

Raiffeisen Bank Currency Transfers

ISO 20022 PAIN.001.001.11

version: 1.0

INTRODUCTION

Raiffeisen Bank provides an API format for importing currency transfers in accordance with the ISO20022 standard.

USAGE OF ISO20022 FORMAT

1. The term "Message" is used to denote an XML document including **<Group Header>** and **<Payment Information>** sections.
2. Format: xml
3. Number of currency transfers in the message: up to 5000
4. Encoding: UTF-8
5. Empty tags are prohibited. Example: <\BIC>
6. Before sending to the Bank, the file must be checked against the XSD schema pain.001.001.11.xsd. The XSD schema from the ISO20022 website: https://www.iso20022.org/message_archive.page has been modified in accordance with the requirements of the Central Bank and the requirements of Raiffeisen Bank.
7. Files that fail validation against the XSD schema are not accepted by the Bank.
8. The specification includes the mandatory elements and format considering the validation scheme for currency transfer of Raiffeisen Bank.
9. All examples are test data.

Legend:

	Section
	Nested section
	Section elements



Райффайзен
Банк

CHANGE HISTORY

Version	Changes
1.0	First version of the document

SPECIFICATION

XML Tag				Name	Description	Multip.	Format	Comment
Document						[1..1]	Section	Must pass the value <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.raif" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
	CstmrCdtTrfInitn			Customer Credit Transfer Initiation	Document	[1..1]	Section	
	GrpHdr			Group Header	Group Header	[1..1]	Section	Set of general characteristics related to all transactions included in the message
		MsgId		Message Identification	Unique message identification	[1..1]	Text {1,35}	Spaces prohibited. Used by the bank to control duplicates. Used to receive the processing status of the message pain.001 Example: 27d3d6675cf54fb4b19d29773b21b306
		CreDtTm		Creation Date Time	Date and time of message creation	[1..1]	ISO DateTime	Example: 2024-01-25T13:45:53
		NbOfTxS		Number Of Transactions	Total number of payments (= total number of <PmtInf> sections) in the message	[1..1]	[0-9]{1,15}	Used to control the integrity of the message. Example: 2
		CtrlSum		Control Sum	Control sum	[0..1]	Decimal td = 13 fd = 2	Controls the compliance of the total payment amount. Values from <InstdAmt> or <EqvtAmt> from each <PmtInf> section are added up. The field may be present in the message by agreement of the participants. Example: 100000.00
		InitgPty		Initiating Party	Initiator (sender) of the payment	[1..1]	Section	The same legal entity as in <Dbtr> must be passed in <InitgPty>
			Nm	Name	Name of the payment initiator	[1..1]	text{1,140}	The full name of the legal entity is specified. Example: LLC "Payer"
			Id	Identification	Identification of the payment initiator	[1..1]	Section	
			OrgId	Organisation Identification	Identification of the payment initiator	[1..1]	Section	
			Othr			[1..1]	Section	
			Id	Identification	Company identifier (INN/KIO)	[1..1]	text [0-9]{1,12}	Example: 7701200000
			SchmeNm	Scheme Name		[1..1]	Section	

XML Tag										Name	Description	Multip.	Format	Comment
									Cd	Code	Data type code in Id field	[1..1]	text{1,4}	"TXID" must be passed. Example: TXID
									CtctDtls	Contact Details	Contact information of the initiator	[1..1]	Section	
									Nm	Name	Name of the contact person	[1..1]	text{1,140}	Example: Ivanov Ivan Ivanovich
									PhneNb	Phone Number	Contact person's phone number	[1..1]	text{1,35}	Example: +7 (990) 816-37-15
									Othr	Other	Comment	[0..1]	text{1,35}	Example: Do not call on weekends!
									PmtInf	Payment Information	Payment information	[1..5000]	Section	A single <PmtInf> section can contain only one payment. Maximum number of sections - 5000
									PmtInfId	Payment Information Identification	Unique payment identifier	[1..1]	text{1,35}	Spaces prohibited. Example: 170083636900008323190000
									PmtMtd	Payment Method	Payment type	[1..1]	text{1,3}	Always specify "TRF". Example: TRF
									ReqdExctnDt	Requested Execution Date	Debit date (value date)	[1..1]	ISO DateTime	
									DtTm	DateTime	Debit date	[1..1]	ISO DateTime	Must be no later than 10 days from the date of transfer creation. Example: 2024-02-25T12:45:52
									Dbtr	Debtor	Payer	[1..1]	Section	
									Nm	Name	Name of the Payer	[1..1]	text{1,140}	The full name of the legal entity is indicated. Example: LLC "Payer"
									PstlAdr	Postal Address	Address of the Payer	[0..1]	Section	
									Ctry	Country	Country	[0..1]	[A-Z]{2,2}	Example: AT
									AdrLine	Address Line	Payer's address	[0..1]	text{1, 70}	Information defining the location and identifying a specific address is presented in a free format
									Id	Identification	Identification of the payment participant	[1..1]	Section	
									OrgId	Organisation Identification	Identification of the payment participant	[1..1]	Section	
									Othr	Other		[1..1]	Section	
									Id	Identification	Company identifier (INN/KIO)	[1..1]	text [0-9]{1,12}	Legal entity's INN. Example: 7701200000
									SchmeNm	Scheme Name		[1..1]	Section	
									Cd	Code	Data type code in the Id field	[1..1]	text{1,4}	"TXID" must be passed. Example: TXID

XML Tag				Name	Description	Multip.	Format	Comment
			DbtrAcct	Debtor Account	Account of the payer	[1..1]	Section	
			Id	Identification	Identification of the payment participant	[1..1]	Section	
			Othr	Other	Identification of the payment participant	[1..1]	Section	
			Id	Identification	Debit account	[1..1]	text [0-9]{20}	Example: 40702978700010000000
			SchmeNm	Scheme Name		[1..1]	Section	
			Cd	Code	Data type code in the Id field	[1..1]		"BBAN" must be passed. Example: BBAN
			DbtrAgt	Debtor Agent	Bank of the payer	[1..1]	Section	
			FinInstnId	Financial Institution Identification	Identification of the bank	[1..1]	Section	
			BICFI	BICFI	SWIFT-code	[1..1]	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	"RZBMRUMMXXX" must be passed. Example: RZBMRUMMXXX
			ChrgsAcct	Charges Account	Commission debit account	[0..1]	Section	Filled if <ChrgBr> = DEBT or SHAR
			Id	Identification	Identification of the payment participant	[1..1]	Section	
			Othr	Other	Identification of the payment participant	[1..1]	Section	
			Id	Identification	Commission debit account	[1..1]	Text [0-9]{20}	Example: 40702840500010000000
			SchmeNm	SchemeName		[1..1]	Section	
			Cd	Code	Data type code in the Id field	[1..1]	CodeSet {1,4}	"BBAN" must be passed. Example: BBAN
			CdtTrfTxInf	Credit Transfer Transaction Information	Details for crediting	[1..1]	Section	
			PmtId	Payment Identification	Identification of the payment	[1..1]	Section	
			InstId	Instruction Identification	Unique identifier for an individual payment	[1..1]	Text{1,35}	Used to control duplicates. Spaces prohibited. Used to obtain the processing status of an individual payment in pain.002.001.

XML Tag						Name	Description	Multip.	Format	Comment
						EndToEndId	End To End Identification	[1..1]	{1,7}	Example: 55C3D6675cf54fb4b19d29443b21b389 Should not consist of leading zeros. Must be unique throughout the calendar year. Example: 12334
						Dt	Date	[1..1]	ISODate	
						Amt	Amount	[1..1]	Section	
						InstdAmt	Instructed Amount	[1..1]	Decimal td = 13 fd = 2	If the transfer currency <InstdAmt>.Ccy differs from the account debit currency <DbtrAcct> then the exact amount indicated in <InstdAmt> will be delivered to the recipient. The amount debited from your account will be the result of the conversion. Example: 10000.55
						@Ccy	Currency	[1..1]	[A-Z]{3,3}	Example: BYN
						EqvtAmt	Equivalent Amount	[1..1]	Section	If the transfer currency <CcyOfTrf> differs from the account debit currency <DbtrAcct>, then the indicated debit amount <EqvtAmt>. <Amt> will be debited from your account. A conversion will occur at the time of sending, and the resulting amount will be sent to the recipient. Mandatory if <InstdAmt> is not provided.
						Amt	Amount	[1..1]	Decimal td = 13 fd = 2	Example: 10000.55
						@Ccy	Currency	[1..1]	[A-Z]{3,3}	The currency in which the account will be debited. Must match the account currency or the transfer currency <CcyOfTrf>. Example: BYN
						CcyOfTrf	Currency Of Transfer	[1..1]	[A-Z]{3,3}	The currency in which the transfer will be made
						ChrgBr	Charge Bearer	[1..1]		Acceptable values: CRED, DEBT, SHAR. DEBT -> OUR – Commission fees of Raiffeisenbank and other banks at the expense of the sender. CRED -> BEN – Commission fees of Raiffeisenbank and other banks at the expense of the recipient. Deducted from the payment amount. SHAR -> SHA – Commission fees of Raiffeisenbank at the expense of the sender. Deducted from the account you choose. Commission fees of intermediary banks are deducted from the payment amount at the expense of the recipient. Example: SHAR

XML Tag					Name	Description	Multip.	Format	Comment
					IntrmyAgt1	Intermediary Agent 1	[0..1]	Section	
					FinInstnId	Financial Institution Identification	[1..1]	Section	The recipient's intermediary bank. The bank through which the transfer is made.
					BICFI	SWIFT-code	[0..1]	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Not filled if a clearing code <ClrSysMmbld> is provided. Example: AXEVIT22ZZZ
					ClrSysMmbld	Clearing System Member Identification	[0..1]	Section	Not filled if a SWIFT-code <BICFI> is provided
					ClrSysId	Clearing System Identification	[0..1]	Section	
					Cd	Code	[1..1]	CodeSet {1,5}	Acceptable values: • CH • FW • SC • AU • IN Example: AU
					Mmbld	Member Identification	[1..1]	Text {1,6}	6-digit code
					Nm	Name	[0..1]	Text {1,140}	Example: AXERVE S.P.A.
					PstlAdr	Postal Address	[0..1]	Section	
					TwnNm	Town Name	[1..1]	Text{1,35}	Example: BIELLA
					Ctry	Country	[1..1]	[A-Z]{2,2}	Example: IT
					AdrLine	Address Line	[1..1]	Text{1,70}	Example: IT/ 380 - ITALY, BIELLA, PIAZZA GAUDENZIO SELLA
					CdtrAgt	Creditor Agent	[1..1]	Section	
					FinInstnId	Financial Institution Identification	[1..1]	Section	
					BICFI	SWIFT-code	[0..1]	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	Not filled if a clearing code <ClrSysMmbld> is provided
					ClrSysMmbld	Clearing System	[0..1]	Section	Not filled if a SWIFT-code <BICFI> is provided.

XML Tag								Name	Description	Multip.	Format	Comment
								Member Identification				
							ClrSysId	Clearing System Identification	Identification of the clearing system	[0..1]	Section	
							Cd	Code	Clearing code	[1..1]	CodeSet {1,5}	Acceptable values • CH • FW • SC • AU • IN Example: CH
							Mmbld	Member Identification	Clearing code value	[1..1]		6-digit clearing code value
							Nm	Name	Name of the bank	[1..1]	Text {1,140}	
							PstlAdr	Postal Address	Postal address of the intermediary bank	[1..1]	Section	
							Dept	Department	Branch	[0..1]	Text{1,70}	
							TwnNm	Town Name	Town	[1..1]	Text{1,35}	
							Ctry	Country	Country code	[1..1]	[A-Z]{2,2}	Example: AB
							AdrLine	Address Line	Address	[0..1]	Text{1,70}	
							CdtrAgtAcct	Creditor Agent Account	Account of the beneficiary's bank	[0..1]	Section	Provided if there's an intermediary bank
							Id	Identification	Identification of the payment participant	[1..1]	Section	
							Othr	Other		[1..1]	Section	
							Id	Identification	Account of the beneficiary's bank with the intermediary bank	[1..1]	Text [0-9]{20}	
							SchmeNm	Scheme Name		[1..1]	Section	
							Cd	Code	Data type code in the Id field	[1..1]	CodeSet {1,4}	"BBAN" must be passed
							Cdtr	Creditor	Beneficiary	[1..1]	Section	
							Nm	Name	Name of the beneficiary	[1..1]	Text{1,70}	
							PstlAdr	Postal Address	Address of the beneficiary	[1..1]	Section	
							TwnNm	Town Name	Town	[1..1]	Text{1,35}	
							Ctry	Country	Country code	[1..1]	[A-Z]{2,2}	
							AdrLine	Address Line	Address	[1..1]	Text{1,70}	Full address of the beneficiary

XML Tag										Name	Description	Multip.	Format	Comment
									CtryOfRes	Country Of Residence	Type of counterparty (Country of residency)	[1..1]	[A-Z]{2,2}	
									CdtrAcct	Creditor Account	Account of the beneficiary	[1..1]	Section	
									Id	Identification	Identification of the payment participant	[0..1]	Section	
									IBAN	IBAN	IBAN of the beneficiary(SWIFT-code)	[0..1]		Example: BINAADADXXX
									Othr	Other		[0..1]	Section	
									Id	Identification	Bank account number of the beneficiary	[1..1]		Example: GB29NWBK60161331926819
									SchmeNm	Scheme Name		[1..1]	Section	
									Cd	Code	Data type code in the Id field	[1..1]		Acceptable values: "BBAN" if an account number "BIC" if a SWIFT-code
									RgltryRptg	Regulatory Reporting	Information for reporting	[0..10]	Section	Regulatory and reporting requirements
									Dtls	Details	Information for reporting	[0..1]	Section	A set of elements to provide information for regulatory reporting.
									Cd	Code	Code of currency operation	[1..1]	Text(1,5)	Specify the CO code. Example: 21300
									Amt	Amount	Amount of the operation	[1..1]	Decimal td = 13 fd = 2	Example: 1500.71
									@Ccy	Currency	Currency of the operation amount	[1..1]	[A-Z]{3,3}	Must match the account debit currency
									CntrDtls	Contract Details	Details of the contract	[0..1]	Section	Filled if the CO code is not equal to 61135 or 61130 or 61100
									UnqCntrNb	Unique Contract Number	Unique contract number	[0..1]	Section	Filled if the contract is registered with Raiffeisenbank or another bank. Not provided if <CntrNb> is passed.
									NbUC	Number Unique Contract	Unique contract number	[1..1]	Text [0-9]{8}/[0-9]{4}/[GU0-9]{4}/[12349]/[0-3]	Format XXXXXXXX/XXXX/XXXX/X/X Example: 20020018/3292/0111/3/1
									DtUC	Date Unique Contract	Date of the contract	[0..1]	ISODate	Example: 2024-01-26
									NbCntr	Number Contract	Contract number in other bank	[0..1]	text{1,35}	If the contract is without a number, indicate “БН”.

XML Tag								Name	Description	Multip.	Format	Comment	
								DtCntr	Date Contract	Date of the contract in other bank	[0..1]	ISODate	
								ExpDt	Expected Date	Expected term	[0..1]	ISODate	Filled for CO codes related to advance payments if the contract is registered with Raiffeisenbank.
								AdvRtDt	Advance Return Date	Date for the return of advance	[0..1]	ISODate	Filled for CO codes related to advance payments if the contract is registered with Raiffeisenbank.
								AmtCntrCcy	Amount Contract Currency	Amount in the contract currency	[0..1]	Decimal td = 13 fd = 2	The amount in the currency of the contract price. Not provided if the contract currency matches the operation currency.
								@Ccy	Currency	Amount in the contract currency	[1..1]	[A-Z]{3,3}	
								CntrCcy	Contract Currency	Contract currency	[0..1]	[A-Z]{3,3}	Not provided if the contract currency matches the operation currency.
								CntrNb	Contract Number	Contract number	[0..1]	Section	If the contract does not require registration.
								Nb	Number	Contract number	[1..1]	Text{1,35}	Fill in the contract number. If the contract is without a number, indicate “БН”. Example: T156-08TR1 Example: БН
								Dt	Date	Date of the contract	[1..1]	ISODate	Example: 2024-01-26
								CnFEA	CN FEA	HS Code of Foreign Economic Activity	[0.20]	Section	Commodity nomenclature of foreign economic activity
								Cd	Code	HS Code	[1..1]	Text{1,10}	Specify the HS code without spaces. Example: 4502000000
								Inf	Information	Information for currency control	[0..1]	Text{1,140}	Additional information for currency control. This information does not appear in SWIFT
								RmtInf	Remittance Information	Information about the payment	[1..1]	Section	
								Ustrd	Unstructured	Additional information about the payment	[0..1]	Text{1,140}	If <InstdAmt>.Ccy or <EqvtAmt>.CcyOfTrf specifies the currency CNY, then pass one of the codes from the list below. In this case, other values are prohibited. Acceptable values: /GOD/, /STR/, /FTF/, /OTF/
								Strd	Structured	Purpose of payment	[1..1]	Section	Specifies the nature of the operation
								RfrdDocInf	Referred Document Information	Information about the document	[0..1]	Section	
								Cntr	Contract	Information about contract	[0..10]	Section	
								Nb	Number	Contract number	[1..1]	Text{1,35}	Indicate the contract number which will appear in the payment purpose.



XML Tag									Name	Description	Multip.	Format	Comment
													Example: ПЛ-14238
								Dt	Date	Date of the contract	[1..1]	ISODate	Indicate the date of the contract that will appear in the payment purpose. Example: 2019-05-06
								LineDtls	Line Details	Detailed information	[1..1]	Section	
								Desc	Description	Economic meaning of the operation	[1..1]	Text{1,140}	Indicate the essence of the operation in English. The information will be displayed in the payment purpose. Example: Payment for inspection FEES ACC. TO CONT NO 155665
								Id	Identification	Identification	[0..1]	Section	
								Nb	Number	HS code	[1..20]	Text{1,6}	Specify HS code – code of the foreign economic activity product nomenclature in case of payment for the goods. Filling rule: first 6 digits of the HS code. Example: 450211