g. financial contract settlement.
VATX	ValueAddedTaxPayment	Transaction is the payment of value added tax.
WHLD	WithHolding	Transaction is the payment of withholding tax.

### 3.3.7 Data types in blocks

XML blocks contain the following data types:

Table 8: Data types in blocks

Data	Format	Description
<b>Dates</b>		
ISODate		ISO date format "YYYY-MM-DD", where "YYYY" denotes year, "MM" month, "DD" day. Example: 2013-10-25
ISODateTime		ISO date and time format "YYYY-MM-DDThh:mm:ss.sssZ", "YYYY-MM-DDThh:mm:ss.sss+/-hh:mm" or "YYYY-MM-DDThh:mm:ss.sss", where "YYYY" denotes year, "MM" month, "DD" day, "hh" hours, "mm" minutes, "ss" seconds, "sss" one hundredth of a second. Example: 2013-10-25T08:35:40.125
<b>Amounts and numbers</b>		
CurrencyAndAmount		Currency code and amount. Currency code is given in the alpha-3 ISO format together with the "Ccy" attribute, and the amount is rounded to five decimal places, with a decimal point as a separator, and with a maximum 13 integers. Only numerical characters and decimal points are allowed for expressing amounts (negative amounts are not allowed). Example: <Ccy="EUR">1000.00
Max15NumericText	[0-9]{1,15}	Maximum length is 15 characters.
DecimalNumber		Maximum length 18 digits, of which a maximum of 17 digits may come behind the decimal point. The decimal point is used as the decimal separator.

		Example: 123456789.987654321
Number		Maximum length 18 digits, of which a maximum of 17 digits may come behind the decimal point. Example: 123456789987654321
<b>Teksti</b>		
Max3Text		Maximum string length is 3 characters.
Max4Text		Maximum string length is 4 characters.
Max34Text		Maximum string length is 34 characters.
Max35Text		Maximum string length is 35 characters.
Max70Text		Maximum string length is 70 characters.
Max140Text		Maximum string length is 35 characters.
<b>Identifiers</b>		
BICIdentifier	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	BIC identifier (Bank Identifier Code).
BEIIdentifier	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	Identifikator tipa IBEI (International Business Entity Identifier).
<b>Codes</b>		
CountryCode	[A-Z]{2,2}	Alpha-2 ISO country code.
CurrencyCode	[A-Z]{3,3}	Alpha-3 ISO currency code.

### 3.3.8 »RemittanceInformation« creditor's reference and purpose of payment

Creditor's reference and payment purpose are specified in an XML document in the "RmtInf" XML block in one of the following ways, depending on whether the creditor's reference is given, what type of reference it belongs to, and whether the purpose is provided in an XML or non-XML format:

- only a non-XML purpose is given  
If the creditor's reference is provided merely as a non-XML purpose, the creditor's reference or purpose is specified in the "Ustrd" XML block for unstructured (non-XML) forms of purpose.
- creditor's reference and purpose are given  
If both the creditor's reference and purpose are provided, the creditor's reference and purpose are specified inside the "Strd" block for structured purpose and reference information, where the creditor's reference is included in the "CdtrRefInf" XML block, and the payment purpose in the "AddtlRmtInf" XML block.

In case the creditor's reference is a:

- Slovenian reference (reference of type »SI«), it is then stated in the structured format »SI<model><reference><< such as e.g. »SI002013-10-25«, where the »SI« code marks that this is a Slovenian creditor reference, <model> is a 2-digit model, while



<reference> is a reference regulated by the Rules for creation and use of standardized references at conduction of payment services;

- RF creditor's reference; it is prescribed by ISO 11649:2009(E) and by the Rules for creation and use of standardized references at conduction of payment services.

Table 9: »RmtInf« block for remittance information

ISO element name (Message Item)	ISO XML tag (<XML Tag>)	No. of occurrences (Mult.)	ISO type (Represent./Type)	Usage/function in Hal E-Bank	*1
++ Unstructured	<Ustrd>	{Or	Max140Text	Payment purpose provided as arbitrary (non-XML) text. Hal E-Bank: Only one occurrence is allowed.	O
++Structured	<Strd>	Or}		Marks the beginning of structured purpose information according to Halcom's structured format. Hal E-Bank: Only one occurrence is allowed.	O
+++CreditorReferenceInformation	<CdtrRefInf>	[[0..1]		Marks the beginning of creditor's reference information.	M
++++Type	<Tp>	[0..1]		Marks the beginning of reference type information.	M
+++++Code or Proprietary	<CdOrPrtry>	[1..1]			M
+++++Code	<Cd>	[0..1]		Allowed value "SCOR".	M
++++Reference	<Ref>	[0..1]	Max35Text	Creditor's reference.	M
+++AdditionalRemittanceInformation	<AddtlRmtInf>	[0..1]	Max140Text	Payment purpose.	O

## 4. General rules for importing/exporting

---

XML documents are exported in Hal E-Bank XML structures as described in previous sections. Exported documents are always compliant with ISO 20022 schemas. The information that is optional according to the ISO 20022 schema and at the same time irrelevant to Hal E-Bank (not outlined in the descriptions of XML structures for SDD payment orders) will not be exported.

For importing SDD payment orders, documents must be compliant with the ISO 20022 schema and also with the Hal E-Bank XML structure. If documents are inconsistent with the ISO 20022 schema, they will be completely rejected. If documents are compliant with the ISO 20022 schema, but the information structure is inconsistent with the Hal E-Bank XML structure (e.g. information not provided), such documents will be imported, but with errors due to incorrect (missing) data. In this case, the information irrelevant to Hal E-Bank will be ignored (disregarded).

## 5. Example of XML files (documents)

### 5.1 SDD payment order

An example of an XML file is made on the basis of data from the prepared SDD payment order shown below:

Direktna obremenitev SEPA	
Status: PRIPRAVLJEN ID: 1AG5X82AJDXC6YVN Pripravljen: 29.10.2013-12:13.51 Prejet:	
<b>Prejemnik</b>	
IBAN:	SI56 3300 0846 4683 166
BIC banke:	HAABSI22
Naziv:	EBB LJUBLJANA D.D.
Naslov:	TRŽAŠKA 118
Kraj:	1000 LJUBLJANA
Država:	SLOVENIJA
ID prejemnika:	SI02ZZZ12345678
<b>Soglasje za direktno obremenitev SEPA</b>	
Ref. soglasja:	sd1983456
Vrsta sheme:	<input type="checkbox"/> Core <input checked="" type="checkbox"/> B2B
Datum podpisa:	01.10.2013
<b>Plačilo</b>	
Znesek:	EUR 123,00
Datum plačila:	30.10.2013
Referenca prejemnika:	SI 00 2013-158
Vrsta transakcije:	RCUR - Ponavljajoč nalog
Namen plačila (140 znakov):	NAROČNINA 10/13 PO POGODBI 158
Strukturirana referenca:	SI 05 1236
<b>Plačnik</b>	
IBAN:	SI56 0204 5001 9618 829
BIC banke:	LJBASI2X
Naziv:	BARVICA D.O.O.
Naslov:	POD HRASTOM 33
Kraj:	4000 KRANJ
Država:	SLOVENIJA
ID:	Pravna os. - davčna številka
Davčna št.:	91132550
Izdajatelj:	OK. SODIŠČE KRANJ
Komentar: obr. ver. 10	
Pripravil: Darja Brodnik Podpisal:	
<input type="button" value="Natisni"/> <input type="button" value="Potrdi"/> <input type="button" value="Izhod"/>	
<input type="button" value="Stran 1 od 2"/>	

Figure 1: Sample of SDD payment order - page 1

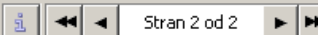
Direktna obremenitev SEPA	
Status: PRIPRAVLJEN ID: 1AG5X82AJDXC6YVN Pripravljen: 29.10.2013-12:13:51 Prejet:	
<b>Prvotni podatki soglasja</b>	
ID prvotnega prejemnika soglasja:	SI56ZZ12345676
Ref. prvotnega soglasja:	999999
<b>Navodilo banki</b>	
Koda namena:	GSCB - Kupoprodaja blaga in storitev z gotovino
Koda kategorije namena:	SUPP - Plačilo dobaviteljem
<b>Nazivi</b>	
Naziv upnika:	HALCOM D.D., TRŽAŠKA CESTA 118, LJUBLJANA
Naziv dolžnika:	TEMPERA D.O.O.
<b>Identifikatorji</b>	
<b>Prejemnik</b>	<b>Plačnik</b>
ID prejemnika: SI02ZZZ12345678	Tip ID: Pravna os. - davčna številka
	Davčna št.: 91132550
	Izdajatelj: OK. SODIŠČE KRANJ
<b>Upnik</b>	<b>Dolžnik</b>
Tip ID: Pravna os. - davčna številka	Tip ID: Pravna os. - bančna številka
Davčna št.: 88995463	Bančna št.: 5687
Izdajatelj: OK. SOD LJUBLJANA	Izdajatelj: LJBASI2X
Komentar: obr. ver. 10	
Pripravil: Darja Brodnik Podpisal:	
<input type="button" value="Natisni"/> <input type="button" value="Potrdi"/> <input type="button" value="Izhod"/>	
 Stran 2 od 2	

Figure 2: Sample of SDD payment order - page 2

### XML file:

```

<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02
./pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>2013-10-30T10:22:38/001012</MsgId>
      <CreDtTm>2013-10-30T10:22:38</CreDtTm>
    </GrpHdr>
  </CstmrDrctDbtInitn>

```

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<NbOfTxes>1</NbOfTxes>
<InitgPty>
  <Nm>EBB LJUBLJANA D.D.</Nm>
  <Id>
    <OrgId>
      <Othr>
        <Id>12345678</Id>
        <SchmeNm>
          <Cd>TXID</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInfId>1AG5X82AJDXC6YVN</PmtInfId>
  <PmtMtd>DD</PmtMtd>
  <BtchBookg>>false</BtchBookg>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>B2B</Cd>
    </LclInstrm>
    <SeqTp>RCUR</SeqTp>
    <CtgyPurp>
      <Cd>SUPP</Cd>
    </CtgyPurp>
  </PmtTpInf>
  <ReqdColltnDt>2013-10-30</ReqdColltnDt>
  <Cdtr>
    <Nm>EBB LJUBLJANA D.D.</Nm>
    <PstlAdr>
      <Ctry>SI</Ctry>
      <AdrLine>TRŽAŠKA 118</AdrLine>
      <AdrLine>1000 LJUBLJANA</AdrLine>
```

```
</PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>SI56330008464683166</IBAN>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>HAABSI22</BIC>
  </FinInstnId>
</CdtrAgt>
<UltmtCdtr>
  <Nm>HALCOM D.D., TRŽAŠKA CESTA 118, LJUBLJANA</Nm>
  <Id>
    <OrgId>
      <Othr>
        <Id>88995463</Id>
        <SchmeNm>
          <Cd>TXID</Cd>
        </SchmeNm>
        <Issr>OK. SOD LJUBLJANA</Issr>
      </Othr>
    </OrgId>
  </Id>
</UltmtCdtr>
<ChrgBr>SLEV</ChrgBr>
<CdtrSchmeId>
  <Id>
    <PrvtId>
      <Othr>
        <Id>SI02ZZZ12345678</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
```

```
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<DrctDbtTxInf>
  <PmtId>
    <InstrId>1AG5X82AJDXC6YVN</InstrId>
    <EndToEndId>SI002013-158</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">123.00</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>sd1983456</MndtId>
      <DtOfSgntr>2013-10-01</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlMndtId>999999</OrgnlMndtId>
        <OrgnlCdtrSchmeId>
          <Id>
            <PrvtId>
              <Othr>
                <Id>SI56ZZZ12345676</Id>
                <SchmeNm>
                  <Prtry>SEPA</Prtry>
                </SchmeNm>
              </Othr>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
      </AmdmntInfDtls>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BIC>LJBASI2X</BIC>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>BARVICA D.O.O.</Nm>
    <PstlAdr>
      <Ctry>SI</Ctry>
```

```
<AdrLine>POD HRASTOM 33</AdrLine>
<AdrLine>4000 KRANJ</AdrLine>
</PstlAdr>
<Id>
  <OrgId>
    <Othr>
      <Id>91132550</Id>
      <SchmeNm>
        <Cd>TXID</Cd>
      </SchmeNm>
      <Issr>OK. SODIŠČE KRANJ</Issr>
    </Othr>
  </OrgId>
</Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>SI56020450019618829</IBAN>
  </Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>TEMPERA D.O.O.</Nm>
  <Id>
    <OrgId>
      <Othr>
        <Id>5687</Id>
        <SchmeNm>
          <Cd>BANK</Cd>
        </SchmeNm>
        <Issr>LJBASI2X</Issr>
      </Othr>
    </OrgId>
  </Id>
</UltmtDbtr>
<Purp>
  <Cd>GSCB</Cd>
</Purp>
<RmtInf>
```



```
<Strd>
  <CtrRefInf>
    <Ref>SI051236</Ref>
  </CtrRefInf>
  <AddtlRmtInf>NAROČNINA 10/13 PO POGODBI 158</AddtlRmtInf>
</Strd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>
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