Conditions for Using the XML Conversion Tool

Before using the XML Conversion Tool the following conditions must be met, otherwise, while trying to upload your file for conversion, the tool will return error messages.

1. Your file is in a format which was acceptable for processing through the bank's channels in 2014/15.

2. Ensure that your file contains IBAN and not conventional account numbers on the debit side. If there is a conventional account number (for example in a multiple payments file) replace with IBAN before using the tool*.

3. Ensure that your file contains IBAN on the credit site for all SEPA payments and not conventional account numbers (the only case where a conventional account number is acceptable is when the file is a multiple payments file and the payment will be executed via SWIFT, i.e. a payment in foreign currency or with beneficiaries outside the Euro Payments Area).   Replace all conventional accounts with IBAN numbers*.

    *In case your file is a EuroAutopay file (ex Laiki payroll file format) the converter <u>can</u> accept conventional account numbers in both the debit and credit side and make the conversion. (This functionality will be available as at 03/02). However, following convertion you will need to edit the converted xml file and replace all numbers with IBAN.

4. Replace any characters which are not listed in the below 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
    0 1 2 3 4 5 6 7 8 9
    / - ? : ( ) . , ' + space

    For Payroll and Group Transfers the converter accepts also Greek Characters:

    α β γ δ ε ζ η θ ι κ λ μ ν ξ ο π ρ σ τ υ φ χ ψ ω
    Α Β Γ Δ Ε Ζ Η Θ Ι Κ Λ Μ Ν Ξ Ο Π Ρ Σ Τα Υ Φ Χ Ψ Ω
    ά έ ή ί ό ύ ώ
    Ά Έ Ή Ί Ό Ύ Ώ

5. Conversion is made in terms of **format** only. Therefore, even if a file is converted, this does not automatically imply that it will be acceptable for uploading and processing through the banks channels (1bank and FTP). Your technical associate and the use of an XML validation tool must verify that the XML file is in accordance with the ISO20022 guidelines. Check for example the maximum characters allowed per field, acceptable characters, IBAN correctness etc and make all necessary updates.

6. Acceptable characters in XML format:

    1bank accepts only Latin characters and the symbols which are displayed in point 4 above. Only FTP channel accepts Greek Characters for Payroll and Group Transfers (supplier payments).