MULTIPLE PAYMENTS -
XML IMPLEMENTATION GUIDELINES

(Presented in English plus some summary points in Greek)

XML Customer Credit Transfer Initiation Message

ISO 20022 – XML – pain.001.001.03

Version 12 – Last Update 14/01/2022

ABOUT MASS PAYMENTS

– Γενικά για την υπηρεσία Μαζικών Πληρωμών

Uploading files through 1bank mass payment option is suitable for customers that carry out on a daily basis many payments within or outside Cyprus.
Η υπηρεσία σας επιτρέπει να διεκπεραιώσετε μαζικά, διάφορα είδη συναλλαγών (χρεώσεις/πιστώσεις) αποκλειστικά με τη φόρτωση αρχείου.

The file can support most types of transactions available in Internet Banking.
The available transactions are: Το αρχείο στη νέα του μορφή υποστηρίζει τα πιο κάτω ήδη πληρωμών:

- TBA – Transfer Between Own Accounts
- TBOC -Transfer to Other BOC Customers
- SEPA -SEPA Payments*
- SWIF -Swift Payments
- PU – Utility Bills – Tax Payments

The following types will not be supported anymore:Οι πιο κάτω πληρωμές δεν θα υποστηρίζονται από το αρχείο πλέον:
- PTF   - Tuition Fees
- PD   - Donations
- TOB   - Local Banks: Can Be done via SEPA or SWIFT

Note About basic criteria for the acceptance of Euro Payments (SEPA) *

SEPA payments are:
1. The sending and receiving Bank are in a member state of the European Union or in Iceland, Liechtenstein, Monaco, Norway, Switzerland, the Vatican and San Marino. It also includes the territories of Martinique, Guadeloupe, French Guiana, Reunion, Gibraltar, Azores, Madeira, Canary Islands, Ceuta and Melilla and Aland Islands.
2. The currency of the payment is Euro.
3. There is a valid IBAN for the beneficiary and valid BIC for the beneficiary's Bank.
4. The indication for charges is for the beneficiary and ordering customer (SHA/SLEV).
5. The value date is after the processing date.

Σημείωση για βασικά κριτήρια για την αποδοχή πληρωμών SEPA :
1. Η αποστέλλουσα και παραλαμβάνουσα Τράπεζα βρίσκονται σε χώρα μέλος της Ευρωπαϊκής Ένωσης ή στις χώρες Ισλανδία, Λίχτενσταϊν, Μονακό, Νορβηγία, Ελβετία, Βατικανό και Σαν Μαρίνο. Επιπρόσθετα καλύπτονται και οι περιοχές Martinique, Guadeloupe, French Guiana, Reunion, Gibraltar, Azores, Madeira, Canary Islands, Ceuta and Melilla and Aland Islands.
2. Το νόμισμα του εμβάσματος είναι Ευρώ.
3. Υπάρχει ορθό IBAN δικαιούχου και ορθό BIC για την Τράπεζα του δικαιούχου.
4. Η ένδειξη για χρέωση των εξόδων είναι για εντολέα και δικαιούχο "SHA/SLEV".
5. Η ημερομηνία αξίας είναι μεταγενέστερη της ημερομηνίας εκτέλεσης.

 XML Import Format
Bank of Cyprus enables importing Payments in the XML Customer Credit Transfer Initiation message pain.001.001.03. Σύμφωνα με Ευρωπαϊκή Οδηγία (ISO20022) η τράπεζα Κύπρου θα αποδέχεται αρχεία σε μορφή XML (Version/ 001.001.003)   Η μορφή, σε τεχνικούς όρους ονομάζεται και Schema .

Note about the file name:

Any name given to your file – to be uploaded through 1bank channel – will be acceptable.

Σημείωση για το όνομα του αρχείου: οποιοδήποτε όνομα δοθεί σε αρχείο που θα αποστέλλεται μέσω της 1bank είναι αποδεκτό.

1. XML Credit Transfer Structure

1.1 Introduction

The models in the ISO20022 document are described in XML using schemas. A specific description language (XSD) is used in a schema. By using the schema's a description can be given to the tags in the document, the structure and the concatenation of the beacons (the order of the tags) as well as the allowed codes for certain fields, the number of possible cases, mandatory or optional usage for certain fields. Η μορφή του αρχείου πρέπει να κτίζεται βάση προδιαγραφών. Πιο κάτω περιγράφεται τι σημαίνει η κάθε στήλη στις προδιαγραφές.

1.2 Technical mapping

To avoid rejection of the payment order and/or to prevent that instructions are ignored usage rules must be followed. Only message elements which are described within these guidelines are allowed to be used. Πρέπει να ακολουθούνται οι οδηγίες στις προδιαγραφές διαφορετικά το αρχείο δεν θα μπορεί να φορτωθεί .

The Description of each message item contains: Περιγραφή κάθε στήλης στις προδιαγραφές:

Name	Name of the element within the PAIN.001 message
XML-Tag	Short name to identify an element within a XML message, presented between brackets, f.e. <Amount>
Level Επίπεδο πληροφορίας	Level of the element within XML <Top> <Level 1> <Level 2> <Etc./> </Level 2> </Level 1> </Top>
Presence Παρουσία [αναγκαστικό ή προαιρετικό πεδίο ……… με παρουσία μία φορά ή n φορές]	This determines if an element is optional or mandatory, and how many times the element can be repeated. The number of times that an element can appear is presented between square brackets. [0..1] Shows that the element can appear 0 or 1 time. The element is optional. [0..n] Shows that the element can appear 0 or n time(s).The element is optional. [1..1] Shows that the element is mandatory and must appear once. [1..n] Shows that the element is mandatory and must appear at least once. The element can be Presented n times.

Name	Name of the element within the PAIN.001 message
Field type indication: Επιτρεπόμενοι χαρακτήρες	Numeric: only numbers are allowed Alphanumeric: may contain numbers and allowed characters (ref. 1.2.3 Character set) Date: YYYY-MM-DD Amount: numbers, with a decimal point as separator. Maximum length is 9 digits before the separator, and two behind it. Exception for this rule is the control sum. Boolean: field with two options: 'true' or 'false'
Length Αριθμός Χαρακτήρων	Maximum number of characters in the field.
Mandatory for BOC Channels Αναγκαστικό Πεδίο για Κανάλια BOC	Determines if field is Mandatory for BOC channels. There are a few occasions where although as per ISO a field is optional, to be accepted in BOC systems the field is Mandatory
Description Σχόλια/Περιγραφή Πεδίου	Contains the definition of the message segment or element. Additional information about usage of the element.

1.3 Character set

In XML messages the UTF8 character set must be used. The Latin character set, which is commonly used for international communication, must be used. Rabobank accepts the following characters2: Οι ακόλουθοι χαρακτήρες πρέπει να χρησιμοποιούνται

•

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

1.2.4 Message structure

The XML Credit Transfer (File) can be delivered via data communication.

The messages can contain one or more orders for one ordering account. The messages must be terminated after each section, for all orders per ordering account.

Τράπεζα Κύπρου

The complete file must contain one Group header and can contain one or more orders. The file must be terminated after all orders.

The XML Credit Transfer Initiation message is composed of 3 building blocks: Το αρχείο περιέχει πληροφορίες που χωρίζονται σε 3 βασικές ενότητες

1. Group Header   Πληροφορίες για την εταιρεία και τα "totals" συναλλαγών (ποσό / αριθμός συναλλαγών)

    This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date and Time.

    Η ενότητα Group Header παρουσιάζεται μόνο μία φορά στο αρχείο.

2. Payment Information Πληροφορίες για τον λογαριασμό που χρεώνεται.

This building block is mandatory and   repetitive. It contains elements related to the debit side of the transaction, such as Debtor and Payment Type Information. Each payment information block contains one Transaction Information Blocks.

 Η ενότητα Payment Information παρουσιάζεται επαναλαμβανόμενη στο αρχείο Κάθε ενότητα Payment Information περιλαμβάνει μία ενότητα Transaction Information (πληροφορίες για τους δικαιούχους).

3. Transaction Information Πληροφορίες για τους δικαιούχους

This building block is mandatory and repetitive and accompanies the Payment Information Section of each transaction,. It contains, amongst others, elements related to the credit side of the transaction, such as Creditor and Remittance Information. The number of occurrences of Payment Information Block and Transaction Information Block within a message is indicated by the Grouping field in the Group Header.

Every segment in the SEPA CT file must be opened and closed according to the XSD standard. Between the opening tag and closing tag the information for the relevant segment can be found.

Η ενότητα Transaction Information παρουσιάζεται επαναλαμβανόμενη στο αρχείο και συνοδεύει την ενότητα Payment Information για κάθε συναλλαγή.

Segment Description

2.1   Group header

Name	XML-tag	Level	Presence	Type	Length	Mandatory for BOC Channels	Description
Document	<Document>	Top	[1..1]	Name		M	Following name to be included xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" (see the sample on website as example) **Να παρουσιάζεται το πιο πάνω όνομα**
Customer Credit Transfer Initiation	<CstmrCdtTrfInitn>	Top	[1..1]			M	
Group Header	<GrpHdr>	Top	[1..1]			M	Tag Only **Πεδίο μόνο**
Message Identification (reference number)	<MsgId>	1	[1..1]	Alphanumeric	35	M	Unique file reference. If no unique file reference is used for each file, the file is rejected. **Οποιοδήποτε αριθμός αναφοράς μπορεί να δοθεί ως όνομα του αρχείου**
Creation Date Time	<CreDtTm>	1	[1..1]	Date + time		M	Creation date and time of the file. Example: **2012-02-03T11:20:45** **Να παρουσιάζεται στην πιο πάνω μορφή – χρειάζεται και date και time**
Number of Transactions (credit transactions)	<NbOfTxs>	1	[1..1]	Numeric	15	M	The number of transaction within the file. Bank of Cyprus checks the given value with the total number of transactions in the entire message **Αριθμός πιστωτικών συναλλαγών στο αρχείο πχ 3 αν θα πιστωθούν 3 Δικαιούχοι**

Name	XML-tag	Level	Presence	Type	Length	Mandatory for BOC Channels	Description
Control Sum (Total amount)	\<CtrlSum\>	1	[0..1]	Amount	18		Total amount of all individual transactions within the file. Decimals are separated by a point ".".Please note! Two decimals must always be present when amount has decimal parts. . checks the given value with the total amount of all individual transactions in the entire message **Το συνολικό ποσό των πιστώσεων πχ αν πιστώνονται 3 δικαιούχοι προς 100 ευρώ το ποσό που θα αναγραφεί είναι 300.00 (δεν χρειάζονται απαραίτητα τα decimals εκτός και εάν υπάρχουν δεκαδικοί αριθμοί, τότε μέχρι 2 decimals) .**
Initiating Party	\<InitgPty\>	1	[1..1]			M	Tag Only **Πεδίο μόνο**
Name	\<Nm\>	2	[0..1]	Alphanumeric	70	M	Name of the ordering party. **Όνομα Αποστολέα πχ Company A**

2.2 Payment Information Segment

Name	XML-tag	Level	Presence	Type	Length	Mandatory	Description
Payment Information	\<PmtInf\>	Top	[1..n]			M	Tag Only **Πεδίο μόνο**
Payment Information Identification	\<PmtInfId\>	1	[1..1]	Alphanumeric	35	M	Unique reference number of each Transaction **Οποιοδήποτε αριθμός αναφοράς μπορεί να δοθεί ως όνομα κάθε συναλλαγής**
PaymentMethod	\<PmtMtd\>	1	[1..1]	Alphanumeric	3	M	**TRF** (Fixed Value for credit transfers) is requested. **Να μπαίνει πάντα η τιμή TRF (που σημαίνει Credit Transfers)**

Τράπεζα Κύπρου

Name	XML-tag	Level	Presence	Type	Length	Mandatory	Description
Payment Type Information	<PmtTpInf>	1	[0..1]				Tag Only **Πεδίο μόνο**
ServiceLevel	<SvcLvl>	2	[1..1]			M	Tag Only **Πεδίο μόνο**
Code	<Cd>	3	[1..1]	Alphanumeric	4	M	**Transaction Type – *Column 1 on old specs-*** See 'Payment Type' Appendix B. If value is set to '**SEPA** the transaction type in 1bank will be executed AS TRANSACTION TYPE 'Payment Order' (type which is used for SWIFT/ SEPA) (and the XML must comply to 'SEPA' rules i.e. IBAN needed, EURO currency only, next day value date, CHARGES SHARE etc. **Είδος Συναλαγής - Δείτε Appendix B.** **Εάν επιλεγεί η τιμή SEPA μέσω 1bank θα εκτελεσθεί με είδος συναλαγής Payment Order (είδος που χρησιμοποιείτε για SEPA και SWIFT).** **Η συναλλαγή για να εκτελεσθεί θα πρέπει να ακολουθεί τους κανόνες για SEPA: Χρήση IBAN, Νόμισμα ΕΥΡΩ, Ημερομηνία αξίας η επόμενη μέρα, Χρεώσεις SHARE**
Category purpose	<CtgyPurp>	2	[0..1]				
Code	<Cd>	3	[1..1]	Alphanumeric	4		Central Bank Payment Category – *Column 24 on old specs*- See Payment Category in Appendix C. **Κατηγορία Συναλλαγής – Κωδικοί Κεντρικής Τράπεζας Δείτε Appendix C**

Name	XML-tag	Level	Presence	Type	Length	Mandatory	Description
Requested Execution Date	<ReqdExctnDt>	1	[1..1]	DATE		M	Execution Date - – *Column 18 on old specs-* This is the date on which the originator's account is to be debited with the following structure: YYYY-MM-DD. **Η ημερομηνία εκτέλεσης του αρχείου (processing date. Να παρουσιάζεται στη μορφή YYYY-MM-DD.**
Debtor	<Dbtr>	1	[1..1]			M	Tag Only **Πεδίο μόνο**
Name	<Nm>	2	[0..1]	Alphanumeric	140	M	Name of the originator **Όνομα Αποστολέα πχ Company A**
Contact Details	<CtctDtls>	2	[0..1]				
Phone Number	<PhneNb>	3	[0..1]	Alphanumeric			Debtor Phone Number – *Column 8 on old specs-*. To appear in the structure +3digits-max 30 numbers for example +357-99XXXXXX **Ο αριθμός τηλεφώνου του αποστολέα. Να παρουσιάζεται στην πιο πάνω μορφή.**
Fax Number	<FaxNb>	3	[0..1]	Alphanumeric			Debtor Fax Number – *Column 6 on old specs-*. When present in case of SWIFT/SEPA the debit advice will be received here. To appear in the structure +3digits-max 30 numbers for example +357-22XXXXXX **Ο αριθμός fax του αποστολέα. Να παρουσιάζεται στην πιο πάνω μορφή. Στο fax που θα ορίσετε θα στέλνεται η Χρεωστική Σημείωση**

Name	XML-tag	Level	Presence	Type	Length	Mandatory	Description
Email Address	<EmailAdr>	3	[0..1]	Alphanumeric l			Debtor email in acceptable email format– *Column 6 on old specs-*. When present in case of SWIFT/SEPA the debit advice will be received here. **Ο αριθμός email του αποστολέα. Να παρουσιάζεται στην πιο πάνω μορφή. Στο email που θα ορίσετε θα στέλνεται η Χρεωστική Σημείωση**
Debtor Account	<DbtrAcct>	1	[1..1]			M	Tag Only **Πεδίο μόνο**
Identification	<Id>	2	[1..1]			M	Tag Only **Πεδίο μόνο**
IBAN	<IBAN>	3	[1..1]	Alphanumeric	34	M	IBAN account number of originator. Use capitals. – *Column 2 on old specs-*. YOU NEED TO MAKE SURE THERE ARE SUFFICIENT FUNDS TO THE ACCOUNT AT LEAST FROM ONE DAY BEFORE EXECUTION **IBAN με κεφαλαία χωρίς κενά** **ΒΕΒΑΙΩΘΕΙΤΕ ΟΤΙ ΥΠΑΡΧΕΙ ΤΟ ΑΠΑΡΑΙΤΗΤΟ ΔΙΑΘΕΣΙΜΟ ΠΟΣΟ ΤΟΥΛΑΧΙΣΤΟ ΑΠΟ ΜΙΑ ΜΕΡΑ ΠΡΙΝ ΑΠΟ ΤΗΝ ΕΚΤΕΛΕΣΗ ΤΩΝ ΣΥΝΑΛΛΑΓΩΝ**
Debtor Agent	<DbtrAgt>	1	[1..1]			M	Tag Only **Πεδίο μόνο**
Financial Institution	<FinInstnId>	2	[1..1]			M	Tag Only **Πεδίο μόνο**
BIC	<BIC>	3	[0..1]	Alphanumeric	11		SWIFT BIC code of the remitting bank. Use capitals /

Τράπεζα Κύπρου

Name	XML-tag	Level	Presence	Type	Length	Mandatory	Description
							Set to BCYPCY2NXXX **SWIFT BIC code της τράπεζας του Αποστολέα: BCYPCY2NXXX**
Charges Bearer	<ChrgBr>	1	[0..1]	Alphanumeric			Define who will bear charges. Use any of the values in bold below – *Column 23 on old specs*-. **CRED**=BEN **DEBT**=OUR **SHAR**=SHA For SEPA transfers the value should always be SHAR (to share charges). Even if f you do not include this optional field the value received by the Bank willl be SHAR. For Swift transfers you can choose any of the three – depending who you wish to bear the Charges. If f you do not include this optional field the value received by the Bank will be SHAR. For Transfers to Bank of Cyprus (TBA or TBOC) the values can be DEBT or CRED. If f you do not include this optional field the value received by the Bank will be OUR. **Ορίστε ποιος θα επωμίζεται τις χρεώσει ς με μία από τις πιο πάνω τιμές (CRED, DEBT, SHAR):** **Για μεταφορές SEPA η τιμή πρέπει να είναι πάντα SHAR. Εάν δεν συμπεριλάβετε αυτό το προαιρετικό πεδίο η τιμή που θα παραλειφθεί από την Τράπεζα θα είναι SHAR.** **Για μεταφορές SWIFT μπορείτε να επιλέξετε οποιαδήποτε από τις τρεις τιμές – ανάλογα ποιος θέλετε να επωμιστεί τις χρεώσεις. Εάν δεν συμπεριλάβετε αυτό το προαιρετικό πεδίο η τιμή που θα παραλειφθεί από την Τράπεζα θα είναι SHAR.**

Τράπεζα Κύπρου

Name	XML-tag	Level	Presence	Type	Length	Mandatory	Description
							Για μεταφορές στην Τράπεζα Κύπρου (ΤΒΑ ή ΤΒΟC) η τιμή μπορεί να είναι είτε DEBT είτε CRED. Εάν δεν συμπεριλάβετε αυτό το προαιρετικό πεδίο η τιμή που θα παραλειφθεί από την Τράπεζα θα είναι OUR.
Charges Account	\<ChrgsAcct\>	1	[0..1]				Tag Only **Πεδίο μόνο**
Identification	\<Id\>	2	[0..1]				Tag Only **Πεδίο μόνο**
Other	\<Othr\>	3	[0..1]				Tag Only **Πεδίο μόνο**
Identification	\<Id\>	4	[0..1]	Alphanumeric			Account Number to Bear the Charges – *Column 4 on old specs-*. Used for Swift/Sepa Transfers only Enter Account Number not IBAN **Ο λογαριασμός που θα δέχεται τις χρεώσεις. Το πεδίο δέχεται αριθμό λογαριασμού και όχι IBAN**

2.3 Transaction Information Segment

Name	XML-tag	Level	Presence	Type	Length		Description
Credit transaction Information	\<CdtTrfTxInf\>	1	[1..n]			M	Tag Only **Πεδίο μόνο**
PaymentIdentification	\<PmtId\>	2	[1..1]			M	Tag Only **Πεδίο μόνο**

Name	XML-tag	Level	Presence	Type	Length		Description
EndtoEndIdentification	<EndToEndId>	3	[1..1]	Alphanumeric	35	M	End-to-End UNIQUE Reference number of the credit transfer (eg a beneficiary registry code etc). This information is sent to the beneficiary. This number/code should be UNIQUE. *– Column 33 on old specs*-. Initiated from Orderor's System and stored in Bank's System for future reference **Είναι οποιοσδήποτε ΜΟΝΑΔΙΚΟΣ κωδικός (για να ξεχωρίζει κάθε δικαιούχος. πχ κάποιο μητρώο του. Θα παρουσιάζεται στην κατάσταση λογαριασμού του .** **Θα φυλάγεται στα συστήματα της Τράπεζας για μελλοντική αναφορά**
Payment Type Information	<PmtTpInf>	2	[0..1]				
Local Instrument	<LclInstrm>	3	[0..1]				Tag Only **Πεδίο μόνο**
Proprietary	<Prtry>	4	[0..1]	Alphanumeric (enter Date)			Value Date *– Column 21 on old specs*-. The bank is expecting an ISODate **in the format YYYY-MM-DD**. If not present the bank systems will set this date automatically to execution+1 working day for SEPA payments and to +2 working days for SWIFT.

Τράπεζα Κύπρου

Name	XML-tag	Level	Presence	Type	Length		Description
							For a Valid transaction if you set the value date do not exceed execution +1 working days for SEPA and execution +2 working days for SWIFT Ημερομηνία Αξίας (πίστωση δικαιούχων) **Να αναγράφεται ημερομηνία στη μορφή YYYY-MM-DD. Εάν δεν συμπληρώσετε το πεδίο τότε αυτόματα τα συστήματα της Τράπεζα; Ορίζουν ως ημερομηνία την ημερ. Εκτέλεσης +1 εργάσιμη μέρα για SEPA και +2 εργάσιμες μέρες για SWIFT.** **Για έγκυρη συναλλαγή, εάν θα ορίσετε την ημερομηνία αξίας, μην υπερβείτε την ημερ. Εκτέλεσης +1 εργάσιμη μέρα για SEPA και +2 εργάσιμες μέρες για SWIFT.**
Amount	<Amt>	2	[1..1]			M	Tag Only **Πεδίο μόνο**
Instructed Amount	<InstdAmt>	3	[1..1]	Amount		M	Amount – *Column 19 and 20 on old specs-.* Amount of the credit transfer in EUR. Decimals are separated by a point ".". **Currency is necessary**. See Appendix A for acceptable currencies The amount must be between 0.01 and 999999999.99 Ex and presented in below format (with 2 decimal points if there are decimal parts) <InstdAmt Ccy="EUR">1000.10</InstdAmt>

Τράπεζα Κύπρου

15 |

Name	XML-tag	Level	Presence	Type	Length		Description
							Το ποσό του Δικαιούχου. Χρειάζονται τα Decimals (μέχρι 2 εάν υπάρχουν δεκαδικοί αριθμοί) και το ποσό να παρουσιάζει και το νόμισμα όπως στο πιο πάνω παράδειγμα. **Δείτε Appendix A για τους αποδεκτούς κωδικούς νομισμάτων**
Check Intstruction	<ChqInstr>	2	[0..1]				
Check Number	<ChqNb>	3	[0..1]	Amount Check Number			Amount Check Digit for Utility Payments (PU)
Intermediary Agent 1	<IntrmyAgt1>	2	[0..1]				
Financial Institution	<FinInstnId>	3	[0..1]				
BIC	<BIC>	4	[0..1] either this or next field	Alphanumeric (enter BIC)			Intermediary BIC1 - – *Column 27 on old specs-* Valid for Swift only. Complete this or next field. The information entered, at the moment is not transferred nor kept at Bank's systems for future reference **Το BIC πρώτης Ενδιάμεσης Τράπεζας - Ισχύει για SWIFT μόνο. Να συμπληρωθεί αυτό ή το επόμενο πεδίο.** **Η πληροφορία που καταχωρείτε στο πεδίο προς το παρόν δεν μεταφέρεται, ούτε φυλάγεται στα συστήματα της Τράπεζας για μελλοντική αναφορά**
Other	<Othr>	4	[0..1]				
ID	<Id>	5	[0..1]	Alphanumeric (enter National ID)			Intermediary National ID1 (Valid for SWIFT PAYMENTS) - Column 28 on old specs-

Name	XML-tag	Level	Presence	Type	Length		Description
							Κωδικός της πρώτης Ενδιάμεσης Τράπεζας (National ID) (ισχύει για SWIFT)
Intermediary Agent 2	<IntrmyAgt2>	2	[0..1]				
Financial Institution	<FinInstnId>	3	[0..1]				
BIC	<BIC>	4	[0..1] either this or next field	Alphanumeric			Intermediary BIC1 - *Column 29 on old specs-* Valid for Swift Only

Complete this or next field.

The information entered, at the moment is not transferred nor kept at Bank's systems for future reference

Το BIC δεύτερης Ενδιάμεσης Τράπεζας. Ισχύει για SWIFT μόνο. Να συμπληρωθεί αυτό ή το επόμενο πεδίο.

Η πληροφορία που καταχωρείτε στο πεδίο προς το παρόν δεν μεταφέρεται, ούτε φυλάγεται στα συστήματα της Τράπεζας για μελλοντική αναφορά |
| Other | <Othr> | 4 | [0..1] | | | | |
| ID | <Id> | 5 | [0..1] | Alphanumeric(enter National ID) | | | Intermediary National ID2 (Valid for SWIFT PAYMENTS) - *Column 30 on old specs-*

The information entered, at the moment is not transferred nor kept at Bank's systems for future reference |

Τράπεζα Κύπρου

Name	XML-tag	Level	Presence	Type	Length		Description
							Κωδικός της δεύτερης ενδιάμεσης Τράπεζας (National ID) (ισχύει για SWIFT) **Η πληροφορία που καταχωρείτε στο πεδίο προς το παρόν δεν μεταφέρεται, ούτε φυλάγεται στα συστήματα της Τράπεζας για μελλοντική αναφορά**
Creditor Agent	<CdtrAgt>	2	[0..1]				
Financial Institution Identification	<FinInstnId>	3	[1..1]			M	
BIC	<BIC>	4	[0..1]	Alphanumeric	11		Receiving Bank BIC *- Column 15 on old specs-* SWIFT BIC code of the bank of the beneficiary. This tag is optional (unless the beneficiary Bank is of Non IBAN COUNTRY) and can be omitted in the message Bank of Cyprus will always determine the BIC itself (from Beneficiary IBAN) and BIC will be overwritten. When Bank of Cyprus cannot determine the BIC, the transaction will be rejected in case the BIC was not provided by the customer or if IBAN provided does not match with the provided BIC)of this optional tag. *Note. include the xxx in BIC Code. eg BCYPCY2NXXX* **Προαιρετικό πεδίο για SWIFT BIC της Τράπεζας του Δικαιούχου.** **Το πεδίο δεν είναι απαραίτητο (εκτός εάν η Τράπεζα του Δικαιούχου είναι σε χώρα όπου**

Τράπεζα Κύπρου

Name	XML-tag	Level	Presence	Type	Length		Description
							δεν ισχύει IBAN. Η Τράπεζα Κύπρου θα εντοπίζει το SWIFT BIC από το IBAN του δικαιούχου. Η συναλλαγή θα απορριφθεί σε περίπτωση που η Τράπεζα δεν μπορεί να εντοπίσει το BIC ή εάν το IBAN δεν συνάδει με το BIC (εάν δόθηκε από τον πελάτη μέσω αυτού του πεδίου). *Σημείωση. Να περιλαμβάνετε ταε xxx στο BIC Code. Για παράδειγμα BCYPCY2NXXX*
Clearing System Member Identification	<ClrSysMmbId>	4	[0..1]				Tag Only **Πεδίο μόνο**
Member Id	<MmbId>	5	[0..1]	Alphanumeric	35		BIK - *Column 37 on old specs-* Mandatory only in case of RUB payments to Russia **BIK** **Χρειάζεται (αναγκαστικό πεδίο) σε περίπτωση πιστώσεων στη Ρωσία σε Ρούβλια**
BranchId	<BrnchId>	3	[0..1]				
Name	<Nm>	4	[0..1]	Alphanumeric	140		Receiving Bank Branch Name - *Column 17 on old specs-* The information entered, at the moment is not transferred nor kept at Bank's systems for future reference **Ονομα Καταστήματος Δικαιούχου**

Name	XML-tag	Level	Presence	Type	Length		Description
							Η πληροφορία που καταχωρείτε στο πεδίο προς το παρόν δεν μεταφέρεται, ούτε φυλάγεται στα συστήματα της Τράπεζας για μελλοντική αναφορά
Creditor Agent Account	<CdtrAgtAcct>	2	[0..1]				
Identification	<Id>	3	[0..1]				
Other	<Othr>	4	[0..1]				
Identification	<Id>	5	[0..1]	Alphanumeric	34		Correspondent Account - *Column 31 on old specs-* Mandatory only in case of RUB payments in Russia Enter accordingly. These accounts start with /3010 (default field value) or /3011 and have a total of 21 digits **Αναγκαστικό πεδίο μόνο στην περίπτωση πληρωμής σε Ρούβλια στη Ρωσία.** **Καταχωρήστε ανάλογα. Οι λογαριασμοί αυτοί αρχίζουν με /3010 (εμφανίζεται αυτόματα ως τιμή του πεδίου) ή /3011 και αποτελούνται από 21 ψηφία**
Creditor	<Cdtr>	2	[1..1]			M	Tag Only **Πεδίο μόνο**
Name	<Nm>	3	[0..1]	Alphanumeric	35	M	Name of the beneficiary - *Column 9 on old specs -* **Το όνομα του Δικαιούχου.**

Τράπεζα Κύπρου

Name	XML-tag	Level	Presence	Type	Length		Description
Postal Address	<PstlAdr>	3	[0..1]				
Address Line	<AdrLine>	4	[0..3]	Alphanumeric	35		Beneficiary Address (use up to 3 lines) - Column 10-12 on old specs In case of payments to countries out of the European Economic Area, it is recommended to enter the beneficiary's physical address (use at least two lines). **Η Διεύθυνση του Δικαιούχου (χρησιμοποιείστε μέχρι 3 γραμμές)** Για εμβάσματα σε χώρες εκτός του Ευρωπαϊκού Οικονομικού Χώρου, συστήνεται η καταχώρηση της φυσικής διεύθυνση του δικαιούχου (χρησιμοποιείστε τουλάχιστο δύο γραμμές).
id	<Id>	3	[0..1]				Tag Only **Πεδίο μόνο**
Organisation Id	<OrgId>	4					Tag Only **Πεδίο μόνο**
Other	<Othr>	5					Tag Only **Πεδίο μόνο**
id	<Id>	6		Alphanumeric	35		Inn Account- Column 32 at old specs Organization code - Also used as organization code for UTILITY PAYMENTS & TAX PAYMENTS – APPENDIX E

Τράπεζα Κύπρου

Name	XML-tag	Level	Presence	Type	Length		Description
							Κωδικοί Οργανισμών – Χρησιμοποιείται επίσης για κωδικούς οργανισμών στις περιπτώσεις πληρωμών λογαριασμών κοινής ωφελείας & πληρωμές φορολογιών (PU) - APPENDIX E Mandatory only in case of RUB payments to Russia OR Utility Bills
Scheme Name	\<SchmeNm>	6					
Proprietary (confirm the path	\<Prtry>	7		Alphanumeric			Combined with field "Id" above. Set to **INN** for RUB payments to Russia. **Αναγκαστικό πεδίο μόνο στην περίπτωση πληρωμής σε Ρούβλια στη Ρωσία** Να μπαίνει η τιμή **INN**
Creditor Account	\<CdtrAcct>	2	[1..1]			M	Tag Only **Πεδίο μόνο**
Identification	\<Id>	3	[1..1]			M	Tag Only **Πεδίο μόνο**
IBAN	\<IBAN>	4	[1..1] Either this Or Next Field	Alphanumeric	34	M	IBAN account number of creditor. Use capitals (either this or next field) **IBAN δικαιούχου με κεφαλαία χωρίς κενά *εάν δεν υπάρχει IBAN να συμπληρωθεί το επόμενο πεδίο**
Other	\<Othr>	4					

Name	XML-tag	Level	Presence	Type	Length		Description
Identification	<Id>	5		Alphanumeric			Beneficiary Account Number (used for swift payments in case of Non IBAN countries) - *Column 13 on old specs-* Account number (used for Utility Bills) **Ο αριθμός λογαριασμού του Δικαιούχου (χρησιμοποιείται για πληρωμές Swift σε χώρες που δεν διατηρούν λογαριασμούς IBAN)**
Type	<Tp>	3					
Proprietary	<Prtry>	4	[0..1]	Alphanumeric			Account Check Digit (Utility Bills)
Regulatory Reporting	<RgltryRptg>	2	[0..1]				
Details	<Dtls>	3	[0..1]				
Code	<Cd>	4	[0..1]				VO Code - *Column 36 on old specs-* Mandatory only in case of RUB payments to Russia Κωδικός VO –αναγκαστικό πεδίο σε περίπτωση που η πληρωμή θα γίνει σε Ρούβλια στη Ρωσσία
Country	<Ctry>	4	[0..1]				Combined with field "Code" above. Set to value **RU**

Τράπεζα Κύπρου

Name	XML-tag	Level	Presence	Type	Length		Description
							Αναγκαστικό πεδίο μόνο στην περίπτωση πληρωμής σε Ρούβλια στη Ρωσία **Να μπαίνει η τιμή RU**
Related Remitter Info	<RltdRmtInf>	2	[0..1]	Alphanumeric			
Status Code for Email	<RmtId>	3	[0..1]	Alphanumeric			Email receipt about the transaction Status - *Column 35 of old specs* Set to one of following values **8** =for rejected or **7** =for completed or **No value**=all transactions **Απόδειξη στο email για την κατάσταση του λογαριασμού. Λαμβάνει μια από τις πιο πάνω τιμές**
Orderor Email Address	<RmtLctnElctrncAdr>	3	[0..1]				The email entered will be used for sending updates of transactions status. *Column 34 of old specs* **Το email στο οποίο μπορείτε να λαμβάνεται απόδειξη για την κατάσταση του λογαριασμού.**
RemittanceInformation	<RmtInf>	2	[0..1]				Tag Only **Πεδίο μόνο**
Remittance Info	<Ustrd>	3	[0..1]	Alphanumeric	140		Remittance info / payment details (description) - - Column 22 of old specs

Name	XML-tag	Level	Presence	Type	Length	Description
						Λεπτομέρειες Πληρωμής. Θα παρουσιαστούν στην κατάσταση λογαριασμού του Αποστολέα και Δικαιούχου

Note 1: 1. for validation purposes – to ensure that your validation tool does not return any errors - please remove the XML Tags for all optional fields in case you will not include them with any Values (as per type and Length)

Σημείωση 1: Για σκοπούς ελέγχου (validation) του αρχείου σας, ώστε το εργαλείο ελέγχου να μην επιστρέφει οποιαδήποτε λάθη : Όταν το πεδίο είναι προαιρετικό, τότε εάν δεν θα συμπληρώσετε το πεδίο με οποιαδήποτε τιμή (δες Type/Length) συστήνεται να μην παρουσιάζεται στο αρχείο σας το συγκεκριμένο πεδίο (XML tag)

Note 2: There are many XML editors that you could use to validate the XSD. You need to add the shema pain 001.001.03 for Mass Payments to your tool and then proceed with the validation.

Σημείωση 2: Υπάρχουν πολλά εργαλεία ελέγχου αρχείων XML τα οποία μπορείτε να χρησιμοποιήσετε για έλεγχο του αρχείου σας. Θα πρέπει πρώτα να προσθέσετε στο εργαλείο το σχήμα pain 001.001.03 .

Note 3. Some old fields will not be used any more. If you were sending mass payments in a previous format look at Appendix D for the fields that are not used now

Σημείωση 3. Υπάρχουν πεδία που υπήρχαν στην παλαιότερη μορφή αρχείου τα οποία δεν θα υπάρχουν πλέον. Δείτε λεπτομέρειες στο Appendix D.

2. Appendix A

Accepted Currencies

Currency Code	Description
RUB	Russian Rubble
SKK	Slovak Koruna
AED	UAE Dirham
RON	Leu
AUD	Australian Dollar
CAD	Canadian Dollar
CHF	Swiss Franc
DKK	Danish Krone
EUR	Euro
GBP	Pound Sterling
HKD	Hong Kong Dollar
JPY	Yen
NOK	Norwegian Krone
NZD	New Zealand Dollar
SAR	Saudi Riyal
SEK	Swedish Krona
SGD	Singapore Dollar
USD	US Dollar
ZAR	Rand
BDT	Bangladesh Taka
CZK	Czech Koruna
HUF	Forint
ILS	Shekel
KWD	Kuwaiti Dinar
PLN	Polish Zloty

Appendix B

Payment Types

Code   Description
SWIF   - Payment Order   Changed from SWIFT due to xsd restrictions
SEPA - SEPA Payment
TBA   - Transfer Between Own Accounts
TBOC - Transfer To Other BOC Customers
PU - Utility Bills

The following types will not be supported anymore:
PTF   Tuition Fees
PD   Donations
TOB   Local Banks   Can Be done via SEPA or SWIFT

Τράπεζα Κύπρου

Appendix C

Payment Category

Code	Description
B30	Sea transport related services
F50	Financial services - banks,brokers,other intermediaries
G60	Royalties and license fees
L07	Transfers not included elsewhere, e.g. gifts, donations, inheritance etc
M63	Long-term loans (more than one year) from non-res direct investors
P05	Advances/Repayments to non-resident customers (short-term)
P25	Loan by non-resident banks to residents (short-term)
B00	Freight sea transport services
K82	Interest on deposits
K90	Wages and salaries of workers and employees
N02	Purch/Sale by residents of bonds and notes issued by non-residents
B42	Other or combined mode of freight transport services
C02	Education related travel
C04	Expenditure by travel agencies and tour operators
F20	Other direct insurance - gross premiums
H51	Agricultural,mining and other on site processing services
C01	Health related travel
L20	Worker's remittances
P27	Loan by non-resident non-banks to residents (short-term)
P28	Loan by non-resident non-banks to residents (long-term)
F60	Operational leasing services - rentals
J22	Interest on debt between direct investors and affiliated COs
P45	Deposits of non-residents in resident banks
A10	Merchanting
G10	Services by news agencies and information suppliers
M50	Direct investment by non-res in equity capital of res companies
F31	Reinsurance - gross claims
K07	Income payable to non-res on money market instruments issued by res
H30	Research and development services

Τράπεζα Κύπρου

H92	Cultural and recreational services
D01	Postal services
K02	Income earned by residents on bonds and notes issued by non-residents
L05	Contributions to/from EU institutions
L30	Tax payments and receipts
M10	Direct investments by res in equity capital of non-res companies
H40	Architectural,engineering and similar services
I00	Embassies and consulates related services
A09	Commissions on purchase/sale of goods
A40	Goods procured in seaports (purchse/sale from/to non-residents)
N01	Purch/Sale by residents of equity issued by non-residents
N05	Purch/Sale by non-residents of equity issued by residents
P40	Deposits of residents in non-resident banks (banks abroad)
D10	Telecommunication services
F11	Freight insurance - gross claims
L06	Contributions to/from non-EU international organisations
P01	Advances/Repayments from non-resident suppliers (long-term)
P20	Loan granted by resident banks to non-residents (short-term)
H11	Accounting,auditing,bookkeeping,tax consulting services
K06	Income payable to non-residents on bonds and notes issued by residents
M62	Short-term loans (one year or less) from non-res direct investors
P22	Loan granted by resident non-banks to non-residents (short-term)
A32	Repairs of movable goods, e.g. ships and aircrafts
A50	Non monetary gold held as a store of value
K03	Income earned by res on money market instruments issued by non-res
M49	Investments by residents in real estate located abroad
P61	Other long-term assets
P65	Other short-term liabilities
H20	Advtg.,mkt research and opinion polling
B20	Passenger sea transport services
P23	Loan granted by resident non-banks to non-residents (long-term)
Q21	Payments related to financial derivatives
H50	Waste treatment and depollution services
C00	Business travel
E05	Services related to construction in Cyprus
G50	Franchises
M22	Short-term loans (maturity of one year or less) from res direct investors

Τράπεζα Κύπρου

H90	Educational related services
B31	Air transport related services
B43	Other or combined mode of freight transport related services
F40	Auxiliary services related to insurance or reinsurance
M99	Investments by non-residents in real estate located in Cyprus
P00	Advances/Repayments from non-resident suppliers (short-term)
P06	Advances/Repayments to non-resident customers (long-term)
F61	Leasing - res chartering own ships or aircraft to non-res for long period
K01	Income earned by residents on equity issued by non-residents
P66	Other long-term liabilities
H15	Business and mgmt consultancy, PR services
P31	Long-term loans under repurchase agreements
A51	Other non monetary gold and industrial gold
D02	courier services
G00	Computer services provided by IT companies
H91	Health related services
N06	Purch/Sale by non-residents of bonds and notes issued by residents
P26	Loan by non-resident banks to residents (long-term)
K05	Income payable to non-residents on equity issued by residents
J50	Income on real estate (rent)
P60	Other short-term assets
A41	Goods procured in airports (purchse/sale from/to non-residents)
F21	Other direct insurance - gross claims
I01	Military units and agencies related services
B01	Freight Air Transport services
F30	Reinsurance - gross premiums
H10	Legal services
F62	Leasing - non-res chartering own ships or aircraft to res for long period
M23	Long-term loans (maturity of more than one year)from res direct investors
N07	Purch/Sale by non-residents of money market instruments issued by res
B21	Passenger Air Transport services
J12	Dividends and distributed branch profits
L04	Development aid
P30	Short-term loans under repurchase agreements
C03	Tourism
E04	Services related to construction abroad
F00	Life Insurance and pension funding - gross premiums

Τράπεζα Κύπρου

F01	Life Insurance and pension funding - gross claims
F10	Freight insurance - gross premiums
L21	Migrants transfers
P21	Loan granted by resident banks to non-residents (long-term)
H52	Technical inspection of goods and materials
H80	Audio-visual and related services
A00	Purchase/Sale of goods from/to abroad-imports and exports (excluding gold)
K81	Interest on loans between residents and non-residents
N03	Purch/Sale by residents of money market instruments issued by non-res
F31	Reinsurance - gross claims
K07	Income payable to non-res on money market instruments issued by res
H30	Research and development services
B30	Sea transport related services
F50	Financial services - banks,brokers,other intermediaries
G60	Royalties and license fees
H40	Architectural,engineering and similar services
I00	Embassies and consulates related services
A09	Commissions on purchase/sale of goods
A40	Goods procured in seaports (purchse/sale from/to non-residents)
L07	Transfers not included elsewhere, e.g. gifts, donations, inheritance etc
M63	Long-term loans (more than one year) from non-res direct investors
P05	Advances/Repayments to non-resident customers (short-term)
P25	Loan by non-resident banks to residents (short-term)
F11	Freight insurance - gross claims
L06	Contributions to/from non-EU international organisations
P01	Advances/Repayments from non-resident suppliers (long-term)
P20	Loan granted by resident banks to non-residents (short-term)
B00	Freight sea transport services
K82	Interest on deposits
K90	Wages and salaries of workers and employees
N02	Purch/Sale by residents of bonds and notes issued by non-residents
A32	Repairs of movable goods, e.g. ships and aircrafts
A50	Non monetary gold held as a store of value
K03	Income earned by res on money market instruments issued by non-res
M49	Investments by residents in real estate located abroad
B42	Other or combined mode of freight transport services
C02	Education related travel

Τράπεζα Κύπρου

C04	Expenditure by travel agencies and tour operators
F20	Other direct insurance - gross premiums
P23	Loan granted by resident non-banks to non-residents (long-term)
Q21	Payments related to financial derivatives
H50	Waste treatment and depollution services
H51	Agricultural,mining and other on site processing services
C01	Health related travel
L20	Worker's remittances
P27	Loan by non-resident non-banks to residents (short-term)
H90	Educational related services
B31	Air transport related services
B43	Other or combined mode of freight transport related services
F40	Auxiliary services related to insurance or reinsurance
P28	Loan by non-resident non-banks to residents (long-term)
F60	Operational leasing services - rentals
J22	Interest on debt between direct investors and affiliated COs
F61	Leasing - res chartering own ships or aircraft to non-res for long period
K01	Income earned by residents on equity issued by non-residents
P66	Other long-term liabilities
H15	Business and mgmt consultancy, PR services
P45	Deposits of non-residents in resident banks
A10	Merchanting
G10	Services by news agencies and information suppliers
M50	Direct investment by non-res in equity capital of res companies
H91	Health related services
N06	Purch/Sale by non-residents of bonds and notes issued by residents
P26	Loan by non-resident banks to residents (long-term)
K05	Income payable to non-residents on equity issued by residents
L05	Contributions to/from EU institutions
L30	Tax payments and receipts
M10	Direct investments by res in equity capital of non-res companies
I01	Military units and agencies related services
B01	Freight Air Transport services
F30	Reinsurance - gross premiums
H10	Legal services
J12	Dividends and distributed branch profits
L04	Development aid

Τράπεζα Κύπρου

H92	Cultural and recreational services
D01	Postal services
K02	Income earned by residents on bonds and notes issued by non-residents
N01	Purch/Sale by residents of equity issued by non-residents
N05	Purch/Sale by non-residents of equity issued by residents
P40	Deposits of residents in non-resident banks (banks abroad)
D10	Telecommunication services
H11	Accounting,auditing,bookkeeping,tax consulting services
K06	Income payable to non-residents on bonds and notes issued by residents
M62	Short-term loans (one year or less) from non-res direct investors
P22	Loan granted by resident non-banks to non-residents (short-term)
P61	Other long-term assets
P65	Other short-term liabilities
H20	Advtg.,mkt research and opinion polling
B20	Passenger sea transport services
C00	Business travel
E05	Services related to construction in Cyprus
G50	Franchises
M22	Short-term loans (maturity of one year or less) from res direct investors
M99	Investments by non-residents in real estate located in Cyprus
P00	Advances/Repayments from non-resident suppliers (short-term)
P06	Advances/Repayments to non-resident customers (long-term)
P31	Long-term loans under repurchase agreements
A51	Other non monetary gold and industrial gold
D02	courier services
G00	Computer services provided by IT companies
J50	Income on real estate (rent)
P60	Other short-term assets
A41	Goods procured in airports (purchse/sale from/to non-residents)
F21	Other direct insurance - gross claims
F62	Leasing - non-res chartering own ships or aircraft to res for long period
M23	Long-term loans (maturity of more than one year)from res direct investors
N07	Purch/Sale by non-residents of money market instruments issued by res
B21	Passenger Air Transport services
P30	Short-term loans under repurchase agreements
C03	Tourism
E04	Services related to construction abroad

Τράπεζα Κύπρου

F00	Life Insurance and pension funding - gross premiums
F01	Life Insurance and pension funding - gross claims
F10	Freight insurance - gross premiums
L21	Migrants transfers
P21	Loan granted by resident banks to non-residents (long-term)
H52	Technical inspection of goods and materials
H80	Audio-visual and related services
A00	Purchase/Sale of goods from/to abroad-imports and exports (excluding gold)
K81	Interest on loans between residents and non-residents
N03	Purch/Sale by residents of money market instruments issued by non-res

Τράπεζα Κύπρου

Appendix D

Old Fields Not used (numbers
indicate old columns)
3. Country Code

5. Advice Reference

14. IBAN Format Flag

26. Amount Check Digit

25. Bill No Check Digit

4. Utility Company Code /
Donation Code /

16. Bank Code / Beneficiary
Country Code

Τράπεζα Κύπρου

Appendix E
Utility Payments (PU) – Organisation Codes

90	TAX DEPARTMENT
132	GENERAL INSURANCES CYPRUS (GIC)
34	AGLANTZIA MUNICIPALITY
48	ALKIONIDES
44	ASSOCIATION FOR THE PREVENTION AND HANDLING OF VIOLENCE IN THE FAMILY
43	ASSOCIATION KANE MIA EFXI
27	ASSOCIATION OF CANCER PATIENTS AND FRIENDS
28	ASSOCIATION OF FRIENDS OF "AYIAS SKEPIS"
12	BOC FACTORING DIVISION
1	CABLENET
36	CHRISTOU STELIOU IOANNOY FOUNDATION
52	CIIM (CYPRUS INT. INST. OF MANAGEMENT)
41	CYPRUS ANTIANEMIC SOCIETY
35	CYPRUS ANTICANCER SOCIETY
25	CYPRUS KIDNEY ASSOCIATION
42	CYPRUS MULTIPLE SCLEROSIS ASSOCIATION
38	CYPRUS RED CROSS SOCIETY
30	CYPRUS SCOUTS ASSOCIATION
18	CYTA
29	DOCTORS OF THE WORLD - CYPRUS
45	DR. YIOTA DEMETRIOU-D.Q. FOUNDATION
19	ELECTRICITY AUTHORITY
21	EPIC
51	EUROPA DONNA CYPRUS
24	EUROPEAN UNIVERSITY CYPRUS / CYPRUS COLLEGE

Τράπεζα Κύπρου

46	FRIENDSHIP CIRCLE FOUNDATION
11	GEROSKIPOU MUNICIPALITY
8	IATA BSP CYPRUS
9	IATA CASS CYPRUS
37	KARAISKAKIO FOUNDATION
23	KES COLLEGE
54	KOINOTITA AYIOY LOUKA TOY IATROU
2	LAKATAMIA MUNICIPALITY
14	LARNACA WATER BOARD
31	LIMASSOL MUNICIPALITY
13	LIMASSOL SEWERAGE BOARD
32	LIMASSOL WATER BOARD
49	LOGOS SCHOOL OF ENGLISH EDUCATION
15	MESA GEITONIA MUNICIPALITY
53	METLIFE EUROPE D.A.C.
39	MUSCULAR DYSTROPHY ASSOCIATION OF CYPRUS
16	NICOSIA MUNICIPALITY
33	NICOSIA SEWERAGE BOARD
17	NICOSIA WATER BOARD
40	PANCYPRIAN ORGANIZATION FOR THE BLIND
50	PANCYPRIAN ORGANIZATION OF PEOPLE WITH KIDNEY DISORDERS
5	PAPHOS MUNICIPALITY PROPERTY TAX
4	PAPHOS MUNICIPALITY REFUSE/LICENCES
6	PAPHOS WATER BOARD
3	PARALIMNI MUNICIPALITY/ WATER BOARD
7	PEGEIA MUNICIPALITY
26	POREIA CHRISTODOULAS
20	PRIMETEL LTD

47	RADIOMARATHONIOS
22	UNIVERSITY OF NICOSIA / INTERCOLLEGE