TBC Internet Banking - Batch Transaction Files Description

TBC Internet Banking System accepts XML and CSV files when uploading batch transaction files. Batch transaction file can contain the following types of single transactions (payment orders):

- Transfer to Own Account - debit and credit accounts have same currency;
- Transfer to Own Account – currency exchange;
- Transfer within TBC Bank;
- Transfer to Other Bank in National Currency (GEL);
- Transfer to Other Bank in Foreign Currency;
- Treasury Transfer;
- Treasury Transfer for other person or company.

Parameters that have to be specified for each type of transaction:

Transaction Type and Parameters	Param. Name in the File	Format [1]
Transfer to Own Account - same currency		
Document Number (optional) [2]	DOCNUM	10n
Credit Account Number in IBAN format	ACCIBANTO	22!S
Amount	AMOUNT	13n.2n
Description	DESCR	150R
Transfer to Own Account – currency exchange		
Document Number (optional) [2]	DOCNUM	10n
Credit Account Number in IBAN format	ACCIBANTO	22!S
Credit Account Currency Code	BENEFACCOUNTCURRENCYCODE	3!A
Amount	AMOUNT	13n.2n
Amount Currency Code – must match debit account or credit account currency code. E.g. in case debit account currency is USD and credit account currency is GEL, then: • 100USD specifies that it is to be transferred 100USD from debit account; credit account will receive GEL amount calculated according to currency exchange rate; • 100GEL specifies that credit account will receive 100GEL; from debit account there will be transferred USD amount calculated according to currency exchange rate.	AMOUNTCURRENCYCODE	3!A
Description	DESCR	150R
Transfer within TBC Bank		
Document Number (optional) [2]	DOCNUM	10n
Beneficiary's Account Number in IBAN format	ACCIBANTO	22!S

Beneficiary's Name	BENEFNAME	35R
Beneficiary's Tax Code or Personal Number (optional) [3]	BENEFTAXCODE	11n
Amount	AMOUNT	13n.2n
Description	DESCR	150R
Additional Description (optional)	ADDDESCR	255R

Transfer to Other Bank in National Currency

Document Number (optional) [2]	DOCNUM	10n
Beneficiary's Account Number in IBAN format	ACCIBANTO	22!S
Beneficiary's Name	BENEFNAME	35R
Beneficiary's Tax Code or Personal Number (optional)	BENEFTAXCODE	11n
Amount	AMOUNT	13n.2n
Description	DESCR	150R
Additional Description (optional)	ADDDESCR	255R

Transfer to Other Bank in Foreign Currency

Document Number (optional) [2]	DOCNUM	10n
Beneficiary's Account Number	ACCIBANTO	34S
Beneficiary's Name	BENEFNAME	140S [5]
Beneficiary's Address	BENEFADDRESS	140S [5]
Beneficiary's Bank Code	BENEFBANKCODE	34S
Beneficiary's Bank Name [4]	BENEFBANKNAME	140S
Intermediary Bank Code (optional)	INTBANKCODE	34S
Intermediary Bank Name [4]	INTBANKNAME	140S
Charge Details: • SHA - Beneficiary will receive amount reduced by intermediary bank's fee; • OUR - Beneficiary will receive full amount, sender in addition to transfer fee will pay intermediary bank's fee.	CHARGEDETAILS	3!A
Amount	AMOUNT	13n.2n
Description	DESCR	140S
Additional Description (optional)	ADDDESCR	165S

Treasury Transfer

Document Number (optional) [2]	DOCNUM	10n
Amount	AMOUNT	13n.2n
Additional Description (optional)	ADDDESCR	255R
Treasury Code	TREASCODE	9!n

Treasury Transfer for other person or company

Document Number (optional) [2]	DOCNUM	10n
Amount	AMOUNT	13n.2n
Additional Description (optional)	ADDDESCR	255R

Treasury Code	TREASCODE	9!n
Taxpayer Code	TAXPAYCODE	11n
Taxpayer Name	TAXPAYNAME	100R

1. Parameter format defines allowed character set and maximal number of characters in the parameter value. Exclamation mark (!) specifies that parameter should contain exactly the specified number of characters; e.g.:

   - "22!S" – parameter should contain exactly 22 characters that correspond to "S" charset;

   - "22S" – parameter can contain up to 22 characters that correspond to "S" charset;

   - "13n.2n" – digits and decimal point: up to 13 digits before point and up to 2 digits after the point.

2. In case Document Number is not specified in the file, this parameter will be automatically generated after batch file is uploaded to TBC System. Maximal value is 2147483647.

3. In case there is specified Beneficiary's Tax Code (when beneficiary is company) or Personal Number (when beneficiary is individual person) in the 'Transfer within TBC Bank' payment order, then TBC system will check and make transfer only if the specified Beneficiary's Account belongs to the company or person that has the specified Tax Code or Personal Number.

4. In case there is specified bank SWIFT code in the Bank Code field in 'Transfer to Other Bank in Foreign Currency' payment order, then TBC system will automatically fill Bank Name field.

5. In 'Transfer to Other Bank in Foreign Currency' payment order summary length of (Beneficiary's Name + ' ' + Beneficiary's Address) should not exceed 140 characters.

Parameter Format Codes and Character Sets:

Code	Allowed Charset
n	Digits: 0123456789
A	Capital letters of the Latin alphabet: ABCDEFGHIJKLMNOPQRSTUVWXYZ
S [1]	Capital letters of the Latin alphabet: ABCDEFGHIJKLMNOPQRSTUVWXYZ Digits: 0123456789 Signs: / - ? : ( ) . , ' + space
R [1]	Georgian (Unicode, UTF-8) letters: აბგდევზთიკლმნოპჟრსტუფქღყშჩცძწჭხჯჰ Lower case letters of the Latin alphabet: abcdefghijklmnopqrstuvwxyz Capital letters of the Latin alphabet: ABCDEFGHIJKLMNOPQRSTUVWXYZ Digits: 0123456789 Signs: / - ? : ( ) . , ' + space

1. In CSV files it is to be used comma (,) sign as a value separator. Due to this fact parameters in CSV file should not contain this sign. There is no such restriction for XML files.

XML Batch Files:

Header of XML file should contain the following lines:

```
<?xml version="1.0" encoding="UTF-8"?>
<gemini:BatchImport xmlns:gemini="http://www.mygemini.com/schemas/mygemini"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.mygemini.com/schemas/mygemini batch_import.xsd">
```

Each transaction data should begin and end with <gemini:PMTINFO> tag. E.g.:

```
<gemini:PMTINFO>
    <gemini:DOCNUM>Document Number</gemini:DOCNUM>
    <gemini:ACCIBANTO>Beneficiary's Account</gemini:ACCIBANTO>
    <gemini:BENEFNAME>Beneficiary's Name</gemini:BENEFNAME>
    <gemini:BENEFTAXCODE>Beneficiary's Tax code</gemini:BENEFTAXCODE>
    <gemini:AMOUNT>Amount</gemini:AMOUNT>
    <gemini:DESCR>Description</gemini:DESCR>
    <gemini:ADDDESCR>Additional Description</gemini:ADDDESCR>
</gemini:PMTINFO>
```

One line in the file can contain tags and value of only one parameter; in case there is no need to specify some parameter in the payment order, it is valid to specify only parameter tags without value between them as shown below or to omit the whole line:

```
    <gemini:ADDDESCR></gemini:ADDDESCR>
```

The last line of the batch file should contain closing tag:

```
</gemini:BatchImport>
```

It is valid to use prefixes other than 'gemini' in XML file (e.g. 'ns1').

Below are shown sample XML files that include examples for different types of transactions:

Debit account has GEL currency:

```xml
<?xml version="1.0" encoding="UTF-8"?>
<gemini:BatchImport xmlns:gemini="http://www.mygemini.com/schemas/mygemini"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.mygemini.com/schemas/mygemini batch_import.xsd">
<gemini:PMTINFO>
    <gemini:DOCNUM>1</gemini:DOCNUM>
    <gemini:ACCIBANTO>GE51TB7020336080100004</gemini:ACCIBANTO>
    <gemini:AMOUNT>10.00</gemini:AMOUNT>
    <gemini:DESCR>Transfer to Own Account – same currency</gemini:DESCR>
</gemini:PMTINFO>
<gemini:PMTINFO>
    <gemini:DOCNUM>2</gemini:DOCNUM>
    <gemini:ACCIBANTO>GE25TB7020336180100003</gemini:ACCIBANTO>
    <gemini:BENEFACCOUNTCURRENCYCODE>USD</gemini:BENEFACCOUNTCURRENCYCODE>
    <gemini:AMOUNT>10.00</gemini:AMOUNT>
    <gemini:AMOUNTCURRENCYCODE>GEL</gemini:AMOUNTCURRENCYCODE>
    <gemini:DESCR>Currency Exchange</gemini:DESCR>
</gemini:PMTINFO>
<gemini:PMTINFO>
    <gemini:DOCNUM>3</gemini:DOCNUM>
    <gemini:ACCIBANTO>GE75TB7980636010100007</gemini:ACCIBANTO>
    <gemini:BENEFNAME>Company LTD</gemini:BENEFNAME>
    <gemini:BENEFTAXCODE>123456786</gemini:BENEFTAXCODE>
    <gemini:AMOUNT>10.00</gemini:AMOUNT >
    <gemini:DESCR>Transfer within TBC Bank</gemini:DESCR>
    <gemini:ADDDESCR>Example</gemini:ADDDESCR>
</gemini:PMTINFO>
<gemini:PMTINFO>
    <gemini:DOCNUM>4</gemini:DOCNUM>
    <gemini:ACCIBANTO>GE31BS0000000026545886</gemini:ACCIBANTO>
    <gemini:BENEFNAME>Company LTD</gemini:BENEFNAME>
    <gemini:BENEFTAXCODE>123456786</gemini:BENEFTAXCODE>
    <gemini:AMOUNT>10.00</gemini:AMOUNT>
    <gemini:DESCR>Transfer to Other Bank – National Currency</gemini:DESCR>
    <gemini:ADDDESCR>Example</gemini:ADDDESCR>
</gemini:PMTINFO>
<gemini:PMTINFO>
    <gemini:DOCNUM>5</gemini:DOCNUM>
    <gemini:AMOUNT>10.00</gemini:AMOUNT>
    <gemini:ADDDESCR>Treasury Transfer</gemini:ADDDESCR>
    <gemini:TREASCODE>100771031</gemini:TREASCODE>
</gemini:PMTINFO>
<gemini:PMTINFO>
    <gemini:DOCNUM>6</gemini:DOCNUM>
    <gemini:AMOUNT>10.00</gemini:AMOUNT>
    <gemini:ADDDESCR>Treasury Transfer for other person or company</gemini:ADDDESCR>
```

```xml
    <gemini:TREASCODE>100771031</gemini:TREASCODE>
    <gemini:TAXPAYCODE>123456786</gemini:TAXPAYCODE>
    <gemini:TAXPAYNAME>Company LTD</gemini:TAXPAYNAME>
</gemini:PMTINFO>
</gemini:BatchImport>
```

Debit account has foreign currency:

```xml
<?xml version="1.0" encoding="UTF-8"?>
<gemini:BatchImport xmlns:gemini="http://www.mygemini.com/schemas/mygemini"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="http://www.mygemini.com/schemas/mygemini batch_import.xsd">
<gemini:PMTINFO>
    <gemini:DOCNUM>7</gemini:DOCNUM>
    <gemini:ACCIBANTO>IT40S0542811101000000123456</gemini:ACCIBANTO>
    <gemini:BENEFNAME>COMPANY LTD</gemini:BENEFNAME>
    <gemini:BENEFADDRESS>CITY, STREET</gemini:BENEFADDRESS>
    <gemini:BENEFBANKCODE>BDLEIT21300</gemini:BENEFBANKCODE>
    <gemini:BENEFBANKNAME></gemini:BENEFBANKNAME>
    <gemini:INTBANKCODE>MYBANKCODE</gemini:INTBANKCODE>
    <gemini:INTBANKNAME>MY SPECIAL BANK NAME</gemini:INTBANKNAME>
    <gemini:CHARGEDETAILS>SHA</gemini:CHARGEDETAILS>
    <gemini:AMOUNT>10.00</gemini:AMOUNT>
    <gemini:DESCR>TRANSFER TO OTHER BANK IN FOREIGN CURRENCY</gemini:DESCR>
    <gemini:ADDDESCR>EXAMPLE</gemini:ADDDESCR>
</gemini:PMTINFO>
</gemini:BatchImport>
```

CSV Batch Files:

The first line of CSV batch file should contain names of those parameters that are included in the file. Comma (,) sign should be used as a parameter names separator.

E.g. in case batch file contains payment orders only for Transfer within TBC and there are specified parameters: Document Number, Beneficiary's Account, Beneficiary's Name, Beneficiary's Tax Code, Amount and Description, then the first line will contain the following names:

DOCNUM,ACCIBANTO,BENEFNAME,BENEFTAXCODE,AMOUNT,DESCR

In case batch file contains only Treasury Transfers and there are specified parameters: Document Number, Amount and Treasury Code, then the first line will contain:

DOCNUM,AMOUNT,TREASCODE

And in case batch file contains thwo types of payment orders (Transfers within TBC and Treasury Transfers), and in case some orders contain Additional Description field, then the first line will contain names:

DOCNUM,ACCIBANTO,BENEFNAME,BENEFTAXCODE,AMOUNT,DESCR,ADDDESCR,TREASCODE

System allows dynamic ordering of parameters. This means that it is valid to order above parameter names in the following sequence too:

DOCNUM,ACCIBANTO,BENEFNAME,AMOUNT,DESCR,ADDDESCR,TREASCODE,BENEFTAXCODE

Each line should contain parameter values of only one transaction; values should be separated using comma sign and should be recorded in the same order that is used in the first line for parameter names ordering.

In case some parameter does not need to be specified in payment order, then no value between corresponding comma signs will be recorded in the file (e.g. 5,,10.00,,Example).

Below are shown sample CSV files that include examples for different types of transactions:

DOCNUM,ACCIBANTO,BENEFNAME,BENEFTAXCODE,AMOUNT,DESCR,ADDDESCR
3,GE75TB7980636010100007,Company LTD,123456786,10.00,Transfer within TBC Bank,Example

DOCNUM,AMOUNT,TREASCODE,ADDDESCR
5,10.00,100771031,Treasury Transfer

DOCNUM,ACCIBANTO,BENEFNAME,BENEFTAXCODE,AMOUNT,DESCR,ADDDESCR,TREASCODE
3,GE75TB7980636010100007,Company LTD,123456786,10.00,Transfer within TBC Bank,Example
5,,,,10.00,,Treasury Transfer,100771031

DOCNUM,ACCIBANTO,AMOUNT,DESCR
1,GE51TB7020336080100004,10.00,Transfer to Own Account

DOCNUM,ACCIBANTO,BENEFACCOUNTCURRENCYCODE,AMOUNT,AMOUNTCURRENCYCODE,DESCR
1,GE51TB7020336080100004,,10.00,,Transfer to Own Account
2,GE25TB7020336180100003,USD,10.00,GEL,Currency Exchange

DOCNUM,ACCIBANTO,BENEFNAME,BENEFTAXCODE,AMOUNT,DESCR,ADDDESCR,TREASCODE,TAXPAYCODE,TAXPAYNAME
1,GE51TB7020336080100004,,,10.00,Transfer to Own Account,,,,
3,GE75TB7980636010100007,Company LTD,123456786,10.00,Transfer within TBC Bank,Example,,,
4,GE31BS0000000026545886,Company LTD,123456786,10.00,Transfer to Other Bank in National Currency,Example,,,
5,,,,10.00,,Treasury Transfer,100771031,,
6,,,,10.00,,Treasury Transfer for other person or company,100771031,123456786,Company LTD

DOCNUM,ACCIBANTO,BENEFNAME,BENEFADDRESS,BENEFBANKCODE,BENEFBANKNAME,INTBANKCODE,INTBANKNAME,
CHARGEDETAILS,AMOUNT,DESCR,ADDDESCR
7,IT40S0542811101000000123456,COMPANY LTD,CITY/ STREET,BDLEIT21300,,MYBANKCODE,MY SPECIAL BANK
NAME,SHA,10.00,TRANSFER TO OTHER BANK IN FOREIGN CURRENCY,EXAMPLE

The last example shows first and second lines broken into several rows – this is done due to document page width limitations. In CSV file breaking of Parameter Names line or Transaction Data line into several rows is not allowed.