



asociația română a băncilor

## Credit Transfer PAIN.001.001.03 XML \_RON\_ File Structure

### Document Overview

- |     |                      |
|-----|----------------------|
| 1.1 | Background           |
| 1.2 | Document Purpose     |
| 2.  | The Character Set    |
| 3.  | Fields Types         |
| 4.  | Usage Rules          |
| 5.  | Unused Optional Tags |
| 6.  | Tag Depth Structure  |
| 7.  | File Format Table    |
| 8.  | Appendix             |

## Credit Transfer PAIN.001.001.03 XML\_ROM\_File Structure

### 1. Document Overview

This document details the PAIN.001.001.03 ISO 20022 XML file format that will be accepted by members of Romanian Banking Association for SEPA Credit Transfers in RON.  
This document was compiled with information from: ISOXML\_Pain.001.001.03\_ROM\_SEPA\_vers\_june\_2022.  
This format in RON is an optional for the payer customers  
Failure to provide files that meet this specification may results in files and/or transactions being rejected, either by Romanian Banks or by the beneficiary bank.

### 1.1 Background

SEPA aims to create a single, integrated and standardised payments market across 33 countries in Europe.  
Further background information is available on our website: [www://arb.ro](http://www.arb.ro)

### 1.2 Document Purpose

The purpose of this document is to outline the ISOXML\_Pain.001.001.03\_ROM\_SEPA\_vers\_oct\_2021 file format will be specific used by Romanian Banks  
Knowledge of XML is recommended to interpret this document.

## 2. The Character Set

The PAIN.001.001.03 message format can support a range of characters; the following are the supported characters which are the basic Latin character set:

a b c d e f g h i j k l m n o p q r s t u v w x y z  
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z  
0123456789  
/-? : ( ) . , ' +  
Space

If required, the following characters can also be used in text or information fields only, but must be provided using the XML representation shown. Note: Senders must ensure that the content of Identifiers/reference data elements is restricted to the restricted basic Latin character set (across). If non supported characters are used in these fields they may lead to rejection of files or transactions in the payment chain.

Exceptionally, the content of Identifiers/reference data elements  
Must not start or end with a '/'  
Must not contain two consecutive '/'s anywhere in the data element .

Special XML Character	XML Representation
& (ampersand)	&amp;
< (left brace)	&lt;
> (right brace)	&gt;
“ (double quotation)	&quot;
‘ (single quotation)	&apos;

### 3. Field Types

The following section details the type of fields that are contained in the specification document.

Mandatory Fields – Fields must be present and populated (by case) or the file/batch will be rejected .In same cases where fields must be present and no usefull information can be populated, text " Not provided " can be used .

Optional Fields – Originator to decide if these fields are present and populated

The information filled in by the customer in the tags (either Mandatory or Optional) marked as ignored, will not be used by the bank

Payment Information (Batch)/Transaction Level – There are a number of optional fields that may be populated at payment information level or at transaction level, however it is strongly recommended They are populated only once .

**Note:** Senders must ensure that the content of Identifiers/reference data elements is restricted to the restricted basic Latin character set (across). If non supported characters are used in these fields they may lead to rejection of files or transactions in the payment chain.

Exceptionally, the content of Identifiers/reference data elements

Must not start or end with a '/'

Must not contain two consecutive '/'s anywhere in the data element

#### 4. Usage Rules

For a number of fields usage rules must be followed. These are outlined throughout the specification and failure to adhere to these usage rules will result in failed payments/ batches/files.

#### 5. Unused Optional Tags

Where optional tags have not been populated, the tag should be omitted from the file along with its parent tag.

#### 6. Tag Depth Structure

For example:

'+' would represent a Parent Element

'++' would represent the Child Element of the previous Parent Element

TAG DEPTH	TAG STRUCTURE
+	<>
++	<> <>
+++	<> <> <>

Mandatory Fields

Optional Fields

#### 7. File Format Table

Credit Transfer PAIN.001.001.03 XML File Structure								
ISO Index No.	Or	Field Name-Tag (No.reference EPC Implementation Guide- ISO 20022)	Tag Level - ISO20022	Content ISO20022	Mandatory/ Optional/ Conditional ISO20022	Description - ISO20022	Data - ISO20022	Romania usage guideline
		<?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:PAIN.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">			Mandatory	This tag must always be placed before the group header tag	<?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:PAIN.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	characters XML tags and data included
		<CstmrDrctDbtInitn>			Mandatory	This tag must always be placed before the group header tag	<CstmrCdtTrfInitn> - XML tag for message	

### Group Header Block

ISO Index No.	Or	Field Name-Tag (No.reference EPC Implementation Guide- ISO 20022)	Tag Level - ISO20022	Content ISO20022	Mandatory/ Optional/ Conditional ISO20022	Description - ISO20022	Data - ISO20022	Romania usage guideline
1.0		Group Header <GrpHdr>	+	Empty Tag	Mandatory			
1.1		Message Identification <MsgId>	++	Yes	Mandatory	Originator's unique identifier of the submitted file. Note: This ID cannot be reused on future files	Data Type: Text Format: Max length: 35	
1.2		Creation Date Time <CreDtTm>	++	Yes	Mandatory	Date and time that the file was created	Data Type: ISODateTime Format: YYYY-MM-DDTHH:MM:SS e.g. 2021-02-06T08:35:30	

### Group Header Block - this can only occur once per file

ISO Index No.	Or	Field Name-Tag (No.reference EPC Implementation Guide- ISO 20022)	Tag Level - ISO20022	Content ISO20022	Mandatory/ Optional/ Conditional ISO20022	Description - ISO20022	Data - ISO20022	Romania usage guideline
1.6		Number Of Transactions <NbOfTx>	++	Yes	Mandatory	Number of individual transactions	Data Type: Max15NumericText Format: [0-9] {1,15}	
1.7		Control Sum <CtrlSum>	++	Yes	Optional	Total of all individual amounts included	Data Type: Decimal Number Format: Fraction Digits: 2 Total Digits: 18	
1.8		InitiatingParty <InitgPty>	++	Yes	Mandatory	Party initiating the payment to an agent		Optional for customer; not used in processing
9.1.1		PostalAddress<PstlAdr>	+++	Yes	Optional			If the customer fill in the field, this information will not be used ; the information from the bank's database will be used
9.1.11		AddressLine<AdrLine>	++++	Yes	Optional			If the customer fill in the field, this information will not be used ; the information from the bank's database will be used

Payments Information Block- this can occur multiple time

ISO Index No.	Or	Field Name-Tag (No.reference EPC Implementation Guide- ISO 20022)	Tag Level - ISO20022	Content ISO20022	Mandatory/ Optional/ Conditional ISO20022	Description - ISO20022	Data - ISO20022	Romania usage guideline
2.0		Payment Information <PmtInf>	+	Empty Tag	Mandatory			
2.1		Payment Information identification <PmtInfl>	++	Yes	Mandatory	Originator's unique identifier of the batch of transactions	Data Type: Text Format: Max length: 35 Format: Min length: 1	
2.2		Payment Method <PmtMtd>	++	Yes	Mandatory			Only 'TRF' is accepted
2.3		Batch Booking <BtchBookg>	++	Yes	Optional	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message is requested	Data Type: Indicator Format: True, false	Specific use by each Romanian bank
2.4		Number of Transaction <NbOfTxs>	++	Yes	Optional	Number of individual transactions	Data Type: Max15NumericText Format: [0-9] {1,15}	
2.5		Control Sum <CtrlSum>	++	Yes	Optional	Total of all individual amounts included	Data Type: Decimal Number Format: Fraction Digits: 2 Total Digits: 18	
2.6		Payment Type Information <PmtTpInf>	++	Empty Tag	Optional	Set of elements used to further specify the type of transaction		If used, it is recommended to be filled in at "Credit Transfer Transaction information" level or at "Payment information" level
2.7		Instruction Priority <InstrPrty>	+++	Yes	Optional	Agreement under which or rules under which the transaction should be processed		
2.11		Local Instrument <LclInstrm>	+++	Empty Tag	Optional			If it's used will be ignored
2.12	{Or	Code <Cd>	++++	Yes	Mandatory	Specifies the local instrument, as published in an external local instrument code list.	Data Type: Text Format: Max length: 35 Min length: 1	If it's used will be ignored
2.13	Or}	Proprietary <Prtry>	++++	Yes	Mandatory	Specifies the local instrument, as a proprietary code.	Data Type: Text Format: Max length: 35 Min length: 1	If it's used will be ignored
2.14		Category Purpose <CtgyPurp>	+++	Empty Tag	Optional			Specific used by each Romanian banks

2.15	{Or	Code <Cd>	++++	Yes	Mandatory	Category purpose, as published in an external category purpose code list.	Format: Max length: 4 Min length: 1 see code list in appendix	Codes used by ExternalCategoryPurpose1Code" ISO list
2.16	Or}	Proprietary <Prtry>	++++	Yes	Mandatory			
2.17		Requested Execution Date <ReqdExctnDt>	++	Yes	Mandatory	Date the payee/beneficiary is to receive the payment	Data type: ISO Date Format:YYYY-MM-DD	
2.19		Debtor <Dbtr>	++	Empty Tag	Mandatory			
9.1.0		Name <Nm>	+++	Yes	Optional	Name of the payer/originator	Data Type:Text Format:Max length:140 Min length:1	Maximum 35 characters;
9.1.1		PostalAddress<PstlAdr>	+++	Yes	Optional			If the customer fill in the field, this information will not be used ; the information from the bank's database will be used
2.20		Debtor Account <DbtrAcct>	++	Empty Tag	Mandatory	Account of the Payer/Originator that will be debited		
1.1.0		Identification <Id>	+++	Empty Tag	Mandatory			Only IBAN is accepted
1.1.1	[Or	IBAN <IBAN>	++++	Yes	Mandatory	Only International Bank Account Number (IBAN) is accepted		Only IBAN allowed
1.1.2	Or}	Other<Othr>	++++	Yes	Mandatory			If it's used will be ignored
2.21		Debtor Agent <DbtrAgt>	++	Empty Tag	Mandatory	Financial institution servicing an account for the debtor		
6.1.0		Financial Institution Identification<FinInstnId>	+++	Yes				
6.1.1		BIC<BIC>	++++	Yes	Optional			
2.23		Ultimate Debtor <UltmtDbtr>	++	Empty Tag	Optional			Ultimate Debtor is an optional field, if used can be populated at either payment information (batch) or transaction level
9.1.0		Name <Nm>	+++	Yes	Optional	Name of the Originator Reference Party	Data Type: Text Format: Max length: 140 Min length: 1	Maximum 35 characters;
9.1.12		Identification <Id>	+++	Empty Tag	Optional			Identification Usage Rule – Either Organisation Identification or Private Identification to be populated
9.1.13	{Or	Organisation Identification <OrgId>	++++	Empty Tag	Mandatory			
9.1.14		BICOrBEI <BICOrBEI>	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362, Banking –Banking telecommunication messages-Business identifier code (BIC)"	Data Type:Any BIC identifier	
9.1.15		Other <Othr>	+++++	Empty Tag	Optional			Only one occurrence accepted

9.1.16		Identification <Id>	+++++	Yes	Mandatory	Unique identification of a party	Data Type: Text Format: Max length: 35 Min length:1	
9.1.21	Or}	Private Identification <PrvtId>	++++	Empty Tag	Mandatory			
9.1.27		Other <Oth>	+++++	Empty Tag	Optional			Only one occurrence accepted
9.1.28		Identification <Id>	+++++	Yes	Mandatory	Unique identification of a person	Data Type: Text Format: Max length: 35 Min length:1	
Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message								
ISO Index No.	Or	Field Name-Tag (No.reference EPC Implementation Guide- ISO 20022)	Tag Level - ISO20022	Content ISO20022	Mandatory/ Optional/ Conditional ISO20022	Description - ISO20022	Data - ISO20022	Romania usage guideline
2.27		Credit Transfer Transaction Information <CdtTrfTxInf>	++	Empty Tag	Mandatory			
2.28		Payment Identification <PmtId>	+++	Empty Tag	Mandatory			
2.29		Instruction Identification <InstrId>	++++	Yes	Optional		Data Type: Text Format: Max length: 35  Min length:1	
2.30		End to End Identification <EndToEndId>	++++	Yes	Mandatory		Data Type: Text Format: Max length: 35 Min length:1	if normal payment/tax payment value must be maximum 16 alphanumeric characters long if urgent payment/high value payment (amount > 50.000 RON) value must be maximum 11 numerical characters PO no it s maped in this field
2.31		PaymentTypeInformation<PmtTpInf>	++	Empty Tag	Optional			If used, it is strongly recommendedc "PaymentInformation" or at "Credit TransferTransactionInformation" level.
2.32		InstructionPriority<InstrPrty>	++++	Yes	Optional			Specific use by each Romanian bank (NORM or HIGH)
2.39		CategoryPurpose<CtgyPurp>	++++	Yes	Optional			Specific use by each Romanian bank

2.15	{Or	Code<Cd>	++++	Yes	Optional			Codes used by ExternalCategoryPurpose1Code" ISO list
2.16	Or}	Proprietary<Prtry>	++++	Yes	Optional			
2.42		Amount <Amt>	+++	Empty Tag	Mandatory	The amount to be paid in full to the payee/beneficiary		
2.43	{Or	Instructed Amount <InstdAmt>	++++	Yes	Mandatory		Amount must be 0.01 or more and 999999999.99 or less.  The fractional part has a max of 2 digits	only RON allowed Limited to 17 digits in total; max 2 fraction digits
2.44	Or}	Equivalent Amount <EqvtAmt>	++++	Yes	Mandatory			Not used
2.70		Ultimate Debtor <UltmtDbtr>	+++	Empty Tag	Optional			
9.10		Name <Nm>	++++	Yes	Optional	Name of the Originator Reference Party	Data Type: Text Format: Max length: 140 Min length:1	Maximum 35 characters;
9.1.12		Identification <Id>	+++	Empty Tag	Optional			
9.1.13	{Or	Organisation Identification <OrgId>	++++	Empty Tag	Mandatory			
9.1.14		BICOrBEI <BICOrBEI>	+++++	Yes	Optional	Code allocated to a financial institution or non financial	Data Type:Any BIC identifier	
9.1.15		Other <Oth>	0	Empty Tag	Optional	2.23 Other <Oth>		Only one occurrence is accepted.
9.1.16		Identification <Id>	+++++	Yes	Mandatory	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length:1	
9.1.21	Or}	Private Identification <PrvtId>	++++	Empty Tag	Mandatory			Specific used by each bank
2.79		Creditor <Cdtr>	+++	Empty Tag	Optional			
9.1.0		Name <Nm>	++++	Yes	Optional	Name of the payee/beneficiary	Limited to 70 characters in length	Limited to 35 characters in length
9.1.1		PostalAddress<PstlAdr>	++++	Yes	Optional			Either PostalAddress (street name,town name, contry) - based on bank technical development or AddressLine - based on bank technical development will be populated
9.1.5		StreetName<StrtNm>	+++++	Yes	Optional			If it's used will be ignored



9.1.8		TownName<TwnNm>	+++++	Yes	Optional			If it's used will be ignored
9.1.10		Country<Ctr>	+++++	Yes	Optional			If it's used will be ignored
9.1.11		Address Line (2) <Adrlne>	+++++	Yes	Optional	Postal address in free format text	Data Type: Text Format: Max length: 35 Min length:1	Only two occurrences accepted ; maximum 70 characters
9.1.12		Identification <Id>	++++	Empty Tag	Optional			Identification Usage Rule – This is an optional field group, if being used either Organisation Identification or Private Identification is to be populated ; Mandatory field for treasury payments
9.1.13	{Or	Organisation Identification <Orgld>	++++	Empty Tag	Mandatory			
9.1.14		BICOrBEI <BICOrBEI>	+++++	Yes	Optional	Code allocated to a financial institution or non financial	Data Type:Any BIC identifier	
9.1.15		Other <Othr>	+++++	Empty Tag	Optional			Only one occurrence is accepted.
9.1.16		Identification <Id>	+++++	Yes	Mandatory	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length:1	<b>Mandatory field for treasury transactions,</b> Optional for normal transactions
9.1.21	Or}	Private Identification <Prvtld>	++++	Empty Tag	Mandatory			
9.1.27		Other <Othr>	+++++	Empty Tag	Optional			One Only one occurrence is accepted
9.1.28		Identification <Id>	+++++	yes	Mandatory			<b>Mandatory field for treasury transactions,</b> Optional for normal transactions
2.80		Creditor Account <CdtrAcct>	+++	Empty Tag	Optional	Account of the payee/beneficiary		Mandatory for customer Only IBAN is allowed
1.1.0		Identification <Id>	+++	Empty Tag	Mandatory			
1.1.1	{Or	IBAN <IBAN>	++++	Yes	Mandatory			IBAN account (RO format mandatory)
1.1.2	Or}	Other <Othr>	++++	Empty Tag	Mandatory			If it's used will be ignored
2.8.1		Ultimate Creditor <UltmtCdtr>	+++	Empty Tag	Optional			
9.1.0		Name <Nm>	++++	Yes	Optional	Ultimate party to which an amount of the money is due	Data Type: Text Format: Max length:140 Min length:1	Maximum 35 characters
9.1.12		Identification <Id>	++++	Empty Tag	Optional			Identification Usage Rule – Either Organisation Identification or Private Identification to be populated
9.1.13	{Or	Organisation Identification <Orgld>	+++++	Empty Tag	Mandatory			
9.1.14		BICOrBEI <BICOrBEI>	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362	Data Type:Any BIC identifier	
9.1.15		Other <Othr>	+++++	Empty Tag	Optional			Only one occurrence is accepted.
9.1.16		Identification <Id>	+++++	Yes	Mandatory	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length:1	
9.1.21	Or}	Private Identification <Prvtld>	+++++	Empty Tag	Mandatory			

9.1.27		Other <Othr>	+++++	Empty Tag	Optional			Only one occurrence is accepted
9.1.28		Identification <Id>	+++++	Yes	Mandatory			
2.92		RemittanceIdentification<RltdRmtInf>	++++	Yes	Optional			Specific used by each bank; used only for NEP ( for treasury payments) Either RemittanceIdentification or Remittance InformationUnstructured to be populated with NEP
2.98		Remittance Information <RmtInf>	+++	Empty Tag	Optional			
2.99	{Or	Unstructured <Ustrd>	++++	Yes	Optional	Free text provided for information purposes Only one occurrence of Unstructured is accepted	Data Type: Text Format: Max length:140 Min length:1	Specific used by each Romanian bank Mandatory for treasury payments; For TAX, if the NEP is provided, the following structure should be used: /ROC/<cod NEP>/RFB/<payment details> where: •NEP is exactly 23 digits •payment details is max. 89 chars for trasury payments Maximum 140 characters allowed for length . Either Remittance InformationUnstructured or RemittanceIdentification to be populated with NEP
2.100	Or}	Structured <Strd>	++++	Empty Tag	Optional			If it's used will be ignored

1. [ISO Country Codes](#)

2. [ExternalCategoryPurpose1Code" ISO list](#)

<https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>