

## Payments XML file fields rules by ISO20022

Payments are imported according to the CustomerCreditTransferInitiationV08 pain.001.001.08

<https://www.iso20022.org/sites/default/files/documents/messages/pain/schemas/pain.001.001.08.xsd>

### 1. XML file consists of these parts:

- *Group Header* block contains general information which is common for all payments in the file;
- *Payment Information* block contains set of characteristics that applies to the debit side of the payment;
- *Transaction Information* block contains detailed information about individual transaction (creditor information, amount etc.). One *Payment Information* block can have multiple transactions.

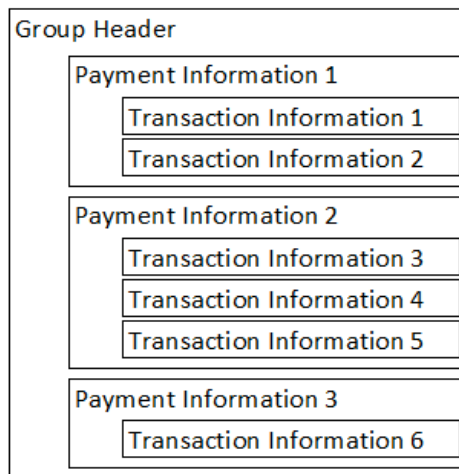


Figure 1: XML file structure

### 1.1. XML file Group Header fields:

1.1.1. File fields which are **not** described below must be ignored.

Obj. No.	Name	XPATH and rules
1	Message identification	Unique payments file identifier. <b>XPATH:</b> GrpHdr/MsgId <b>Rule:</b> value must be saved in Internetbnk together with imported file.
2	Message creation date and time	The date and time of created file. <b>XPATH:</b> GrpHdr/CreDtTm <b>Rule:</b> value must be saved in Internetbank together with imported file.
3	Number of transactions	Number of individual transactions contained in the file. <b>XPATH:</b> GrpHdr/NbOfTxS <b>Rule:</b> must match the number of <CreditTransferTransactionInformation> elements, otherwise file must <b>not</b> be uploaded and error (Error! Reference source not found. from <b>Error! Reference source not found. Error! Reference source not found.</b> , p. <b>Error! Bookmark not defined.</b> ) must be shown.

Obj. No.	Name	XPATH and rules
4	Control sum	<p><b>XPATH:</b> GrpHdr/CtrlSum</p> <p>Total of all individual amounts included in the file, irrespective of currencies.</p> <p><b>Rule:</b> value must match the sum of all transactions amounts (Rule 1.2.4 → obj. 9), otherwise file must not be uploaded and error (Error! Reference source not found. from <b>Error! Reference source not found. Error! Reference source not found.</b>, p. <b>Error! Bookmark not defined.</b>) must be shown.</p>

## 2. General rules:

### 2.1. Mandatory sign explanation:

- 'Y' – mandatory field;
- 'N' – optional field;
- '-' – not used field (not saved in Internetbank).

**Note!** Whether particular field is mandatory, in table it is provided in two aspects:

- Mandatory in Internatbank – indicates if field is mandatory in Internatbank. Field can be **not** mandatory in ISO scheme, but mandatory in Internatbank. In this case Internatbank has to fill the field value from file (or fill the field by specific rules automatically) or do not import the payment (as described in this document).
- Mandatory in ISO scheme – indicates if field is mandatory in accordance to ISO20022 pain.001.001.03 XML scheme.

2.2. Object numbers in the table are sequential and are not related to any format.

2.3. File fields which are **not** described below must be ignored (not saved in Internatbank).

## 3. Payment import field description:

Obj. No.	Name	XPATH and rules	Mandatory (obj. No. from original specification)		
			SEPA	International	Between accounts
1	Account from	<p>Payer account number.</p> <p><b>XPATH for account:</b> PmtInf/DbtrAcct/Id/IBAN</p> <p><b>XPATH for currency:</b> PmtInf/DbtrAcct/Ccy</p> <p><b>Rules:</b></p> <p>Specified account must belong to the Customer.</p>	Y (obj. 1)	Y (obj. 1)	Y (obj. 1)
2	Beneficiary	<p>First name, last name or company name of beneficiary.</p> <p><b>XPATH:</b> PmtInf/CdtTrfTxInf/Cdtr/Nm</p>	Y (obj. 2)	Y (obj. 2)	-
3	Beneficiary account	<p>Beneficiary account.</p> <p><b>XPATH:</b> PmtInf/CdtTrfTxInf/CdtrAcct/Id/IBAN</p> <p><b>Rules:</b></p> <p>1. Account number <b>must be</b> in <b>IBAN format</b>. IBAN check:</p> <ul style="list-style-type: none"> <li>▪ account first two letters must correspond to ISO code of the country from list of IBAN countries in BANKTRON management console;</li> <li>▪ length according to country;</li> <li>▪ control sum according to ISO 13616 algorithm.</li> </ul> <p>2. Payer and beneficiary accounts must be different.</p>	Y (obj. 3)	Y (obj. 3)	Y (obj. 2)
4	Beneficiary bank	Beneficiary bank information.	Y (obj. 4)	Y (obj. 13 obj. 14 obj. 15 obj. 16)	-
5	Payment date	<p>Preferred payment execution date.</p> <p><b>XPATH:</b> PmtInf/ReqdExctnDt</p> <p><b>Rule:</b> if received date value &lt; current date, the earliest possible execution date according to cut-off schedule including extraordinary dates must be used.</p>	Y (obj. 8)	Y (obj. 9)	Y (obj. 3)

Obj. No.	Name	XPATH and rules	Mandatory (obj. No. from original specification)		
			SEPA	International	Between accounts
6	Document No.	Payment document number. <b>XPATH:</b> PmtInf/CdtTrfTxInf/PmtId/InstId <b>Rule:</b> if value is <b>not</b> received, it must be generated by Internetbank.	Y (obj. 7)	Y (obj. 8)	Y (obj. 2.1)
8	Details	Purpose of the payment. <b>XPATH:</b> PmtInf/CdtTrfTxInf/RmtInf/Ustrd OR (if previous is not received) <b>XPATH:</b> PmtInf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Ref	Y (obj. 9)	Y (obj. 10)	Y (obj. 5)
9	Payment amount	Payment amount and currency. <b>XPATH for amount:</b> PmtInf/CdtTrfTxInf/Amt/InstAmt	Y (obj. 5)	Y (obj. 6)	Y (obj. 4)
10	Currency	<b>XPATH for currency:</b> PmtInf/CdtTrfTxInf/Amt/InstAmt@Ccy The data is received in one element.	Y (obj. 6)	Y (obj. 7)	Y (obj. 4)
11	Identification No.	Payment identification number (end-to-end reference). <b>XPATH:</b> PmtInf/CdtTrfTxInf/PmtId/EndToEndId <b>Rule:</b> if value "NOTPROVIDED" is received, it must be forwarded to Internetbank unchanged.	Y (obj. 13.1)	-	-
12	Payer	Payer name. <b>XPATH:</b> PmtInf/Dbtr/Nm	N (obj. 13.2)	-	-
13	Payer address	Payer address. <b>XPATH:</b> PmtInf/Dbtr/PstlAdr/AdrLine	N (obj. 13.3)	-	-
14	Payer country	Payer address country code. <b>XPATH:</b> PmtInf/Dbtr/PstlAdr/Ctry	N (obj. 13.4)	-	-
15	Payer ID	Payer identification. <b>Rules:</b> 1. If element tag <b>XPATH:</b> PmtInf/Dbtr/Id/OrgId is received, value must be "Organisation". 2. If element tag <b>XPATH:</b> PmtInf/Dbtr/Id/PrvtId is received, value must be "Private". 3. If none of tags received, value must be "None". 4. If any of tags is received, it must be checked according to the Customer type, for private person – only "Private" is available, for legal entity – only "Organisation" is available.	Y (obj. 13.5)	Y	-

Obj. No.	Name	XPATH and rules	Mandatory (obj. No. from original specification)		
			SEPA	International	Between accounts
15.1	Payer ID type	<p>Payer identification type.</p> <p><b>Condition:</b> field must be <b>mandatory</b> if payer identification (obj. 15) is other than "None".</p> <p>If payer identification (obj. 15) is "Private":  <b>XPATH:</b> PmtInf/Dbtr/Id/PrvtId/Othr/SchmeNm/Cd  If payer identification (obj. 15) is "Organisation":  <b>XPATH:</b> PmtInf/Dbtr/Id/OrgId/Othr/SchmeNm/Cd  <b>Rules:</b>  1.1. If payer identification type is "Private":</p> <ul style="list-style-type: none"> <li>▪ Social security number for a non-resident (ARNU);</li> <li>▪ Passport number (CCPT);</li> <li>▪ Customer Identification Number (CUST);</li> <li>▪ Driving license number (DRLC);</li> <li>▪ Employee identification number (EMPL);</li> <li>▪ National identity number (NIDN) – value by default;</li> <li>▪ Social security number (SOSE);</li> <li>▪ Tax identification number (TXID);</li> </ul> <p>1.2. If payer identification type is "Organization":</p> <ul style="list-style-type: none"> <li>▪ Registration number (COID) – value by default;</li> <li>▪ Customer Identification Number (CUST);</li> <li>▪ VAT payer code (TXID).</li> </ul> <p>2. If payer identification (obj. 15) is received, one of listed possible values according to payer identification or date of birth (obj. 15.3) must be received,</p> <p>3. If date of birth (obj. 15.3) is received, value must be "Date and Place of Birth".</p>	Y – on condition (obj. 13.5.1)	-	-
15.2	Payer ID value	<p>Payer identification value.</p> <p><b>Condition:</b> field must be <b>mandatory</b> if payer identification type (obj. 15.1) is <b>other</b> than "Date and Place of Birth".</p> <p>If payer identification (obj. 15) is "Private":  <b>XPATH:</b> PmtInf/Dbtr/Id/PrvtId/Othr/Id  If payer identification (obj. 15) is "Organisation":  <b>XPATH:</b> PmtInf/Dbtr/Id/OrgId/Othr/Id  <b>Rule:</b> if payer identification value is not received, payment must <b>not</b> be imported.</p>	Y – on condition (obj. 13.5.2)	-	-
15.3	Payer date of birth	<p>Payer date of birth.</p> <p><b>Condition:</b> field must be <b>mandatory</b> if payer identification type (obj. 15.1) is "Date and Place of Birth".  <b>XPATH:</b> PmtInf/Dbtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt  <b>Rule:</b> if payer date of birth is not received, payment must <b>not</b> be imported (error Error! Reference source not found. from <b>Error! Reference source not found. Error! Reference source not found., p. Error! Bookmark not defined.</b>).</p>	Y – on condition (obj. 13.5.3)	-	-
15.4	Payer city of birth	<p>Payer city of birth.</p> <p><b>Condition:</b> field must be <b>mandatory</b> if payer identification type (obj. 15.1) is "Date and Place of Birth".  <b>XPATH:</b> PmtInf/Dbtr/Id/PrvtId/DtAndPlcOfBirth/CityOfBirth</p>	Y – on condition (obj. 13.5.4)	-	-
15.5	Payer country of birth	<p>Payer country code of birth.</p> <p><b>Condition:</b> field must be <b>mandatory</b> if payer identification type (obj. 15.1) is "Date and Place of Birth".  <b>XPATH:</b> PmtInf/Dbtr/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth</p>	Y – on condition (obj. 13.5.5)	-	-

Obj. No.	Name	XPATH and rules	Mandatory (obj. No. from original specification)		
			SEPA	International	Between accounts
16	Beneficiary address	Beneficiary address. <b>XPATH:</b> PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/AdrLine	N (obj. 13.7)	Y (obj. 4)	-
17	Beneficiary country	Beneficiary address country code. <b>XPATH:</b> PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/Ctry	N (obj. 13.8)	Y (obj. 5)	-
18	Beneficiary ID	Beneficiary identification. <b>Rules:</b> 1. If element tag <b>XPATH:</b> PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId is received, value must be "Organisation". 2. If element tag <b>XPATH:</b> PmtInf/CdtTrfTxInf/Cdtr/Id/PrvtId is received, value must be "Private". 3. If none of tags received, value must be "None".	Y (obj. 13.6)	-	-
18.1	Beneficiary ID type	Beneficiary identification type. <b>Condition:</b> field must be <b>mandatory</b> if beneficiary identification (obj. 18) is other than "None".  If beneficiary identification (obj. 18) is "Private": <b>XPATH:</b> PmtInf/CdtTrfTxInf/Cdtr/Id/PrvtId/Othr/SchmeNm/Cd  If beneficiary identification (obj. 18) is "Organisation": <b>XPATH:</b> PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId/Othr/SchmeNm/Cd  <b>Rules:</b> 1. Possible values are the same as in payer identification type (obj. 15.1). 2. If beneficiary identification (obj. 18) is received, one of listed possible values according to beneficiary identification or date of birth (obj. 18.3) must be received 3. If Birth date (obj. 18.3) is received, value must be "Date and Place of Birth".	Y – on condition (obj. 13.6.1)	-	-
18.2	Beneficiary ID value	Beneficiary identification value. <b>Condition:</b> field must be <b>mandatory</b> if beneficiary identification type (obj. 18.1) is <b>other</b> than "Date and Place of Birth".  If beneficiary identification (obj. 18) is "Private": <b>XPATH:</b> PmtInf/CdtTrfTxInf/Cdtr/Id/PrvtId/Othr/Id  If beneficiary identification (obj. 18) is "Organisation": <b>XPATH:</b> PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId/Othr/Id	Y – on condition (obj. 13.6.2)	-	-
18.3	Beneficiary date of birth	Beneficiary date of birth. <b>Condition:</b> field must be <b>mandatory</b> if beneficiary identification type (obj. 18.1) is "Date and Place of Birth". <b>XPATH:</b> PmtInf/CdtTrfTxInf/Cdtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt <b>Rule:</b> if beneficiary date of birth is not received, payment must <b>not</b> be imported (error Error! Reference source not found. from <b>Error! Reference source not found.</b> , p. <b>Error! Bookmark not defined.</b> ).	Y – on condition (obj. 13.6.3)	-	-
18.4	Beneficiary city of birth	Beneficiary city of birth. <b>Condition:</b> field must be <b>mandatory</b> if beneficiary identification type (obj. 18.1) is "Date and Place of Birth". <b>XPATH:</b> PmtInf/CdtTrfTxInf/Cdtr/Id/PrvtId/DtAndPlcOfBirth/CityOfBirth	Y – on condition (obj. 13.6.3)	-	-

Obj. No.	Name	XPATH and rules	Mandatory (obj. No. from original specification)		
			SEPA	International	Between accounts
18.5	Beneficiary country of birth	Beneficiary country code of birth. <b>Condition:</b> field must be <b>mandatory</b> if beneficiary identification type (obj. 18.1) is "Date and Place of Birth". <b>XPATH:</b> PmtInf/CdtTrfTxInf/Cdtr/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth	Y – on condition (obj. 13.6.4)	-	-
19	Initial payer	First name, last name or company name of initial payer. <b>XPATH:</b> PmtInf/UltmtDbtr/Nm	N (obj. 13.9)	-	-
20	Initial payer ID	Initial payer identification. <b>Rules:</b> 1. If element tag <b>XPATH:</b> PmtInf/UltmtDbtr/Id/OrgId is received, value must be "Organisation". 2. If element tag <b>XPATH:</b> PmtInf/UltmtDbtr/Id/PrvtId is received, value must be "Private". 3. If none of tags received, value must be "None".	Y (obj. 13.10)	-	-
20.1	Initial payer ID type	Initial payer identification type. <b>Condition:</b> field must be <b>mandatory</b> if initial payer identification (obj. 20) is other than "None".  If payer identification (obj. 20) is "Private": <b>XPATH:</b> PmtInf/UltmtDbtr/Id//PrvtId/Othr/SchmeNm/Cd  If payer identification (obj. 20) is "Organisation": <b>XPATH:</b> PmtInf/UltmtDbtr/Id/OrgId/Othr/SchmeNm/Cd  <b>Rules:</b> 1. Possible values are the same as in payer identification type (obj. 15.1). 2. If initial payer identification (obj. 20) is received, one of listed possible values according to initial payer identification or date of birth (obj. 20.3) must be received, 3. If Birth date (obj. 20.3) is received, value must be "Date and Place of Birth".	Y – on condition (obj. 13.10.1)	-	-
20.2	Initial payer ID value	Initial payer identification value. <b>Condition:</b> field must be <b>mandatory</b> if initial payer identification type (obj. 20.1) is <b>other</b> than "Date and Place of Birth".  If initial payer identification (obj. 20) is "Private": <b>XPATH:</b> PmtInf/UltmtDbtr/Id/PrvtId/Othr/Id  If initial payer identification (obj. 20) is "Organisation": <b>XPATH:</b> PmtInf/UltmtDbtr/Id/OrgId/Othr/Id	Y – on condition (obj. 13.10.2)	-	-
20.3	Initial payer date of birth	Initial payer date of birth. <b>Condition:</b> field must be <b>mandatory</b> if initial payer identification type (obj. 20.1) is "Date and Place of Birth". <b>XPATH:</b> PmtInf/UltmtDbtr/Id/PrvtId/DtAndPlcOfBirth/BirthDt	Y – on condition (obj. 13.10.3)	-	-
20.4	Initial payer city of birth	Initial payer city of birth. <b>Condition:</b> field must be <b>mandatory</b> if initial payer identification type (obj. 20.1) is "Date and Place of Birth". <b>XPATH:</b> PmtInf/UltmtDbtr/Id/PrvtId/DtAndPlcOfBirth/CityOfBirth	Y – on condition (obj. 13.10.4)	-	-
20.5	Initial payer country of birth	Initial payer country code of birth. <b>Condition:</b> field must be <b>mandatory</b> if initial payer identification type (obj. 20.1) is "Date and Place of Birth". <b>XPATH:</b> PmtInf/UltmtDbtr/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth	Y – on condition (obj. 13.10.5)	-	-

Obj. No.	Name	XPATH and rules	Mandatory (obj. No. from original specification)		
			SEPA	International	Between accounts
21	Ultimate beneficiary	First name, last name or company name of ultimate beneficiary. <b>XPATH:</b> PmtInf/CdtTrfTxInf/UltmtCdr/Nm	N (obj. 13.11)	-	-
22	Ultimate beneficiary ID	Ultimate beneficiary identification. <b>Rules:</b> 1. If element tag <b>XPATH:</b> PmtInf/CdtTrfTxInf/UltmtCdr/Id/OrgId is received, value must be "Organisation". 2. If element tag <b>XPATH:</b> PmtInf/CdtTrfTxInf/UltmtCdr/Id/PrvtId is received, value must be "Private". 3. If none of tags received, value must be "None".	Y (obj. 13.12)	-	-
22.1	Ultimate beneficiary type	Ultimate beneficiary identification type. <b>Condition:</b> field must be <b>mandatory</b> if ultimate beneficiary identification (obj. 22) is other than "None".  If ultimate beneficiary identification (obj. 22) is "Private": <b>XPATH:</b> PmtInf/CdtTrfTxInf/UltmtCdr/Id/PrvtId/Othr/SchmeNm/Cd If ultimate beneficiary (obj. 22) is "Organisation": <b>XPATH:</b> PmtInf/CdtTrfTxInf/UltmtCdr/Id/OrgId/Othr/SchmeNm/Cd  <b>Rules:</b> 1. Possible values are the same as in payer identification type (obj. 15.1). 2. If ultimate beneficiary identification (obj. 22) is received, one of listed possible values according to ultimate beneficiary identification or date of birth (obj. 22.3) must be received, 3. If Birth date (obj. 22.3) is received, value must be "Date and Place of Birth".	Y – on condition (obj. 13.12.1)	-	-
22.2	Ultimate beneficiary value	Ultimate beneficiary identification value. <b>Condition:</b> field must be <b>mandatory</b> if ultimate beneficiary identification type (obj. 20.1) is <b>other</b> than "Date and Place of Birth". If ultimate beneficiary identification (obj. 20) is "Private": <b>XPATH:</b> PmtInf/CdtTrfTxInf/UltmtCdr/Id/PrvtId/Othr/Id If ultimate beneficiary identification (obj. 20) is "Organisation": <b>XPATH:</b> PmtInf/CdtTrfTxInf/UltmtCdr/Id/OrgId/Othr/Id	Y – on condition (obj. 13.12.2)	-	-
22.3	Ultimate beneficiary date of birth	Ultimate beneficiary date of birth. <b>Condition:</b> field must be <b>mandatory</b> if ultimate beneficiary identification type (obj. 20.1.) is "Date and Place of Birth". <b>XPATH:</b> PmtInf/CdtTrfTxInf/UltmtCdr/Id/PrvtId/DtAndPlcOfBirth/BirthDt	Y – on condition (obj. 13.12.3)	-	-
22.4	Ultimate beneficiary city of birth	Ultimate beneficiary city of birth. <b>Condition:</b> field must be <b>mandatory</b> if ultimate beneficiary identification type (obj. 20.1) is "Date and Place of Birth". <b>XPATH:</b> PmtInf/CdtTrfTxInf/UltmtCdr/Id/PrvtId/DtAndPlcOfBirth/CityOfBirth	Y – on condition (obj. 13.12.4)	-	-
22.5	Ultimate beneficiary country of birth	Ultimate beneficiary country code of birth. <b>Condition:</b> field must be <b>mandatory</b> if ultimate beneficiary identification type (obj. 20.1) is "Date and Place of Birth". <b>XPATH:</b> PmtInf/CdtTrfTxInf/UltmtCdr/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth	Y – on condition (obj. 13.12.4)	-	-

Obj. No.	Name	XPATH and rules	Mandatory (obj. No. from original specification)		
			SEPA	International	Between accounts
23	Execution speed	<p><b>XPATH:</b> PmtInf/PmtTpInf/SvcLvl/Cd OR (if previous is not received) <b>XPATH:</b> PmtInf/CdtTrfTxInf/PmtTpInf/SvcLvl/Cd</p> <p>Payment urgency. Possible values:</p> <ul style="list-style-type: none"> <li>▪ "NURG" – normal;</li> <li>▪ "URGP" – urgent;</li> <li>▪ "SDVA" – very urgent;</li> <li>▪ "SEPA" – SEPA payment.</li> </ul> <p><b>Rules:</b></p> <ol style="list-style-type: none"> <li>1. If value is not received, value "NURG" must be used.</li> <li>2. If other value allowed by ISO standard but not listed in possible values is received, payment should be rejected.</li> <li>3. If "SDVA" value is received, payment must be imported with urgency "Urgent"</li> </ol>	Y	Y (obj. 11)	-
24	Charges	<p><b>XPATH:</b> PmtInf/ChrgBr OR (if previous is not received) <b>XPATH:</b> PmtInf/CdtTrfTxInf/ChrgBr</p> <p>Payment charges. Possible values:</p> <ul style="list-style-type: none"> <li>▪ "OUR" – debtor pays;</li> <li>▪ "SHA" – both creditor and debtor pays;</li> </ul> <p><b>Rules:</b></p> <ol style="list-style-type: none"> <li>1. If value is not received, should be used "SHAR".</li> <li>2. If other value allowed by ISO standard but not listed in possible values is received, payment should be rejected.</li> <li>3. In case of SEPA payment if value is received, value must be "SLEV", otherwise payment should be rejected.</li> <li>4. In case of <b>NOT</b> SEPA payment if value is received, value must <b>NOT</b> be "SLEV", otherwise payment should be rejected.</li> </ol>			
25	Correspondent Bank Account	<p><b>XPATH:</b> PmtInf/CdtTrfTxInf/IntrmyAgt1Acct/Id/IBAN OR (if previous is not received) <b>XPATH:</b> PmtInf/CdtTrfTxInf/IntrmyAgt1Acct/Id/Othr/Id</p>	-	Y – on condition (obj. 18.1)	-
25	Correspondent Bank SWIFT	<b>XPATH:</b> PmtInf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/BIC	-	Y – on condition (obj. 18.2)	-
27	Correspondent Bank Name	<b>XPATH:</b> PmtInf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/Nm	-	Y – on condition (obj. 18.3)	-
28	Correspondent Bank Address	<b>XPATH:</b> PmtInf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/PstlAdr/AdrLine	-	Y – on condition (obj. 18.3)	-
29	Correspondent Bank BIK code	<b>XPATH:</b> PmtInf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/ClrSysMmbld/Mmbld	-	N (obj. 19.7)	-
30	Beneficiary's INN	<p><b>XPATH:</b> PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId/Othr/Id</p> <p><b>Rules:</b></p> <ol style="list-style-type: none"> <li>1. Two same tags are allowed in one payment.</li> <li>2. Value must start with INN.</li> <li>3. INN must be omitted and only digits saved to INN code field.</li> </ol>	-	Y – on condition (obj. 19.1)	-
31	Beneficiary's KPP	<p><b>XPATH:</b> PmtInf/CdtTrfTxInf/Cdtr/Id/OrgId/Othr/Id</p> <p><b>Rules:</b></p> <ol style="list-style-type: none"> <li>1. Two same tags are allowed in one payment.</li> <li>2. Value must start with KPP.</li> <li>3. KPP must be omitted and only digits saved to KPP code field.</li> </ol>	-	N (obj. 19.2)	-



Obj. No.	Name	XPATH and rules	Mandatory (obj. No. from original specification)		
			SEPA	International	Between accounts
32	Code of currency transaction (VO)	<p><b>XPATH:</b> PmtInf/CdtTrfTxInf/RmtInf/Ustrd Purpose of the payment.</p> <p><b>Rule:</b> in case of RUB payment to Russia additionally VO code must be added to details field (for example VO12345):</p> <p><b>XPATH:</b> PmtInf/CdtTrfTxInf/RgltryRptg/Dtls/Tp value must be "VO";</p> <p><b>XPATH:</b> PmtInf/CdtTrfTxInf/RgltryRptg/Dtls/Inf must be VO code.</p>	-	Y – on condition (obj. 19.4)	-
33	External payment code		-	Y – on condition (obj. 17.1)	-