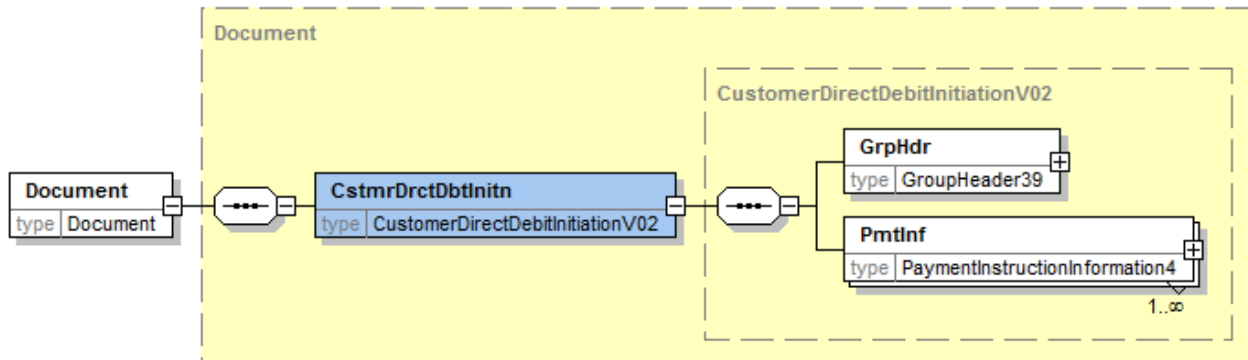


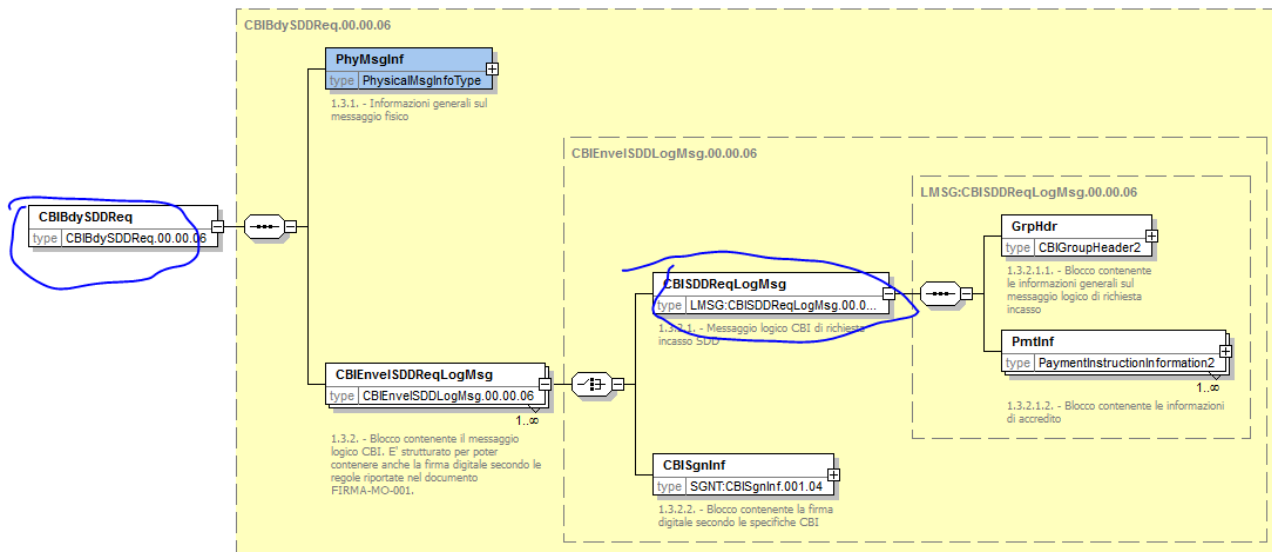


CBI schemas use ISO20022 schemas as base, but with minor modifications making it a subset of ISO20022. In addition, the root tags are vastly different. In ISO20022 a <Document> is defined as root:



CBI, however, offers two different roots:

- <CBISDDReqLogMsg>
- <CBIBdySDDReq>



So when a valid ISO20022 payment file would start as

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02">
  <CstmrDrctDbtInitn>
    <GrpHdr>
```

Valid CBI file stars as:

```
<?xml version="1.0" encoding="UTF-8"?>
<CBISDDReqLogMsg xmlns="urn:CBI:xsd:CBISDDReqLogMsg.00.00.06">
  <GrpHdr>
    <MsgId>a</MsgId>
```

or alreternately:

```
<?xml version="1.0" encoding="UTF-8"?>
<CBIBdySDDReq xmlns="urn:CBI:xsd:CBIBdySDDReq.00.00.06"
xmlns:LMSG="urn:CBI:xsd:CBISDDReqLogMsg.00.00.06">
  <PhyMsgInf>
    <PhyMsgTpCd>INC-SDDDB-01</PhyMsgTpCd>
    <NumLogMsg>2</NumLogMsg>
  </PhyMsgInf>
  <CBIEnvSDDReqLogMsg>
    <CBISDDReqLogMsg>
      <LMSG:GrpHdr>
```

if <PhyMsgInf> is desired to be present in the file.

These examples use pipe

- CBI Direct Debit v.00.00.06

as reference. Two structurally valid example files for this pipe is provided in the attachments.