

Appendix to Regulation
No 1147/2
of the Board of Latvijas Banka
of 01.11. 2012

FUNCTIONAL SPECIFICATION OF THE EKS, THE ELECTRONIC CLEARING
SYSTEM OF LATVIJAS BANKA

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"Functional Specification of the EKS, the Electronic Clearing System of Latvijas Banka" (hereinafter, the Specification) establishes the rules for preparing the EKS files and messages to be included in the files, the structure of the messages associated with their processing, as well as the operating schedule of the EKS.

I. THE EKS OPERATION SCHEME

1. Cooperation with other payment systems

The EKS accepts and processes payments in two currencies: in lats and euro.

The payments in lats may only be addressed to the system's participants, while the payments in euro may also be addressed to the participants who are reachable via the RPS SEPA Clearer and STEP2 (see Chart 1).

See Section XIII for the structure of participants' list and its application.

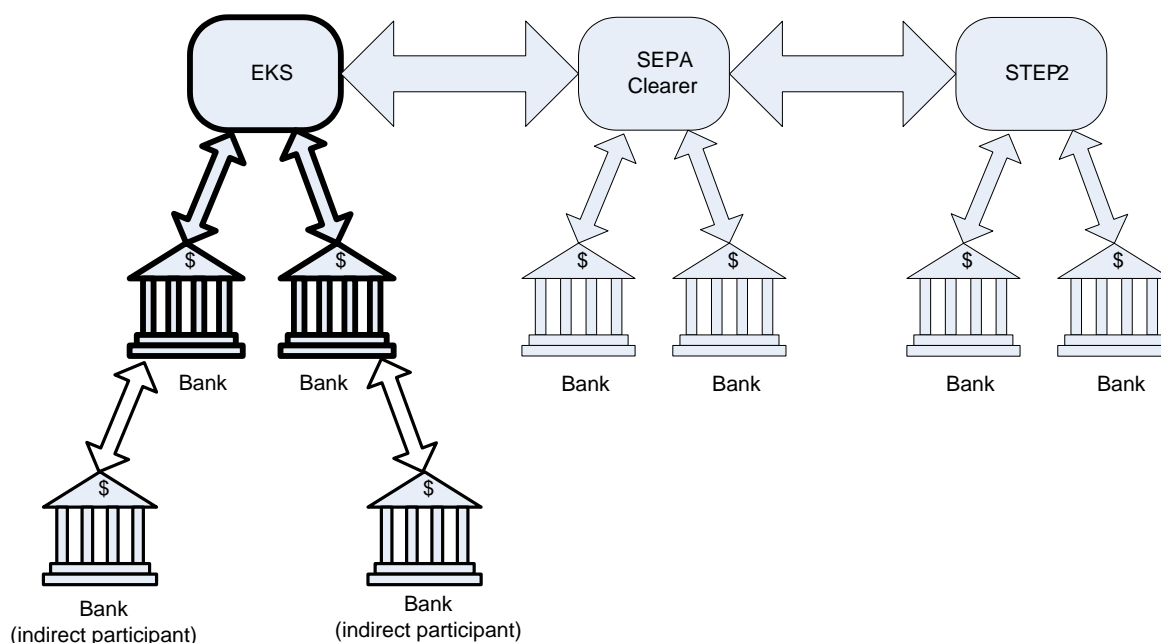


Chart 1. Scheme for executing the euro clearing in the EKS

II. PAYMENT PROCESSING PROCEDURE

The payment processing procedure comprises sequential EKS procedures performed from the moment of payment submission to the EKS to its sending to the institution indicated as Receiver after execution or other payment system serving the respective institution. The present document does not describe the procedures for information exchange and settlement between the payment systems and between direct and indirect participants (see Chart 2).

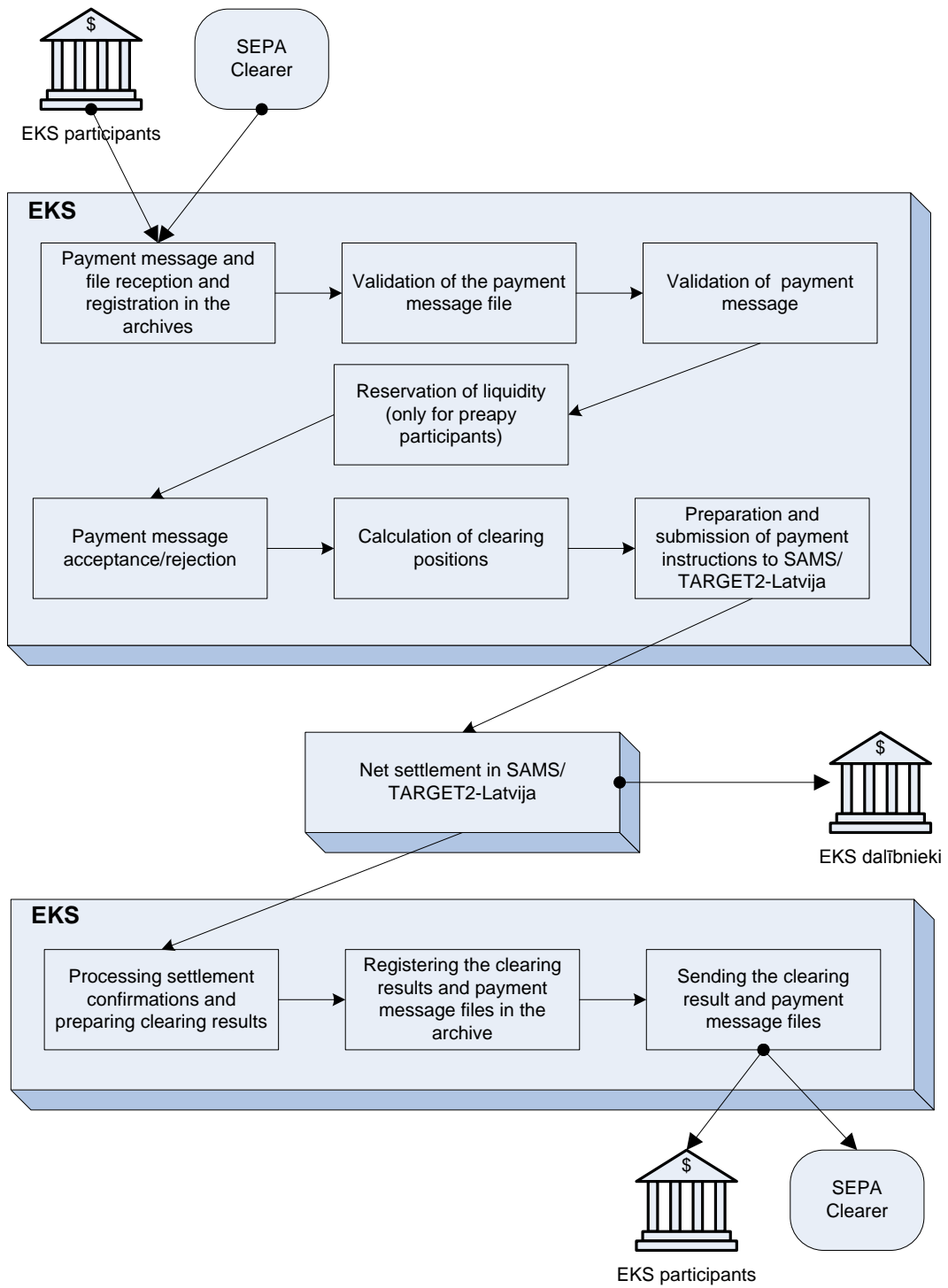


Chart 2. EKS procedures

2. Operating schedule

On a business day, operations are to be executed in accordance with the following schedule:

| Time | Description |
|-------------|--|
| 8.30 | Start-of-day processing |
| 8.30–10.30 | Receipt of payment message files in the first clearing cycle for clearing in lats |
| 10.30–10.45 | Calculation of net positions of the first clearing cycle for clearing in lats and sending debit instructions to the SAMS |
| 11.15 | Latest ending time of the first clearing cycle for clearing in lats |
| 10.30–15.00 | Receipt of payment message files in the second clearing cycle for clearing in lats |
| 15.00–15.15 | Calculation of net positions of the second clearing cycle for clearing in lats and sending debit instructions to the SAMS |
| 15.45 | Latest ending time of the second clearing cycle for clearing in lats |
| 8.30–9.30 | Receipt of payment message files in the first clearing cycle for clearing in euro (incl. those to be transmitted to other SEPA payment systems) |
| 9.30–9.45 | Calculation of net positions of the first clearing cycle for clearing in euro and sending instructions for reservation of funds in TARGET2 |
| 10.15 | Latest ending time of the first clearing cycle for clearing in euro |
| 9.30–12.30 | Receipt of payment message files in the second clearing cycle for clearing in euro (incl. those to be transmitted to other SEPA payment systems) |
| 12.30 | Cut-off time for the receipt of payment messages to be transmitted to other SEPA payment systems |
| 12.30–12.45 | Calculation of net positions of the second clearing cycle for clearing in euro and sending instructions for reservation of funds in TARGET2 |
| 13.15 | Latest ending time of the second clearing cycle for clearing in euro |
| 12.30–15.30 | Receipt of payment message files in the third clearing cycle for clearing in euro |
| 15.30–15.45 | Calculation of net positions of the third clearing cycle for clearing in euro and sending instructions for reservation of funds in TARGET2 |
| 16.15 | Latest ending time of the third clearing cycle for clearing in euro |
| 15.30–18.00 | Receipt of payment message files in the fourth clearing cycle for clearing in euro |
| 18.00–18.15 | Calculation of net positions of the fourth clearing cycle for clearing in euro and sending instructions for reservation of funds in TARGET2 |
| 18.45 | Latest ending time of the fourth clearing cycle for clearing in euro |
| 19.00 | End-of-day processing |

3. File receipt and validation of the payment message file

3.1. The EKS using file exchange service receives payment message files from EKS participants and stores them in an electronic archive.

3.2. The EKS checks:

3.2.1. file name and its sequence number on the respective settlement day;

3.2.2. file authenticity on the basis of the selected cryptographic package;

3.2.3. presence of the control message. For the euro clearing, the data of the control message are included in the file and bulk header;

3.2.4. whether the number and the amount of the included payment messages correspond to the information indicated in the control message.

If an erroneous payment message file is received, the EKS rejects it, prepares a notice of erroneous payment message file rejection and sends it immediately to the respective EKS participant.

4. Payment message validation

4.1. Having received a payment message file, the EKS validates each payment message received. Where the EKS identifies an error in the payment message in accordance with the error code table, the message is not included in the calculation of clearing positions and a notice of erroneous payment message rejection is sent to the EKS participant.

4.2. The EKS receives payment messages for sending them to the participants in other systems only in the first and second clearing cycles for clearing in euro.

4.3. Where all payment messages are without errors,

4.3.1. for participants who have not committed to prepay – the EKS includes such payments in the calculation of clearing positions and prepares a notice of file reception, sending it immediately to the respective participant;

4.3.2. for participants who have committed to prepay – the EKS sends a prepayment reservation instruction to TARGET2 and after receiving confirmation about full prepayment reservation, sends a notice of file acceptance to the respective EKS participant.. Where the funds available to the participant for a prepayment reservation is insufficient, the EKS prepares a notice of file reception rejection and sends it to the respective participant. Where part of the required amount has been reserved on the participant's sub-account, the above amount is returned to the participant's account in TARGET2.

5. Calculation of clearing positions

The EKS calculates clearing positions for the settlements in both currencies in accordance with the EKS operating schedule.

6. Preparation and submission of payment instructions to the SAMS and TARGET2-Latvija

Based on the calculated clearing positions, the EKS prepares payment instructions for submission to:

6.1. the SAMS, for net settlement in lats;

6.2. TARGET2-Latvija, for net settlement in euro.

7. Net settlement

Based on the payment instructions submitted by the EKS, the SAMS performs net settlement in lats, TARGET2-Latvija performs net settlement in euro. The SAMS and TARGET2-Latvija notify participants and the EKS about the settlement effected on their accounts (SWIFT MT900, MT910). Participants of TARGET2-Latvija may refuse the receipt of notification.

8. Processing of clearing settlement notifications and issue of clearing results

8.1. Processing of clearing settlement notifications

8.1.1. Where the EKS receives a notification from the SAMS, that an EKS participant is unable to meet its settlement obligations in the first clearing cycle in lats, the EKS postpones all those payment messages, which cannot be executed due to insufficient funds on the EKS participant's settlement account to the next clearing cycle in the sequence of payment file and

payment message file submission, recalculates clearing positions and issues new payment instructions for net settlement in the SAMS.

8.1.2. Where the EKS receives a notification from the SAMS that an EKS participant is unable to meet its settlement obligations in the second clearing cycle in lats, the settlement in the EKS is postponed in accordance with the "System Rules for Participation in the EKS" until the respective EKS participant has provided sufficient funds on its settlement account in the SAMS. Where the EKS participant fails to provide these funds, the EKS, pursuant to the procedure established by the "System Rules for Participation in the EKS", excludes the participant from clearing, rejects all payments submitted by or addressed to it, recalculates clearing positions and issues new payment instructions for net settlement in the SAMS.

8.1.3. Where the EKS receives a notification from TARGET2-Latvija, that an EKS participant is unable to meet its settlement obligations in the euro clearing cycle, the EKS postpones all those payment messages, which cannot be executed due to insufficient funds on the EKS participant's settlement account in TARGET2 to the next clearing cycle or (see 8.1.4 conditions) rejects them, recalculates clearing positions within funds reserved on the participant's sub-accounts and then issues payment instructions for effecting net settlement in TARGET2.

8.1.4. In the first settlement cycle, all payments without coverage are postponed to the second settlement cycle as result of recalculation. In the second settlement cycle, all payments without coverage addressed to direct or indirect participants of the EKS are postponed to the third settlement cycle as a result of recalculation. Payments addressed to the participants of other systems are rejected. In the third settlement cycle, all payments without coverage are postponed to the fourth settlement cycle as result of recalculation. In the fourth settlement cycle, all payments without coverage are rejected as a result of recalculation.

8.2. Issue of clearing results

After the net settlement has been effected, the EKS prepares clearing position files in each currency containing information on the payment message file names and total amounts included in clearing, the number of payment messages and the net settlement amount, as well as payment message files, addressed to the respective EKS participant receiving messages. Files addressed to the direct participant contain messages addressed to an indirect participant who has been connected to the system via the respective direct participant.

9. File registration in the archives

The EKS registers in the archives all payment message files received and clearing results and payment message files which are to be sent to the EKS participants. Latvijas Banka stores the above documents in the archives for at least five years. In the event of possible dispute, Latvijas Banka provides paper copies of payment messages.

10. Sending of clearing results and payment message files

The EKS sends clearing position files of the respective clearing cycle together with payment message files to each EKS participant.

III. PREPARATION OF FILES FOR CLEARING IN LATS

11. File name

A unique name is assigned to each file in the format cddddnnnn.ext, where:

cc – file type¹;

ddd – the date expressed as a number of days from the beginning of the current year (e.g. January 1 shall be "001", February 25 shall be "056") shall be the same as the date of the current settlement day;

nnnn – file sequence number on the current settlement day;

ext – extension of an encrypted and digitally signed file ("ent" or "p7m").

¹ Allowed values of the file type:

for payment message files:

PL – payment file;

RL – payment return file;

for information message files:

AL – file containing a notice of file acceptance;

CL – file containing a notice of file rejection;

EL – erroneous payment rejection file;

FL – payment postponement file;

UL – excluded payment rejection;

TL – clearing result file;

ML – warning file.

12. Payment currency

Only payments in lats can be included in a file.

13. Number of messages per file

The maximum number of messages in a file is 999, excluding the control message.

14. Format

Only text files shall be used. The code table PC-8/LR of the standard RST 1040-90 shall be used for Latvian language characters.

15. Control Message

15.1. A control message shall be included in files that in accordance with the file type are appropriate for sending several messages, i.e.:

PL – payment file;

RL – payment return file;

EL – erroneous payment rejection file;

FL – payment postponement file;

UL – excluded payment rejection file.

15.2. The control message shall be included in the file irrespective of the number of messages to be sent (even if only one message is sent), and it has to be the first message in the row. The total number of messages in the file (excluding the control message) and their total amount shall be specified in the control message. The total amount shall not be indicated in the control message included in the erroneous payment rejection file (type EL), excluded payment rejection file (type UL) or payment postponement file (type FL). The procedure for drafting control messages is described in Paragraphs 18., 20., 24., 26. and 28. herein.

IV. PREPARATION OF MESSAGES FOR CLEARING IN LATS

16. General requirements for preparing messages

16.1. The EKS participants shall use SWIFT message formats and field specifications for drafting all types of messages as defined in the SWIFT documentation, taking into account

additional requirements of this document. Where the description of field format differs, preference shall be given to the SWIFT documentation.

16.2. Each message shall consist of the following mandatory message blocks:

| Name in accordance with the SWIFT standard | Block identifier |
|--|------------------|
| Basic Header Block | 1 |
| Application Header Block | 2 |
| Text Block | 4 |

16.3. Each message begins with the characters "01h" (SOH) and ends with the characters "03h" (EXT) and "0D0Ah" (CrLf). The message shall be drafted either in Latvian or in English, in capital letters only. Message blocks shall be filled in in accordance with SWIFT standard and the instructions below.

16.3.1. Basic Header Block

In accordance with the procedure stipulated by the SWIFT standard, BIC of the EKS participant sending a message to the EKS shall be indicated in the address field *LT Address* (12 characters) of the Basic Header Block together with the branch code "XXX", e.g. BANKLV2X.XXX. The rest of the block's mandatory fields shall be filled in with any characters allowed in the block, e.g. ".".

16.3.2. Application Header Block

In the field *Message Type* (3 characters) of the Application Header Block, the respective message type shall be specified, e.g. 103. In the field *Recipient Address* (12 characters), BIC of the EKS participant receiving message shall be indicated together with the branch code "XXX" in accordance with the procedure stipulated by the SWIFT standard. Please note that the control messages drafted by the EKS participants shall always be addressed to Latvijas Banka, i.e. the BIC of Latvijas Banka shall be indicated in the field *Recipient Address*. The rest of the block's mandatory fields shall be filled in with any characters allowed in the block, e.g. ".".

16.3.3. Text Block

A detailed description of the contents of each particular message is available in Paragraphs 17.–29. herein.

16.3.4. Example of Message Blocks

```
"01h"{1:...BANKLV2X.XXX.....}{2:.103LACBLV2X.XXX.}{4:"CrLf"
the message text follows in the defined format
-}"03h""CrLf"
```

17. Customer payment message

Customer payment messages shall be included in payment files (type PL files).

A customer payment message shall be prepared in the SWIFT *Standards MT 103 Single Customer Credit Transfer* message format. The customer payment messages shall be addressed to the EKS participant whose account with Latvijas Banka has to be credited (the BIC of the respective EKS participant shall be indicated in the field *Recipient Address* of the

If Field 56a "Intermediary Institution" is present, Field 57a "Account with Institution" must also be present.

Field 59a "Beneficiary Customer" shall contain the IBAN of the beneficiary for payments involving only institutions registered in the Republic of Latvia where the amount of money is to be transferred to the beneficiary's account.

Where the IBAN has been specified in Field 59a "Beneficiary Customer", it shall correspond to the BIC indicated in Field 57a "Account with Institution". Where Field 57a "Account with Institution" is not present, the IBAN specified in Field 59a "Beneficiary Customer" shall correspond to the BIC indicated in the field *Recipient Address* in the Application Header Block.

The amount in Field 32A "Value Date, Currency Code, Interbank Settled Amount" and Field 33B "Currency/Instructed Amount" shall be specified with no more than two digits after the decimal comma.

If Field 71F "Sender's Charges" or Field 71G "Receiver's Charges" is present, Field 33B "Currency/Instructed Amount" also must be present.

17.3. Message Field Specifications

Field 20 "Sender's Reference"

The unique reference number assigned to the payment message by the EKS participant submitting the respective message shall be indicated in this field.

Field 13C "Time Indication"

The time period related to the customer payment message processing shall be indicated in the field. It is possible to indicate several processing times for a message. It is not necessary to use this field in the EKS customer payment messages.

Field 23B "Bank Operation Code"

CRED, the Bank Operation Code, shall be specified in the field, implying that it is a credit transfer where there is no SWIFT Service Level involved.

Field 23E "Instruction Code"

The Instruction Code and additional information, if any, shall be indicated in the field.

The codes to be used in this field are as follows:

CHQB – pay beneficiary customer only by cheque. The optional account number line in Field 59a must not be used;

CORT – payment is made in settlement of a trade, e.g. foreign exchange deal, securities transaction;

HOLD – beneficiary customer/claimant will call; pay upon identification; (i.e., the credit transfer order does not provide for transfer of funds to the beneficiary's account);

INTC – the payment is an intra-company payment, i.e. a payment between two companies belonging to the same group;

PHON – please advise account with institution by phone;

PHOB – please advise/contact beneficiary/claimant by phone;

PHOI – please advise the intermediary institution by phone;
 REPA – payment has a related e-Payments reference;
 SDVA – payment must be executed with same day value to the beneficiary;
 TELE – please advise account with institution by the most efficient means of telecommunication;
 TELB – please advise/contact beneficiary/claimant by the most efficient means of telecommunication;
 TELI – Please advise the intermediary institution by the most efficient means of telecommunication.

Additional information after the code is only allowed where the following codes have been used: PHON, PHOB, PHOI, REPA, TELE, TELB, TELI or HOLD. This field may be repeated several times within one message.

If the beneficiary's account number has not been specified in the credit transfer order, the code HOLD and the respective identification data of the beneficiary shall be indicated in Field 23E.

Example

```
:23E:TELI/12345678
:23E:CHQB
```

Field 26T "Transaction Type Code"

In this field, the code indicates the type or purpose of payment, e.g. salaries and wages, pensions, dividends. Codes may be used in the field in accordance with the Eurostat (the statistical office of the European Union) *Code List for Balance of Payments Collection Systems*.

Example

```
:26T:REF
```

Field 32A "Value Date, Currency Code, Interbank Settled Amount"

This field specifies the value date, the currency code and the amount to be transferred to the beneficiary. The value date shall be the same as the current settlement day date. The currency code shall be LVL.

Field 33B "Currency/Instructed Amount"

In the field, the currency (in accordance with the standard LVS ISO 4217:2008 *Codes for the representation of currencies and funds*) and the amount indicated by the ordering customer when submitting the payment shall be specified.

If the currency code presented in Field 33B "Currency/Instructed Amount" is not the same as in Field 32A "Value Date, Currency Code, Interbank Settled Amount", Field 36 "Exchange Rate" must also be present.

If the currency code presented in Field 33B "Currency/Instructed Amount" is the same as in Field 32A "Value Date, Currency Code, Interbank Settled Amount", Field 36 "Exchange Rate" must not be present.

Field 36 "Exchange Rate"

The field is present where the EKS participant has performed currency conversion.

Example

:36:0,9236

Field 50a "Ordering Customer"

The initiator of the payment, i.e. the ordering customer, shall be indicated in the field.

The field shall be present in format A, K or F. To identify an ordering customer, the BIC or BEI shall be used instead of its name in format A, whereas in format K the ordering customer's name shall be written in words. There shall be account or identification number and name in format F.

The ordering customer's account number or the IBAN with the ordering institution shall be specified in the first row of the field, using the format /34x, if it has been specified in the submitted credit transfer order.

The following terms and conditions shall be taken into consideration if the field A or K is used.

If a company registration number, tax payer's registration number or person's ID number of the ordering customer has been specified in the credit transfer order, it shall be preceded by the code /ID/, e.g. /ID/12345678901. In payments to the Treasury, the tax payer's registration number shall be indicated without the two-character country code LV, but the person's ID number shall not contain the character "-" in the format 11!n. Where a tax payer is a non-resident legal entity, the code 1000000000 shall be indicated instead of the tax payer's registration number; for a non-resident natural person, the registration number 2000000000 shall be specified instead.

The following terms and conditions shall be taken into consideration if the field F is used.

Where the ordering customer's account number is not shown in the credit transfer order, the type and number of the document identifying ordering customer should be indicated in the first line and the following terms and conditions for filling in should be considered.

| Code | Type of identifier | Usage |
|------|--------------------------------|--|
| ARNU | Alien Registration Number | The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Alien Registration Number. |
| CCPT | Passport Number | The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Passport Number. |
| CUST | Customer Identification Number | The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/', the issuer of the number, a slash, '/' and the Customer Identification Number. |
| DRLC | Driver's License Number | The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/', the issuing authority, a slash, '/' and the Driver's License Number. |
| EMPL | Employer Number | The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/', the registration authority, a slash, '/' and the Employer Number. |
| NIDN | National Identity | The code followed by a slash, '/' must be followed by the ISO country |

| | | |
|------|---------------------------|---|
| | Number | code, a slash, '/' and the National Identity Number. |
| SOSE | Social Security Number | The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Social Security Number. |
| TXID | Tax Identification Number | The code followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the Tax Payer Identification Number. |

The EKS controls consistency of line with format 4!/a/2!/a/27x.

Lines 2–5 should be filled in with information about ordering customer's name and address.

If a company registration number or tax payer's registration number of the ordering customer has been specified in the credit transfer order, the code TXID should be used in the first line to show the above. A code NIDN must be used to indicate person's ID number.

If the ordering customer's account number is specified in the credit transfer order, the ordering customer's account number should be indicated in the first line, and other lines should be filled in with information about the ordering customer.

A code should be added at the beginning of each line specifying information of a particular line, when filling in other lines with information about the ordering customer.

| Code | Type of identifier | Usage |
|------|--------------------------------|---|
| 1 | Name of the ordering customer | The number followed by a slash, '/' must be followed by the name of the ordering customer (where it is recommended that the surname precedes given name(s)). |
| 2 | Address Line | The number followed by a slash, '/' must be followed by an Address Line (Address Line can be used to provide for example, streetname and number, or building name). |
| 3 | Country and Town | The number followed by a slash, '/' must be followed by the ISO country code, a slash '/' and Town (Town can be complemented by postal code (for example zip), country subdivision (for example state, province, or county)). |
| 4 | Date of Birth | The number followed by a slash, '/' must be followed by the ordering customer's Date of Birth in the YYYYMMDD format. |
| 5 | Place of Birth | The number followed by a slash, '/' must be followed by the ISO country code, a slash '/' and the ordering customer's Place of Birth. |
| 6 | Customer Identification Number | The number followed by a slash, '/' must be followed by the ISO country code, a slash, '/', the issuer of the number, a slash, '/' and the Customer Identification Number. |
| 7 | National Identity Number | The number followed by a slash, '/' must be followed by the ISO country code, a slash, '/' and the National Identity Number. |
| 8 | Additional Information | The number followed by a slash, '/' may be followed by additional information on ordering customer. |

The following field filling rules should be considered:

- 1) code 1 and the respective information shall be specified in row 1;
- 2) field codes must only be applied in ascending sequence;
- 3) code 2 cannot be used without code 3;
- 4) code 4 cannot be used without code 5 and vice versa;
- 5) rows with codes 1 and 2 may recur;
- 6) rows with codes 3, 4, 5, 6, 7 and 8 must not recur;

7) code 8 may only be used to supplement the information indicated in row 1 (information identifying the ordering customer), information indicated in the row with code 6 (customer identification number) or information indicated in the row with code 7 (National Identity Number).

If the ISO country code is used together with the respective code, the EKS controls consistency of line with format 1!n/2!a/30x.

If a date is used together with the code, then the EKS verifies it's correctness.

In payments to the Treasury, the tax payer's registration number shall be indicated without the two-character country code LV, but the person's ID number shall not contain the character "-" in the format 11!n.

Where a tax payer is a non-resident legal entity, the code 10000000000 shall be indicated instead of the tax payer's registration number; for a non-resident natural person the code 20000000000 shall be specified instead of the above registration number.

Example 1. Where the ordering customer has indicated the account number and the company registration number, tax payer's registration number or the person's ID number, maximum information allowed in Field 50a shall be as follows:

Format K

| | Format | Explanation |
|--------------|-------------------|---|
| Row 1 | [/34x] | IBAN of the ordering customer |
| Rows 2 and 3 | 2*35x1 | Name of the ordering customer or its BEI/BIC |
| Rows 3 and 4 | [/ID/13x or 11!n] | Company registration number, tax payer's registration number or ID number |

Format F

| | Format | Explanation |
|--------------------|--------------|---|
| Row 1 | /34x | IBAN of the ordering customer |
| Rows 2, 3, 4 and 5 | 1!n/33x | Name of the ordering customer and its address |
| | 6/LV/UR/11!n | If company registration number is indicated |
| | 7/LV/11!n | If person's ID number is indicated |

Example 2. Where the ordering customer has not indicated the account number, but has indicated the company registration number, tax payer's registration number or person's ID number, maximum information allowed in Field 50a shall be as follows.

Format K

| | Format | Explanation |
|----------------|-------------------|---|
| Row 1, 2 and 3 | 3*35x1 | Name of the ordering customer |
| Row 4 | [/ID/13x or 11!n] | Company registration number, tax payer's registration number or ID number |

Format F

| | Format | Explanation |
|-------|--------------|--|
| Row 1 | TXID/LV/11!n | If tax payer or company registration number is indicated |
| Row 1 | NIDN/LV/11!n | If ID number is indicated. |

| | | |
|--------------------|------------------------|---|
| Rows 2, 3, 4 and 5 | 1!n/33x or 1!n/2!a/31x | Name of the ordering customer and its address. The format 1!n/2!a/31x is used if it is necessary to use the country code in the respective row. |
|--------------------|------------------------|---|

Example 3. Where the ordering customer has not specified the account number and the company registration number, tax payer's registration number or ID number, the field should be filled in the format A and maximum information allowed in Field 50a shall be as follows:

| | Format | Explanation |
|----------|--------|--|
| Rows 1-4 | 4*35x1 | Name of the ordering customer or its BEI/BIC |

Note: When filling in the field, the following requirement shall be complied with: information on the originator shall be specified, starting with Row 1, and no empty rows are allowed. The examples show the sequence of presenting the maximum information on the originator allowed in the respective rows of the field. When preparing a customer payment message, information on the ordering customer, except for the account number or the IBAN, may be placed in other rows if the scope of information to be provided is smaller than that specified in the above examples.

Field 51A "Sending Institution"

It is forbidden to use this field in the EKS customer payment messages.

Field 52a "Ordering Institution"

Where the ordering customer is not a customer of the EKS participant submitting a payment message, the ordering institution shall be indicated in the field.

Field 53a "Sender's Correspondent"

The bank who is the mediator for the EKS participant sending a payment to another EKS participant, shall be specified in this field.

Field 54a "Receiver's Correspondent"

This field specifies the branch of the receiving bank or another bank at which the funds will be made available to the Receiver. This field need not be used in the EKS customer payment messages.

Field 55a "Third Reimbursement Institution"

This field specifies the Receiver's branch, when the funds are made available to this branch through a financial institution other than that indicated in field 53a "Sender's Correspondent". This field need not be used in the EKS customer payment messages.

Field 56a "Intermediary Institution"

The financial institution through which the transaction must pass to reach the account with institution.

Field 57a "Account with Institution"

The financial institution which services the account for the beneficiary customer. This is applicable even if field 59 or 59A contains an IBAN.

Field 59a "Beneficiary Customer"

This field specifies the customer which will be paid the amount indicated in the customer payment message. The field shall be present in format A or without a specific format. In format A, BEI is used to identify the ordering customer instead of its name. In payments to the Treasury, no specific field format is to be used.

Where the field is present without a specific format, the first row of the field shall contain the account number identifying the beneficiary's account with the Receiver if the message contains no Field 57a "Account with institution" or the beneficiary's account number with the institution specified in Field 57a.

Where the company registration number, tax payer's registration number or a person's ID of the beneficiary has been specified in the credit transfer order, the code /ID/ shall be used before it.

Example 1. Where the ordering customer has specified the settlement account number and the company registration number, tax payer's registration number or person's ID number, maximum information allowed in Field 59a shall be as follows:

| | Format | Explanation |
|--------------|-----------|---|
| Row 1 | [/34x] | The beneficiary's IBAN |
| Rows 2–4 | 3*35x1 | Name of the beneficiary |
| Rows 4 and 5 | [/ID/13x] | Company registration number or tax payer's code, or person's ID |

Example 2. Where the ordering customer has not specified the account number and the company registration number, tax payer's registration number or person's ID, maximum information allowed in Field 59a shall be as follows:

| | Format | Explanation |
|----------|--------|--------------------|
| Rows 1–4 | 4*35x1 | Beneficiary's name |

If the account number of the beneficiary has not been indicated in the credit transfer order, the code HOLD and the respective identification data of the beneficiary shall be specified in Field 23E "Instruction Code".

If the beneficiary is a budgetary institution and the budgetary revenue code has been specified in the customer's credit transfer order, the budgetary revenue code shall be used in Field 72. The format shall be /COD/10n.

Note: When filling in the field, the following requirement shall be complied with: information on the beneficiary shall be specified, starting with Row 1, and no empty rows are allowed. Examples show the sequence of presenting the maximum information on the beneficiary allowed in the respective rows of the field. When preparing a customer payment message, information on the beneficiary, except for the account number or the IBAN, may be placed in other rows if the scope of information to be provided is smaller than that specified in the example.

Field 70 "Remittance Information"

Information to be transmitted to the beneficiary customer which has been included in the credit transfer order shall be specified in the field.

Field 71A "Details of Charges"

A code denoting the party which will bear the charges for the transaction shall be specified in this field. Where the code OUR is present, Field 71F is not allowed and Field 71G is optional. Where the code BEN is present, Field 71F is mandatory (at least one occurrence), but Field 71G is not allowed. However, if the code SHA is used, Field 71F is optional, but Field 71G is not allowed.

The EKS shall execute the credit transfer order in full amount, without deducting the charge applied. Irrespective of the code of the charge indicated in the customer payment message, it is charged from the EKS participant submitting a customer payment message to the EKS, in accordance with the "System Rules for Participation in the EKS" approved by Latvijas Banka.

Field 71F "Sender's Charges"

This field specifies the currency and amount of the transaction charges deducted by the Sender and by previous banks in the transaction chain.

Field 71G "Receiver's Charges"

This field specifies the currency and amount of the transaction charges due to the Receiver. The amount specified therein must not equal "0".

Field 72 "Sender to Receiver Information"

This field specifies additional information for the Receiver.

The code /INS/ shall be used to specify the Instructing Institution which instructed with a credit transfer order the EKS participant submitting a message to the EKS to execute the transaction, if the Instructing Institution is not the Ordering Institution indicated in Field 52a.

The code /COD/ shall be used if the beneficiary is a budgetary institution and the budgetary revenue code has been specified in the customer's credit transfer order. The format shall be /COD/10n, where 10n is the budgetary revenue code.

The field shall be filled in in accordance with the SWIFT rules, i.e.:

- Line 1 shall begin with a code, placed between slashes "/";
- Each code used must be between slashes "/" and appear at the beginning of a line;
- Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash "//".

Field 77B "Regulatory Reporting"

Where the residence of the ordering customer is to be identified, the code /ORDERRES/ and a two-letter country code shall be used in all payments. The code /BENEFRES/ and a two-letter country code shall be used only in the event the beneficiary's residence has been specified in the credit transfer order submitted by the customer.

Example

```
:77B:/ORDERRES/LV
/BENEFRES/LV
```

17.4. Example of a customer payment message

```
"01h"{1:...BANKLV2X.XXX.....}{2:.103LATTLV22.XXX.}{4:"CrLf"
:20:01-AAA"CrLf"
:23B:CRED"CrLf"
:32A:000624LVL1500,55"CrLf"
:33B:LVL1510,55"CrLf"
:50K:/LV75BANK0123456789123"CrLf"
AS RĪGAS LĪNIJA BRĪVĪBAS 1, RĪGA LA"CrLf"
TVIJA /ID/LV12345678901"CrLf"
:59:/LV15LATT1230123456789"CrLf"
RĪGAS O. PAMATSKOLA, JAUNAIS PROSPE"CrLf"
KTS, RĪGA, LV-1050"CrLf"
/ID/10000001111"CrLf"
:70:SAMAKSA PAR LĪGUMU NR. A/12300987-1"CrLf"
1 2000.06.12."CrLf"
:71A:SHA"CrLf"
:71G:LVL10,"CrLf"
:72:/COD/1010"CrLf"
:77B:/ORDERRES/LV"CrLf"
/BENEFRES/LV"CrLf"
-}"03h""CrLf"
```

17.5. Examples of customer payment messages addressed to the customer of the EKS participant serviced by an institution other than the Receiver

17.5.1. Example of a customer payment message

```
"01h"{1:...BANKLV2X.XXX.....}{2:.103 BANALV2X.XXX.}{4:"CrLf"
:20:01-AAA"CrLf"
:23B:CRED"CrLf"
:32A:000624LVL1500,55"CrLf"
:33B:LVL1500,55"CrLf"
:50K:/LV97BANK0123456789"CrLf"
AS RĪGAS LĪNIJA BRĪVĪBAS 1, RĪGA, LA"CrLf"
TVIJA /ID/12345678901"CrLf"
:57A:BANAVV2X"CrLf"
:59:/VV25BANA0000123160009"CrLf"
KLIENTS"CrLf"
:70:LIGUMA SAMAKSA"CrLf"
:71A:SHA"CrLf"
:77B:/ORDERRES/LV"CrLf"
/BENEFRES/VV"CrLf"
-}"03h""CrLf"
```

17.5.2. Example of a customer payment message addressed to an indirect participant of the EKS

```
"01h"{1:...BANKLV2X.XXX.....}{2:.103BANALV2X.XXX.}{4:"CrLf"
:20:01-AAA"CrLf"
:23B:CRED"CrLf"
:32A:000624LVL1500,55"CrLf"
:33B:LVL1500,55"CrLf"
:50K:/LV97BANK0123456789"CrLf"
AS RĪGAS LĪNIJA BRĪVĪBAS 1, RĪGA, LA"CrLf"
TVIJA /ID/12345678901"CrLf"
:57A:BANBLV22"CrLf"
:59:/LV34BANB0123456789123"CrLf"
SIA KOKS"CrLf"
:70:PAZADZIME 231"CrLf"
:71A:SHA"CrLf"
:77B:/ORDERRES/LV"CrLf"
/BENEFRES/LV"CrLf"
-}"03h""CrLf"
```

17.5.3. Example of a customer payment message using field 50F

```
"01h"{1:...BANKLV2X.XXX.....}{2:.103BANALV2X.XXX.}{4:"CrLf"
:20:01-AAA"CrLf"
:23B:CRED"CrLf"
:32A:000624LVL1500,55"CrLf"
:33B:LVL1500,55"CrLf"
:50F:/LV97BANK0123456789"CrLf"
1/AS RĪGAS LĪNIJA "CrLf"
2/BRĪVĪBAS 1"CrLf"
```

```

3/LV/RĪGA, LV-1010"CrLf"
6/LV/UR/12345678901"CrLf"
:57A:BANBLV22"CrLf"
:59:/LV34BANB0123456789123"CrLf"
SIA KOKS"CrLf"
:70:PAZADZIME 231"CrLf"
:71A:SHA"CrLf"
:77B:/ORDERRES/LV"CrLf"
/BENEFRES/LV"CrLf"
-}"03h""CrLf"

```

18. Payment file control message

A payment file control message shall be prepared in the SWIFT *Standards MT199 Free Format* message format. The Basic Header Block and Application Header Block shall be prepared in line with the provisions of Paragraph 16. herein.

18.1. Text Block

| Field | Name in accordance with the SWIFT standard | Type ¹ | Format |
|-------|--|-------------------|---------|
| 20 | Transaction Reference Number | M | 16x |
| 79 | Narrative | M | 35*50xl |

¹M – mandatory.

18.2. Message Field Specifications

Field 20 "Transaction Reference Number"

The unique reference number assigned to the payment file control message by the EKS participant submitting the respective file shall be indicated in this field.

Field 79 "Narrative"

The total number and amount of payment messages included in the file shall be specified in the field. The following format shall be used:

| | Format | Explanation |
|-------|------------|---|
| Row 1 | /MSGS/3n | /MSGS/ implies the total number of payment messages included in the file; 3n – total number of payment messages. |
| Row 2 | /TOTAL/15d | /TOTAL/ implies the total amount of payment messages included in the file; 15d – total amount of payment messages. |

18.3. Example of a payment file control message

```

"01h"{1:...BANKLV2X.XXX.....}{2:.199LACBLV2X.XXX.}{4:"CrLf"
:20:02-AAB-008"CrLf"
:79:/MSGS/062"CrLf"
/TOTAL/6480,70"CrLf"
-}"03h""CrLf"

```

19. Payment return message

Payment return messages shall be included in Payment return files (type RL files).

A payment return message shall be prepared in the SWIFT Standards MT 202 General Financial Institution Transfer message format. The Basic Header Block and Application Header Block shall be prepared in line with the provisions of Paragraph 16. herein.

19.1. Text Block

| Field | Name in accordance with the SWIFT standard | Type ¹ | Format |
|-------|--|-------------------|---------|
| 20 | Transaction Reference Number | M | 16x |
| 21 | Related Reference | M | 16x |
| 32A | Value Date, Currency Code, Amount | M | 6n3a15d |
| 53a | Sender's Correspondent | O | A |
| 58a | Beneficiary Institution | M | A |
| 72 | Sender to Receiver Information | M | 6*35x1 |

¹ M – mandatory, O – optional.

19.2. Rules for preparing messages

The amount in Field 32A "Value Date, Currency Code, Amount" must not contain more than two digits following the decimal comma.

19.3. Message Field Specifications

Field 20 "Transaction Reference Number"

The unique reference number assigned to the payment return message by the EKS participant submitting the respective message shall be indicated in this field.

Field 21 "Related Reference"

The field contains the reference number of the rejected customer payment message.

Field 32A "Value Date, Currency Code, Amount"

The value date, currency code and the settlement amount shall be indicated in the field. The value date shall be the same as the date of the EKS current settlement day. The currency code shall be LVL, the settlement amount shall be the same as the amount of the rejected customer payment message.

Field 53a "Sender's Correspondent"

This field specifies the bank through which the EKS participant submitting a message to EKS will reimburse the Receiver.

Field 58a "Beneficiary Institution"

The field shall contain the BIC of the EKS participant to whose settlement account with Latvijas Banka the reimbursed funds shall be credited. The BIC specified in this field shall be the same as the BIC stated in the field *Recipient Address* in the Application Header Block.

Field 72 "Sender to Receiver Information"

This field is mandatory in payment return messages. The reason for customer payment message rejection shall be stated in the field, providing also additional information if necessary. Where several reasons for customer payment message rejection have been detected, the relevant information on each of them shall be specified. Reason for payment

message rejection shall be specified in accordance with the Lats Clearing Error Code Table (see Section VI). The following format shall be used:

| | Format | Explanation |
|----------------|----------------------|---|
| Row 1 | /REJECT/ <u>1a2n</u> | Code /REJECT/ implies rejection of a customer payment; <u>1a2n</u> – code of the rejection reason. |
| Following rows | [5*35x1] | Information explaining the customer payment rejection. |

The field shall be filled in in accordance with the SWIFT rules, i.e.:

Line 1 shall begin with a code, placed between slashes "/";

Each code used must be between slashes "/" and appear at the beginning of a line;

Narrative text relating to a preceding code, which is continued on the next line(s), must start with a double slash "//".

19.4. Example of a payment return message

```
"01h"{1:...LATTLV22.XXX.....}{2:.202BANKLV2X.XXX.}{4:"CrLf"
:20:22-BAA"CrLf"
:21:01-AAA"CrLf"
:32A:000625LVL1500,55"CrLf"
:58A:BANKLV2XXX"CrLf"
:72:/REJECT/R03"CrLf"
//KONTS SLĚGTS"CrLf"
-}"03h""CrLf"
```

20. Payment return file control message

A payment return file control message shall be prepared in the SWIFT *Standards MT 199 Free Format* message format. The Basic Header Block and Application Header Block shall be prepared in line with the provisions of Paragraph 16 herein.

20.1. Text Block

| Field | Name in accordance with the SWIFT standard | Type ¹ | Format |
|-------|--|-------------------|---------|
| 20 | Transaction Reference Number | M | 16x |
| 79 | Narrative | M | 35*50x1 |

¹ M – mandatory.

20.2. Message Field Specifications

Field 20 "Transaction Reference Number"

The unique reference number assigned to the payment return file control message by the EKS participant submitting the respective message to the EKS shall be indicated in this field.

Field 79 "Narrative"

The total number and amount of payment return messages included in the file shall be specified in the field. The following format shall be used:

| | Format | Explanation |
|-------|------------------|--|
| Row 1 | /MSGS/ <u>3n</u> | /MSGS/ implies the number of payment return messages included in the file; <u>3n</u> – number of payment return messages. |

| | | |
|-------|------------|--|
| Row 2 | /TOTAL/15d | /TOTAL/ implies the total amount of payment return messages included in the file; 15d – total amount of payment return messages. |
|-------|------------|--|

20.3. Example of payment return file control message

```
"01h"{1:...LATTLV22.XXX.....}{2:.199LACBLV2X.XXX.}{4:"CrLf"
:20:22-BAA-01"CrLf"
:79:/MSGs/003"CrLf"
/TOTAL/825,00"CrLf"
-}"03h""CrLf"
```

21. Notice of file reception

A notice of file reception shall be included in a Type AL file.

A notice of file reception shall be prepared in the SWIFT *Standards MT 999 Free Format* message format. The Basic Header Block and Application Header Block shall be prepared in line with the provisions of Paragraph 16. herein.

21.1. Text Block

| Field | Name in accordance with the SWIFT standard | Type ¹ | Format |
|-------|--|-------------------|---------|
| 20 | Transaction Reference Number | M | 16x |
| 79 | Narrative | M | 35*50xl |

¹ M – mandatory.

21.2. Message Field Specifications

Field 20 "Transaction Reference Number"

The unique reference number assigned by the EKS to the notice of file reception confirmation message shall be indicated in this field.

Field 79 "Narrative"

The file name and time of file reception shall be specified in the field.

| | Format | Explanation |
|-------|---------------|--|
| Row 1 | /ACCEPT/9x12n | /ACCEPT/ indicates notice of file reception; 9x – file name without extension; 12n – date and time of file reception in the following format: YYYYMMDDHHMM. |

21.3. Example of a notice of file reception

```
"01h"{1:...LACBLV2X.XXX.....}{2:.999BANKLV2X.XXX.}{4:"CrLf"
:20:02-AAA-001"CrLf"
:79:/ACCEPT/PE1750001200006241030"CrLf"
-}"03h""CrLf"
```

22. Notice of file rejection

A notice of file rejection shall be included in a Type CL file. The reason for the rejection shall be specified in accordance with the Lats Clearing Error Code Table (see Section VI).

A notice of file rejection shall be prepared in the *SWIFT Standards MT 999 Free Format* message format. The Basic Header Block and Application Header Block shall be prepared in line with the provisions of Paragraph 16. herein.

22.1. Text Block

| Field | Name in accordance with the SWIFT standard | Type ¹ | Format |
|-------|--|-------------------|---------|
| 20 | Transaction Reference Number | M | 16x |
| 79 | Narrative | M | 35*50xl |

¹ M – mandatory.

22.2. Message Field Specifications

Field 20 "Transaction Reference Number"

The reference number assigned by the EKS to the notice of file reception rejection message shall be indicated in this field.

Field 79 "Narrative"

The file name and time of file reception and rejection reason shall be specified in the field. The reason for the rejection shall be specified in accordance with to the Lats Clearing Error Code Table (see Section VI).

| | Format | Explanation |
|----------------|--|--|
| Row 1 | /REJECT/ <u>9</u> x <u>12</u> n <u>1a</u> <u>2</u> n | /REJECT/ indicates notice of file rejection; <u>9</u> x – file name without extension; <u>12</u> n – date and time of file reception in the following format: YYYYMMDDHHMM; <u>1a</u> <u>2</u> n – code of the rejection reason. |
| Following rows | [34*50xl] | [34*50xl] – information explaining the rejection reason. |

Where several reasons for file rejection have been detected, information on each of them shall be specified in the above format.

22.3. Example of a notice of file rejection

```
"01h"{1:...LACBLV2X.XXX.....}{2:.999BANKLV2X.XXX.}{4:"CrLf"  
:20:02-AAA-002"CrLf"  
:79:/REJECT/PE1750002200006241033C05"CrLf"  
NESAKRĪT ZIŅOJUMU SKAITS"CrLf"  
-}"03h""CrLf"
```

23. Notice of payment message rejection

Notices of payment message rejection shall be included in the erroneous payment rejection file (Type EL).

The Basic Header Block and Application Header Block shall be prepared in line with the provisions of Paragraph 16. herein.

A notice of payment message rejection shall be prepared in the *SWIFT Standards MT 199 Free Format* message format. The Basic Header Block and Application Header Block shall be

prepared in line with the provisions of Paragraph 16. herein. The reason for the rejection shall be specified in accordance with the Lats Clearing Error Code Table (see Section VI).

23.1. Text Block

| Field | Name in accordance with the SWIFT standard | Type ¹ | Format |
|-------|--|-------------------|---------|
| 20 | Transaction Reference Number | M | 16x |
| 21 | Related Reference | M | 16x |
| 79 | Narrative | M | 35*50xl |

¹ M – mandatory.

23.2. Message Field Specifications

Field 20 "Transaction Reference Number"

The unique reference number assigned by the EKS to the notice of payment message rejection shall be specified in this field.

Field 21 "Related Reference"

The reference number of the rejected erroneous customer payment message or payment return message shall be indicated in this field.

Field 79 "Narrative"

The reason for the rejection shall be specified in this field. The reason for the rejection shall be specified in accordance with the Lats Clearing Error Code Table (see Section VI).

Where several errors have been identified in the message, information on each of them shall be indicated.

| | Format | Explanation |
|--------------|-------------|--|
| Row 1 | <u>1a2n</u> | <u>1a2n</u> – rejection reason. |
| Rows 2 and 3 | [2*50xl] | [2*50xl] – explanatory information may take up 2 rows. |

23.3. Example of a notice of payment message rejection

```
"01h"{1:...LACBLV2X.XXX.....}{2:..199BANKLV2X.XXX.}{4:"CrLf"
:20:01-AAA-003"CrLf"
:21:03-AAA"CrLf"
:79:T01"CrLf"
32A. LAUKS 000625"CrLf"
NEPAREIZS VALUTĒŠANAS DATUMS"CrLf"
T02"CrLf"
57D. LAUKS LATTLV22033"CrLf"
NEPAREIZS FILIĀLES KODS"CrLf"
-}"03h""CrLf"
```

24. Control message of erroneous payment rejection file

A control message of an erroneous payment rejection file shall be prepared in the SWIFT *Standards MT 199 Free Format* message format. The Basic Header Block and Application Header Block shall be prepared in line with the provisions of Paragraph 16 herein.

24.1. Text Block

| Field | Name in accordance with the SWIFT standard | Type ¹ | Format |
|-------|--|-------------------|---------|
| 20 | Transaction Reference Number | M | 16x |
| 21 | Related Reference | M | 16x |
| 79 | Narrative | M | 35*50xl |

¹ M – mandatory.

24.2. Message Field Specifications

Field 20 "Transaction Reference Number"

The reference number assigned by the EKS to the control message of an erroneous payment rejection file shall be indicated in this field.

Field 21 "Related Reference"

The name (without extension in format 9x) of the respective payment file (Type PL or RL) containing the rejected payment messages shall be specified in the field.

Field 79 "Narrative"

The field shall contain the number of payment message rejection notices included in the file.

| | Format | Explanation |
|-------|------------|--|
| Row 1 | /ERRMSG/3n | /ERRMSG/ implies the number of notices included in the file; 3n – number of notices of erroneous payment message rejection. |

24.3. Example of a control message of an erroneous payment rejection file

```
"01h"{1:...LACBLV2X.XXX.....}{2:..199BANKLV22.XXX.}{4:"CrLf"  
:20:01-AAA-004"CrLf"  
:21:PL0623003"CrLf"  
:79:/ERRMSG/001"CrLf"  
-}"03h""CrLf"
```

25. Notice of payment message postponement

Notices of payment message postponement are included in a postponement file (Type FL file).

A notice of payment message postponement shall be prepared in the SWIFT *Standards MT 199 Free Format* message format. The Basic Header Block and Application Header Block shall be prepared in line with the provisions of Paragraph 16 herein.

25.1. Text Block

| Field | Name in accordance with the SWIFT standard | Type ¹ | Format |
|-------|--|-------------------|---------|
| 20 | Transaction Reference Number | M | 16x |
| 21 | Related Reference | M | 16x |
| 79 | Narrative | M | 35*50xl |

¹ M – mandatory.

25.2. Message Field Specifications

Field 20 "Transaction Reference Number"

The unique reference number assigned by the EKS to the notice of payment message postponement shall be specified in this field.

Field 21 "Related Reference"

The reference number assigned to the postponed customer payment message or payment return message shall be indicated in this field.

Field 79 "Narrative"

The field shall contain information with respect to which clearing cycle the payment has been postponed to, as well as the reason thereof. If the EKS participant has provided sufficient funds for its payment settlement and the payment postponement is a result of position recalculation, the EKS participant whose insufficient funds have caused the postponement shall be stated in Row 1 after the /BIC/ code.

| | Format | Explanation |
|--------------|-----------|--|
| Row 1 | [/BIC/8x] | BIC of the EKS participant who is the cause of the payment rejection |
| Rows 2,3.... | 34*50x | To which cycle the payment is postponed and the reason for the postponement. |

25.3. Example of a notice of payment message postponement

```
"01h" {1: ...LACBLV2X.XXX.....} {2:..199BANKLV2X.XXX.} {4:"CrLf"
:20:01-AAA-003"CrLf"
:21:03-AAA"CrLf"
:79:MAKSĀJUMA ZIŅOJUMS PĀRCELTS UZ 2."CrLf"
NORĒKINU CIKLU. TRŪKST LĪDZEKĻU."CrLf"
-}"03h""CrLf"
```

26. Control message of payment postponement file

A control message of a payment postponement file shall be prepared in the *SWIFT Standards MT 199 Free Format* message format. The Basic Header Block and Application Header Block shall be prepared in line with the provisions of Paragraph 16 herein..

26.1. Text Block

| Field | Name in accordance with the SWIFT | Type ¹ | Format |
|-------|-----------------------------------|-------------------|---------|
| 20 | Transaction Reference Number | M | 16x |
| 21 | Related Reference | M | 16x |
| 79 | Narrative | M | 35*50xl |

¹ M – mandatory.

26.2. Message Field Specifications

Field 20 "Transaction Reference Number"

The reference number assigned by the EKS to the control message of a payment postponement file shall be indicated in this field.

Field 21 "Related Reference"

The name (without extension in format 9x) of the respective payment message file (Type PL or RL) containing the payment messages postponed to the next clearing cycle shall be specified in the field.

Field 79 "Narrative"

The field shall contain the number of notices of payment message postponement included in the file.

| | Format | Explanation |
|-------|------------|---|
| Row 1 | /ERRMSG/3n | /ERRMSG/ means the number of notices included in the file; 3n – number of notices of payment message postponement. |

26.3. Example of a control message of a payment postponement file

```
"01h"{1:...LACBLV2X.XXX.....}{2:..199BANKLV22.XXX.}{4:"CrLf"  
:20:01-AAA-004"CrLf"  
:21:PE0623003"CrLf"  
:79:/ERRMSG/001"CrLf"  
-}"03h""CrLf"
```

27. Excluded payment rejection message

Excluded payment rejection message shall be included in the excluded payment rejection file (Type UL).

Excluded payment rejection message shall be prepared in the SWIFT *Standards MT 199 Free Format* message format. The Basic Header Block and Application Header Block shall be prepared in line with the provisions of Paragraph 16 herein.. The reason for the rejection shall be specified in accordance with the Lats Clearing Error Code Table (see Section VI).

27.1. Text Block

| Field | Name in accordance with the SWIFT standard | Type ¹ | Format |
|-------|--|-------------------|---------|
| 20 | Transaction Reference Number | M | 16x |
| 21 | Related Reference | M | 16x |
| 79 | Narrative | M | 35*50x1 |

¹ M – mandatory.

27.2. Message Field Specifications

Field 20 "Transaction Reference Number"

The unique message reference number assigned by the EKS to the excluded payment rejection message shall be indicated in this field.

Field 21 "Related Reference"

The reference number of the rejected customer payment message or payment return message shall be specified in this field.

Field 79 "Narrative"

The field shall contain the reason for the message rejection. The reason for the rejection shall be specified in accordance with the Lats Clearing Error Code Table (see Section VI).

| | | |
|-------|---------------|------------------------|
| Row 1 | 1a2n[/BIC/8x] | Message rejection code |
|-------|---------------|------------------------|

| | | |
|--------------|----------|--|
| | | If the code of the reason is U03, the /BIC/ and the code of the EKS participant who is the cause of the payment rejection shall follow the code of the reason. |
| Rows 2 and 3 | [2*50xl] | Explanatory information |

If an EKS participant has provided enough funds for its payments and the reason for rejecting its payment is rejection of other payment after the position recalculation, the EKS participant whose insufficient funds have caused the rejection shall be stated in Row 1 after the /BIC/ code.

27.3. Example of the excluded payment rejection message

```
"01h"{1:...LACBLV2X.XXX.....}{2:.199BANKLV2X.XXX.}{4:"CrLf"
:20:01-AAA-018"CrLf"
:21:22-AAA"CrLf"
:79:U01"CrLf"
LATTLV22XXX IZSLĒGTA NO KLĪRINGA"CrLf"
-}"03h""CrLf"
```

27.4. Example of the excluded payment rejection message as a result of the position recalculation

```
"01h"{1:...LACBLV2X.XXX.....}{2:.199BANKLV2X.XXX.}{4:"CrLf"
:20:01-AAA-018"CrLf"
:21:22-AAA"CrLf"
:79:U03/BIC/LATTLV22"CrLf"
MAKSĀJUMA ZIŅOJUMS NORAIĀDĪTS."CrLf"
TRŪKST LĪDZEKĻU."CrLf"
-}"03h""CrLf"
```

28. Control message of the excluded payment rejection file

A control message of the excluded payment rejection file shall be prepared in the SWIFT *Standards MT 199 Free Format* message format. The Basic Header Block and Application Header Block shall be prepared in line with the provisions of Paragraph 16 herein.

28.1. Text Block

| Field | Name in accordance with the SWIFT | Type ¹ | Format |
|-------|-----------------------------------|-------------------|---------|
| 20 | Transaction Reference Number | M | 16x |
| 21 | Related Reference | M | 16x |
| 79 | Narrative | M | 35*50xl |

¹ M – mandatory.

28.2. Message Field Specifications

Field 20 "Transaction Reference Number"

The reference number assigned by the EKS to the control message shall be indicated in this field.

Field 21 "Related Reference"

The name (without extension in format 9x) of the respective payment message file (Type PL or RL) containing the rejected payment messages shall be specified in the field.

Field 79 "Narrative"

The field shall contain the number of excluded payment rejection messages included in the file.

| | Format | Explanation |
|-------|---------------|---|
| Row 1 | /UNWMSGSGS/3n | /UNWMSGSGS/ implies the number of notices included in the file; 3n – number of notices of erroneous payment message rejection. |

28.3. Example of a control message of the excluded payment rejection file

```
"01h"{1:...LACBLV2X.XXX.....}{2:.199BANKLV22.XXX.}{4:"CrLf"  
:20:01-AAA-004"CrLf"  
:21:PE0623003"CrLf"  
:79:/UNWMSGSGS/022"CrLf"  
-}"03h""CrLf"
```

29. Clearing result message

A clearing result message shall be included in a clearing result file (Type TL).

A clearing result message shall be prepared in the SWIFT *Standards MT 999 Free Format* message format. The Basic Header Block and Application Header Block shall be prepared in line with the provisions of Paragraph 16 herein.

29.1. Text Block

| Field | Name in accordance with the SWIFT standard | Type ¹ | Format |
|-------|--|-------------------|---------|
| 20 | Transaction Reference Number | M | 16x |
| 21 | Related Reference | O | 16x |
| 79 | Narrative | M | 35*50xl |

¹ M – mandatory, O – optional.

29.2. Message Field Specifications

Field 20 "Transaction Reference Number"

The unique reference number assigned by the EKS to the clearing result message shall be indicated in this field.

Field 21 "Related Reference"

Where due to limits on maximum length of a message the clearing result comprises several messages, each subsequent message in this field shall bear the reference number of the previous message.

Field 79 "Narrative"

All payment message files included in clearing shall be specified in the field. Each file is allocated one row consisting of the following sub-fields:

| Sub-field | Format | Explanation |
|-----------|--------|---|
| 1 | 4n | Sequence number. Clearing result rows are numbered in ascending sequence, starting with 1. Where the clearing result contains several messages, in each subsequent message the numbering continues from the previous message. |
| 2 | 9x | File name |
| 3 | 1a | D – debit or C – credit |
| 4 | 3n | Number of payment documents in the file |

| | | |
|---|-----|---------------------------------------|
| 5 | 15d | Total amount of the payment documents |
|---|-----|---------------------------------------|

The last three rows are clearing result aggregating rows (n denotes the last row).

Row $n-2$ "Debit turnover"

| Sub-field | Format | Explanation |
|-----------|------------|---|
| 1 | <u>4</u> n | Sequence number |
| 2 | /DRTOTAL/ | /DRTOTAL/ denotes debit turnover. |
| 3 | D | D – debit |
| 4 | <u>5</u> n | Total number of debit turnover messages |
| 5 | 15d | Total amount of debit turnover messages |

Row $n-1$ "Credit turnover"

| Sub-field | Format | Explanation |
|-----------|------------|--|
| 1 | <u>4</u> n | Sequence number |
| 2 | /CRTOTAL/ | /CRTOTAL/ denotes credit turnover. |
| 3 | C | C – credit |
| 4 | <u>5</u> n | Total number of credit turnover messages |
| 5 | 15d | Total amount of credit turnover messages |

Row n "Net position"

| Sub-field | Format | Explanation |
|-----------|---------|---|
| 1 | 4n | Sequence number |
| 2 | /TOTAL/ | /TOTAL/ denotes net position. |
| 3 | 8n | Net position settlement date in the format YYYYMMDD |
| 4 | 1a | D – debit or C – credit |
| 5 | 15d | Total amount of net position |

29.3. Example of a clearing result message

```
"01h"{1:...LACBLV2X.XXX.....}{2:.999LATTLV22.XXX.}{4:"CrLf"
:20:01-AAA-013"CrLf"
:79:0001P1740001D0153000,00"CrLf"
0002PL1740002D0225000,00"CrLf"
0003PL1740003D007500,00"CrLf"
0004PL1740085C0102500,00"CrLf"
0005PL1740086C005500,00"CrLf"
0006PL1740087C007700,00"CrLf"
0007/DRTOTAL/D000448500,00"CrLf"
0008/CRTOTAL/C000223700,00"CrLf"
0009/TOTAL/20000624D4800,00"CrLf"
-}"03h""CrLf"
```

V. CLEARING VALIDATION OF THE LATS FILES AND MESSAGES

30. File validation

Upon receipt of payment message files, the EKS performs the following checks:

| No. | Items to be checked | Explanation | Error code |
|-----|---------------------|--|------------|
| 1. | File name | Is the file name prepared in line with the general rules for preparing files stipulated in Section III herein? | – |

| | | | |
|-------|----------------------------|--|-----|
| 1.1 | File Type | Does the file name contain the allowed file type (see Section III)? | C01 |
| 1.2. | Date | Does the date, expressed as the number of days from the beginning of the year, correspond to the date of the current settlement day? | C02 |
| 1.3 | Sequence number | Does the file sequence number correspond to the format specified in Section III herein? | C03 |
| 1.4 | File extension | Does the file extension correspond to the cryptographic package used? | C04 |
| 1.5 | File name length | Does the file name length correspond to the one defined in Section III herein? | C05 |
| 1.6 | File name uniqueness | Is the name of the file received from the EKS participant on the respective settlement day unique? | C06 |
| 2. | File size | Does the size of the digitally signed and encrypted file not exceed 1.44 MB? | C07 |
| 3. | File authenticity | Is the file received from the EKS participant authentic, based on the cryptographic package used? | – |
| 3.1 | Status of the sending bank | Has the institution sending the file concluded an agreement with Latvijas Banka "On Participation in the EKS"? | C08 |
| 3.2 | Sending bank's account | Has the sending institution's settlement account with Latvijas Banka not been closed? | C09 |
| 3.3 | Information authenticity | Does the file contain a valid digital signature of the person authorised by the EKS participant, which has not been suspended in the clearing system? | C10 |
| 3.4 | Place of file origin | Is the file received from the EKS participant signed with the digital signature of the person authorised by the same EKS participant? | C11 |
| 3.5 | Validity period of the key | Does the file contain the digital signature of the authorised person of the EKS participant, whose validity period of the key has not expired? | C12 |
| 3.6 | User status | Is the participation of the EKS participant's authorised person, who has signed the file, in the clearing system not temporarily suspended? | C13 |
| 3.7 | Name of the signed file | Is the file name without extension, prior to its digital signing, the same as the received and encrypted file name without extension? | C14 |
| 3.8 | Number of the signed files | Does the digitally signed and encrypted file not contain several files? | C15 |
| 4. | Control message | Has the control message been prepared in line with the provisions of Paragraphs 18 and 20 herein? Should errors be detected as a result of the checks herein, the file must not be accepted for clearing. | – |
| 4.1 | Message structure | According to the SWIFT standard, does the control message, in between the indications of start and end of the message ("01h" and "03h") contain the mandatory message blocks in line with the procedure stipulated in Paragraphs 18 and 20 herein, and the SWIFT standard? | F01 |
| 4.2 | Basic Header Block | Has the Basic Header Block of the control message been drafted in compliance with the provisions of Paragraph 16 herein? (See the check-up of the Basic Header Block in Paragraph 31 herein.) | – |
| 4.3 | Application Header Block | Has the Application Header Block of the control message been drafted in compliance with the provisions of Paragraph 16 herein? (See the check-up of the Application Header Block in Paragraph 32 herein.) | – |
| 4.4 | Text Block | Has the Text Block of the control message been drafted in compliance with the provisions of paragraph 16 herein? | – |
| 4.4.1 | Block structure | Is the Text Block present in line with the SWIFT standard? | F04 |

| | | | |
|---------|-----------------------------------|--|-----|
| 4.4.2 | Block field sequence | Does the Text Block contain message fields in a definite sequence in accordance with the provisions of Paragraphs 18 and 20 herein? | F05 |
| 4.4.3 | Structure of each field | Is each field of the Text Block present in an appropriate format and does it contain relevant information in accordance with the provisions of Paragraphs 18 and 20 herein? | – |
| 4.4.3.1 | Field 20 | Is Field 20 present in an appropriate format? | F06 |
| 4.4.3.2 | Field 79 | | – |
| | Field format | Is Field 79 present in an appropriate format? | F06 |
| | Field specific information | | – |
| | Message number code | Do the first six characters of Row 1 of this field contain the code /MSGS/? | T05 |
| | Message number | Does Row 1 of this field, beginning with the seventh character, contain the number of messages included in the file (three digits)? | T06 |
| | Total message amount code | Do the first seven characters of Row 2 of this field contain the code /TOTAL/? | T07 |
| | Total message amount | Does Row 2 of this field, beginning with the eighth character, contain the total amount of messages included in the file in line with the format stipulated by Paragraph 18 herein? | T08 |
| 5. | Message aggregation | Does the number and total amount of messages included in the file correspond to the data specified in the control message? | – |
| 5.1 | Number of messages included | Is the number of messages specified in the control message equal to the number of messages included in the file (excluding the control message), determined by taking into account the indications of start and end of each message included in the file ("01h" and "03h")? | C16 |
| 5.2 | Total amount of messages included | Is the total amount of messages indicated in the control message equal to the total amount of messages included in the file, derived by aggregating the amounts specified in Field 32A of the Text Block of each message included in the file? Where the amount of any message has been specified incorrectly, it is to be considered "0". | C17 |

31. Check of the Basic Header Block

Upon the receipt of messages from the EKS participant, the EKS shall conduct the following checks of the Basic Header Block:

| No. | Name of the check | Check explanation | Error code |
|-----|----------------------------|---|------------|
| 1. | Block structure | Is the Basic Header Block drafted in compliance with the SWIFT standard and the provisions of Paragraph 16 herein)? | F02 |
| 2. | Block specific information | | – |
| 2.1 | Field LT Address | Has the BIC of the EKS which is the same as the EKS participant, whose authorised person has digitally signed the file, been specified? | T01 |

32. Check of the Application Header Block

Upon the receipt of messages from the EKS participant, the EKS shall conduct the following checks of the Application Header Block:

| No. | Name of the check | Check explanation | Error code |
|-----|------------------------------|--|------------|
| 1. | Block structure | Is the Application Header Block drafted in compliance with the SWIFT standard and the provisions of Paragraph 16 herein? | F03 |
| 2. | Block specific information | | – |
| 2.1 | Field Message Type | Is the message type indicated correctly? | T02 |
| 2.2 | Field Recipient Address | Is the BIC of the Receiver indicated correctly? | T03 |
| 2.3 | Status of the receiving bank | Is the Receiver's settlement account with Latvijas Banka not blocked? | T04 |

33. Customer payment message validation

Upon the receipt of customer payment messages from the EKS participant, the EKS shall conduct the following message checks:

| No. | Name of the check | Check explanation | Error code |
|---------|----------------------------|---|------------|
| 1. | Message structure | Does the payment message, in between the indications of start and end of the message ("01h" and "03h"), contain the mandatory message blocks in line with provisions stipulated in Paragraph 16 herein? | F01 |
| 2. | Basic Header Block | Has the Basic Header Block of the payment message been drafted in line with the provisions of Paragraph 16 herein? (See the Basic Header Block check in Paragraph 31 herein.) | – |
| 3. | Application Header Block | Has the Application Header Block of the payment message been prepared in line with the provisions of Paragraph 16 herein? (See the Application Header Block check in Paragraph 32 herein.) | – |
| 4. | Text block | Has the Text Block of the payment message been drafted in compliance with the provisions of Paragraphs 16 and 17 herein? | – |
| 4.1 | Block structure | Is the Text Block present in line with the SWIFT standard? | F04 |
| 4.2 | Block field sequence | Does the Text Block contain message fields in a definite sequence in accordance with the provisions of Paragraph 17 herein? | F05 |
| 4.3 | Structure of each field | Is each field of the Text Block present in an appropriate format and does it contain relevant information in accordance with the provisions of Paragraph 17 herein? | – |
| 4.3.1 | Field 20 | Is Field 20 present in an appropriate format? | F06 |
| 4.3.2 | Field 23B | (Mandatory) Is Field 23B present in an appropriate format? | F06 |
| 4.3.3 | Field 13C | (Optional.) Is Field 13C present in an appropriate format? | F06 |
| 4.3.4 | Field 23E | Optional. | – |
| 4.3.4.1 | Field format | Is Field 23E present in an appropriate format? | F06 |
| 4.3.4.2 | Code HOLD | (Optional.) Where the beneficiary's account number is not present in Field 59a, does Field 23E contain the code HOLD? | T20 |
| 4.3.5 | Field 26T | (Optional.) Is Field 26T present in an appropriate format? | F06 |
| 4.3.6 | Field 32A | Mandatory. | – |
| 4.3.6.1 | Field format | Is Field 32A present in an appropriate format? | F06 |
| 4.3.6.2 | Field specific information | Is the information in this field presented in compliance with the provisions of Paragraph 17 herein? | – |
| | Value date | Is the specified value date the same as the date of the EKS current settlement day? | T09 |

| | | | |
|----------|---|--|-----|
| | Currency code | Is the indicated currency code LVL? | T10 |
| | Amount | Is the amount not equal to 0, is the digital comma present, and does the amount contain no more than two digits following the comma? | T11 |
| | Amount | Is the maximum amount allowed per payment in clearing not exceeded? | T29 |
| 4.3.7 | Field 33B | Mandatory | – |
| 4.3.7.1 | Field format | Is Field 33B present in an appropriate format? | F06 |
| 4.3.7.2 | Amount | Is the amount not equal to 0 and is the digital comma present? | T11 |
| 4.3.8 | Field 36 | Optional. | – |
| 4.3.8.1 | Field format | Is Field 36 present in an appropriate format? | F06 |
| 4.3.8.2 | Currency code | Does the exchange rate contain at least one digit and is the digital comma present? | T32 |
| 4.3.9 | Field 50a | Mandatory. | – |
| 4.3.9.1 | Field format | Is Field 50a present in an appropriate format? | F06 |
| 4.3.9.2 | Field specific information | Is the information in this field presented in compliance with the provisions of Paragraph 17 herein? | – |
| | Account number | (Optional) Where the account number has been specified, is it indicated in Row 1 in line with the procedure stipulated by the SWIFT standard? | T12 |
| | IBAN | If the IBAN issued in Latvia has been specified, does its structure correspond to that of the Latvian IBAN (<i>inter alia</i> , is its control digit correct)? | T31 |
| | Originator's name | Has the originator's name or its BIC/BEI been specified? | T13 |
| | Company registration number, tax payer's registration number or a person's ID | (Optional) Where the code /ID/ has been specified in format A and K, does the company registration number, tax payer's registration number or a person's ID follow right after it in the defined format? | T16 |
| | Tax payer's registration number | Where the payment is addressed to the Treasury, has the code /ID/ been specified, followed by a tax payer's registration number or a person's ID right after it in the defined format? | T22 |
| 4.3.10 | Field 52a | Optional. | – |
| 4.3.10.1 | Field format | Does Field 52a contain the permitted option and is it present in an appropriate format? | F07 |
| 4.3.10.2 | Field specific information | Is the information in this field presented in compliance with the provisions of Paragraph 17 herein)? | – |
| 4.3.11 | Field 53a | Optional. Does Field 53a contain the permitted option and is it present in an appropriate format? | F07 |
| 4.3.12 | Field 54a | Optional. Does Field 54a contain the permitted option and is it present in an appropriate format? | F07 |
| 4.3.13 | Field 55a | Optional. Does Field 55a contain the permitted option and is it present in an appropriate format? | F07 |
| 4.3.14 | Field 56a | (Optional.) Does Field 56a contain the permitted option and is it present in an appropriate format? | F07 |
| 4.3.15 | Field 57a | Optional. | – |
| 4.3.15.1 | Field format | Does Field 57a contain the permitted option and is it present in an appropriate format? | F07 |
| 4.3.15.2 | Field specific information | Is the information in this field presented in compliance with the provisions of Paragraph 17 herein? | – |
| | Beneficiary's bank | Where Field 56a is present, has the beneficiary's bank been specified in this field? | T19 |
| 4.3.16 | Field 59a | Mandatory. | – |
| 4.3.16.1 | Field format | Is Field 59a present in an appropriate format? | F06 |
| 4.3.16.2 | Field specific information | Is the information in this field presented in compliance with the provisions of Paragraph 17 herein? | – |
| | Account number | (Optional.) Where the account number has been specified, is | T12 |

| | | | |
|----------|--|--|-----|
| | | it indicated in Row 1 in line with the procedure stipulated by the SWIFT standard? | |
| | IBAN | If the IBAN issued in Latvia has been specified, does its structure correspond to that of the Latvian IBAN (<i>inter alia</i> , is its control digit correct)? | T31 |
| | IBAN | Does the specified IBAN correspond to the BIC indicated in Field 57? Where Field 57 is not present, does the specified IBAN correspond to the BIC indicated in the Application Header Block? | T33 |
| | Beneficiary's name | Has the beneficiary's name or its BIC/BEI been specified? | T13 |
| | Company registration number, tax payer's code or a person's ID | (Optional.) Where the code /ID/ has been specified, does the company registration number, tax payer's registration number or a person's ID follow right after it in the defined format? | T16 |
| 4.3.17 | Field 70 | (Optional.) Is Field 70 present in an appropriate format? | F06 |
| 4.3.18 | Field 71A | (Optional.) Is Field 71A present in an appropriate format? | F06 |
| 4.3.19 | Field 71F | (Mandatory or must not be present.) Is Field 71F present in an appropriate format? | F06 |
| 4.3.20 | Field 71G | (Optional.) Is Field 71G present in an appropriate format? | F06 |
| 4.3.21 | Field 72 | Optional. | – |
| 4.3.21.1 | Field format | Is Field 72 present in an appropriate format? | F06 |
| 4.3.21.2 | Field specific information | Is the information in this field presented in compliance with the provisions of Paragraph 17 herein? | – |
| 4.3.22 | Field 77B | Mandatory. | – |
| 4.3.22.1 | Field format | Has Field 77B been specified in an appropriate format? | F06 |
| 4.3.22.2 | Sender's residence | Is the code /ORDERRES/ and the code of the ordering customer's country of residence present? | T30 |
| 5. | Duplicate messages | Has the message received from the EKS participant on the respective settlement day not been duplicated? | T21 |

34. Payment return message validation

Upon the receipt of payment return messages from the EKS participant, the EKS shall conduct the following message checks:

| No. | Name of the check | Check explanation | Error code |
|-----|--------------------------|---|------------|
| 1. | Message structure | Does the payment return message, in between the indications of start and end of the message ("01h" and "03h"), contain the mandatory message blocks in line with the procedure stipulated in Paragraph 16 herein? | F01 |
| 2. | Basic Header block | Has the Basic Header Block of the payment return message been drafted in compliance with the provisions of Paragraph 16 herein? (See the check of the Basic Header Block in Paragraph 31 herein.) | – |
| 3. | Application Header Block | Has the Application Header Block of the payment return message been drafted in compliance with the provisions of Paragraph 16 herein? (See the check of the Application Header Block in Paragraph 32 herein.) | – |
| 4. | Text Block | Has the Text Block of the payment return message been drafted in compliance with the provisions of Paragraphs 16 and 19 herein? | – |
| 4.1 | Block structure | Is the Text Block present in line with the SWIFT standard? | F04 |
| 4.2 | Block field sequence | Does the Text Block contain message fields in a definite sequence in accordance with the provisions of Paragraph 19 herein? | F05 |
| 4.3 | Structure of each | Is each field of the Text Block present in an appropriate | – |

| | | | |
|---------|----------------------------|--|-----|
| | field | format and does it contain relevant information in accordance with the provisions of Paragraph 19 herein? | |
| 4.3.1 | Field 20 | Is Field 20 present in an appropriate format? | F06 |
| 4.3.2 | Field 21 | Is Field 21 present in an appropriate format? | F06 |
| 4.3.3 | Field 32A | Mandatory. | – |
| 4.3.3.1 | Field format | Is Field 32A present in an appropriate format? | F06 |
| 4.3.3.2 | Field specific information | Is the information in this field presented in compliance with the provisions of Paragraph 19 herein? | – |
| | Value date | Is the specified value date the same as the date of the EKS current settlement day? | T09 |
| | Currency code | Is the indicated currency code LVL? | T10 |
| | Amount | Is the amount not equal to 0, and does the amount contain no more than two digits following the comma? | T11 |
| 4.3.4 | Field 53a | Optional. | – |
| 4.3.4.1 | Field format | Does Field 53a contain option A and is it present in an appropriate format? | F07 |
| 4.3.4.2 | Field specific information | Is the information in this field presented in compliance with the provisions of Paragraph 19 herein? | – |
| | BIC of Latvijas Banka | Does Field 53a contain the BIC of Latvijas Banka (except for cases when Latvijas Banka makes the payment return or an EKS participant makes the payment return to Latvijas Banka)? | T18 |
| 4.3.5 | Field 58a | Mandatory. | – |
| 4.3.5.1 | Field format | Does Field 58a contain option A and is it present in an appropriate format? | F07 |
| 4.3.5.2 | Field specific information | Is the information in this field presented in compliance with the provisions of Paragraph 19 herein? | – |
| | Bank BIC | Does Field 58a contain the BIC of the receiving bank ? | T26 |
| 4.3.6 | Field 72 | Mandatory. | – |
| 4.3.6.1 | Field format | Is Field 72 present in an appropriate format? | F06 |
| 4.3.6.2 | Field specific information | Is the information in this field presented in compliance with the provisions of Paragraph 19 herein? | – |
| | Code /REJECT/ | Is code /REJECT/ indicated in Row 1 of the field? | T27 |
| | Error code | Does payment rejection code in an appropriate format follow the code /REJECT/ in Row 1 of the field? | T28 |
| 5. | Duplicate messages | Has the payment message received from the EKS participant on the respective settlement day not been duplicated? | T21 |

VI. ERROR CODES OF THE LATS CLEARING

| Group | Error code | Error name | Explanation |
|-------|-----------------------------|----------------------------------|---|
| C | Payment message file errors | | |
| | C01 | Unauthorised file type | File name contains an unauthorised file type. |
| | C02 | Incorrect date | The date indicated in the file name, expressed as the number of days from the beginning of the year, is not the same as the date of the current settlement day. |
| | C03 | Incorrect sequence number | File sequence number contained in the file name is incorrect. |
| | C04 | Unauthorised file extension | File extension is not appropriate for the encryption package used. |
| | C05 | Unauthorised length of file name | File name length does not comply with the one defined in Paragraph 11 herein. |
| | C06 | Duplicated file | Duplicated file name on the respective settlement day. |
| | C07 | Unauthorised file length | The length of the digitally signed file exceeds the defined one. |

| | | | |
|---|---------------|--|--|
| | C08 | Participation of the sending bank in clearing has been suspended | The file was received from an EKS participant unauthorised to send files. |
| | C10 | Incorrect digital signature | The digital signature in the file received is erroneous, wrong or belongs to an authorised person revoked by the EKS participant. |
| | C11 | File signatory is not the bank's authorised person | The file received does not contain the digital signature of the authorised person. |
| | C12 | Signatory's certificate is not valid | The file has been signed with an expired key. |
| | C13 | File signatory's key is blocked | The file has been signed by a user whose participation in the clearing system has been temporarily suspended. |
| | C14 | Incorrect name of the signed file | Prior to signing the file has had a different name than the digitally signed and received file (apart from its extension). |
| | C15 | The encrypted file contains several files | More than one file has been included in the digitally signed and sent file. |
| | C16 | Incorrect number of messages has been indicated in the control message | Total number of messages indicated in the control message is not the same as the number of messages included in the file (excluding the control message). |
| | C17 | Incorrect total amount of payments has been indicated in the control message | Total amount of messages indicated in the control message is not the same as the total amount of messages included in the file. |
| | C00 | Other errors | It is mandatory to specify the particular error under this code. |
| F | Format errors | | |
| | F01 | Incorrect message structure | The message structure does not comply with the stipulated standard. |
| | F02 | Incorrect Basic Header Block structure | The Basic Header Block format does not comply with the stipulated standard. |
| | F03 | Incorrect Application Header Block structure | The Application Header Block format does not comply with the stipulated standard. |
| | F04 | Incorrect Text Block structure | The Text Block format does not comply with the stipulated standard. |
| | F05 | Incorrect field sequence | The Text Block contains incorrect field sequence, unauthorised fields, or mandatory fields are not present. |
| | F06 | Incorrect format | The field is present in an incorrect format. |
| | F07 | Incorrect option or format | The field contains unauthorised option or is present in an incorrect format. |
| | F00 | Other errors | It is mandatory to specify the particular error under this code. |
| T | Text errors | | |
| | T01 | Incorrect BIC of the sending bank | The BIC specified in the field LT Address is incorrect or does not correspond to the EKS participant whose authorised person has digitally signed the respective file. |
| | T02 | Unauthorised message type | The field Message Type contains an unauthorised message type. |
| | T03 | Incorrect BIC of the receiving bank | The BIC specified in the field Recipient Address is incorrect. |
| | T04 | The receiving bank has been suspended from participation in clearing | The settlement account of the EKS participant specified in the field Recipient Address has been blocked. |
| | T05 | Code /MSGs/ is not present | The code has not been specified in line with the stipulated procedure. |
| | T06 | Number of messages has not been specified | The total number of messages does not follow right after the code /MSGs/. |

| | | | |
|---|-----------------|--|---|
| | T07 | Code /TOTAL/ is not present | The code has not been specified in line with the stipulated procedure. |
| | T08 | Total amount of messages has not been specified | Total amount of messages does not follow right after the code /TOTAL/. |
| | T09 | Incorrect value date | Value date is not the same as the date of the current settlement day. |
| | T10 | The currency specified is incorrect | The currency code is not LVL. |
| | T11 | Incorrect amount | The amount has not been specified, is equal to 0 or has been specified with more than two digits after the decimal comma. |
| | T12 | Incorrect account number | The account number has not been specified in line with the SWIFT standard. |
| | T13 | Customer name is not present | The field does not contain the name of the originator or the beneficiary or its BIC/BEI. |
| | T16 | Incorrect customer code | The code /ID/ is not followed by the originator's or beneficiary's company registration number, tax payer's registration number or a person's ID in line with the stipulated procedure. |
| | T18 | BIC of Latvijas Banka is not present | The field does not contain the BIC of Latvijas Banka. |
| | T19 | Field 57 is not present | The message contains Field 56a, but the beneficiary's bank has not been specified in Field 57a. |
| | T20 | Code HOLD is not present | Code HOLD is not present but is mandatory in Field 23E since Field 59a does not contain the beneficiary's account number. |
| | T21 | Duplicate message | The values of fields indicated in the message are the same as the field values of a message processed before. |
| | T22 | Tax payer's registration number is not present | Code /ID/ and a tax payer's registration number or person's ID has not been specified in Field 50a of a payment message addressed to the Treasury. |
| | T26 | BIC of the receiving bank has not been specified | The BIC specified is not the same as the BIC of the Receiver indicated in the payment return message. |
| | T27 | Incorrect code REJECT | Code /REJECT/ has not been specified in line with the stipulated procedure. |
| | T28 | Incorrect rejection code | Code /REJECT/ is followed by an incorrect error code. |
| | T29 | The amount exceeds the defined limit | The amount exceeds the maximum amount per payment permitted in clearing. |
| | T30 | The sender's residence has not been specified | The code word /ORDERRES/ and the ordering customer's country of residence code are not present. |
| | T31 | IBAN | The specified IBAN's structure does not correspond to that of the Latvian IBAN or the IBAN control digits have not been calculated correctly. |
| | T32 | Exchange rate | The exchange rate does not comprise at least one digit or the digital comma is not present in the field. |
| | T33 | IBAN | The beneficiary's IBAN does not correspond to the BIC of the beneficiary's bank or the Receiver. |
| | T00 | Other errors | It is mandatory to specify the particular error under this code. |
| R | Rejection codes | | |
| | R01 | Incorrect account number | No account with the number indicated in Field 59a has been opened by the beneficiary with the beneficiary's bank. |
| | R02 | Blocked account | The beneficiary's account with the beneficiary's bank is blocked or it is forbidden to credit funds to the account in accordance with the procedure stipulated by legislation. |
| | R03 | Closed account | The beneficiary's account with the beneficiary's bank is closed, and the bank has no customer order for further |

| | | | |
|---|--|--|---|
| | | | transfer of funds. |
| | R04 | Erroneous beneficiary's data | The beneficiary's account number indicated does not correspond to the beneficiary's name, or the code HOLD is followed by insufficient information about the beneficiary. |
| | R00 | Other reason for rejection | It is mandatory to specify the particular error under this code. |
| U | Codes for a rejection of payment messages as a result of recalculation or if the EKS participant has been excluded from clearing | | |
| | U01 | Sending bank is excluded from clearing | The message submitted by the EKS participant is rejected as the EKS participant is excluded from clearing. |
| | U02 | Receiving bank is excluded from clearing | The message prepared by the EKS participant is rejected as the Receiver is excluded from clearing. |
| | U03 | Payment rejected due to position recalculation | Payment rejected due to insufficient funds after the position recalculation |

Where errors are found in the Text Block field, the number of the respective field shall be indicated before the text of the respective error.

35. Example of error specification

```
T25"CrLf"
72. LAUKS. NEPAREIZS AKCEPTA DATUMS"CrLf"
```

VII. WARNING MESSAGE

A warning message shall be included in a Type ML file.

A warning message shall be drafted in the SWIFT *Standards MT 299 Free Format* message format. The Basic Header Block and Application Header Block shall be prepared in line with the provisions of Paragraph 16 herein.

36. Text Block

| Field | Name in accordance with the SWIFT | Type ¹ | Format |
|-------|-----------------------------------|-------------------|---------|
| 20 | Transaction Reference Number | M | 16x |
| 79 | Narrative | M | 35*50xl |

¹M – mandatory.

Message Field Specifications

Field 20 "Transaction Reference Number"

The reference number assigned by the EKS to the warning message shall be indicated in this field.

Field 79 "Narrative"

Information to the EKS participant on the situation and its consequences.

* * *

VIII. PREPARATION OF FILES FOR THE EURO CLEARING

37. File name

A unique name is assigned to each file in the format cccddnnnn.ext, where:

cc – file type¹;

ddd – the date expressed as a number of days from the beginning of the current year (e.g. January 1 shall be "001", February 25 shall be "056") shall be the same as the date of the current settlement day;

nnnn – file sequence number on the current settlement day;

ext – extension of an encrypted and digitally signed file ("ent" or "p7m").

¹ Allowed values of the file type:

for payment message files:

PE – payment and payment return file;

for information message files:

VE – file and message validation file;

UE – excluded payment rejection file;

FE – payment postponement file;

TE – clearing result file;

ME – warning file.

38. Payment currency

Only payments in euro can be included in a file.

39. Number of messages and bulks per file

39.1. Each payment and payment return file may comprise 999 bulks. Each bulk may comprise 100 000 messages, with each bulk including only the header of the bulk and the messages of the same type.

39.2. If bulks with several message types are present in a file, they should be sorted in the following order:

- 1) SEPA Credit transfer message bulks (pacs.008),
- 2) SEPA Payment cancellation request message bulks (camt.056),
- 3) SEPA Payment return message bulks (pasc.004),
- 4) SEPA Resolution of Investigation bulks (camt.029).

39.3. In the files sent from the EKS, the messages addressed to an indirect participant are placed in separate bulks.

40. Format

40.1. Mandatory set of characters

The participants shall maintain the following UTF-8 set of characters:

– capital letters of the Latin alphabet (from A to Z),

– small letters of the Latin alphabet (from a to z),

– digits,

– characters – – '/', '-', '?', ':', '(', ')', '!', ',', '"', '+',

– space.

The encoding UTF-8 shall be used for coding characters and it should be set in XML file header.

Example

<?xml version="1.0" encoding="UTF-8">

40.2. Use of the letters of the Latin alphabet with Latvian diacritical marks

The use of the letters of the Latin alphabet with Latvian diacritical marks shall be subject to a mutual arrangement by the EKS participants.

Latvijas Banka maintains and publishes the list of the EKS participants on its website, indicating that a participant has given consent to the processing of the letters of Latin alphabet with Latvian diacritical marks.

The letters of the Latin alphabet with Latvian diacritical marks may only be used in the payments to the participants included in the above list.

40.3. The EKS transfers all UTF-8 characters and does not validate the sets of characters supported by each participant.

40.4. A participant is entitled to reject a payment where the characters not listed in Paragraph 40.1 herein have been used, if the participant has not agreed to their processing.

41. Use of address field

In the payment messages, the header of the group and the file comprises fields identifying the institutions and infrastructures involved in payment execution. The following fields are used:

SndgInst (in the Header of the file) – file sending institution's BIC

RcvgInst (in the Header of the file) – file receiving institution's BIC

InstgAgt (in the Header of the group) – BIC of the submitter of the bulk. The indicated BIC account of an institution will be debited when making a payment.

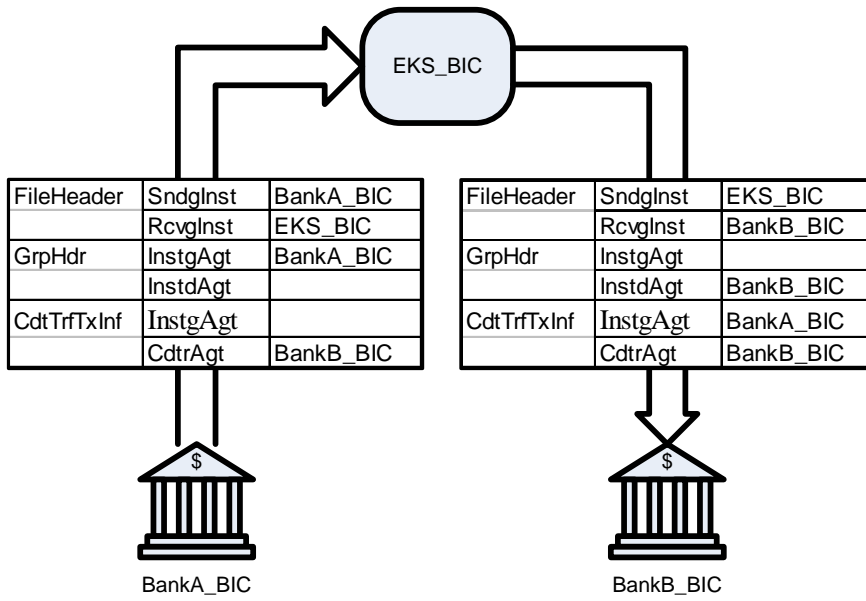
InstdAgt (in the Header of the file) – BIC of the beneficiary of the bulk. The indicated BIC account of an institution will be credited when making a payment.

InstgAgt (in the message) – BIC of the submitter of the bulk (is indicated in the messages delivered by the system to the beneficiary).

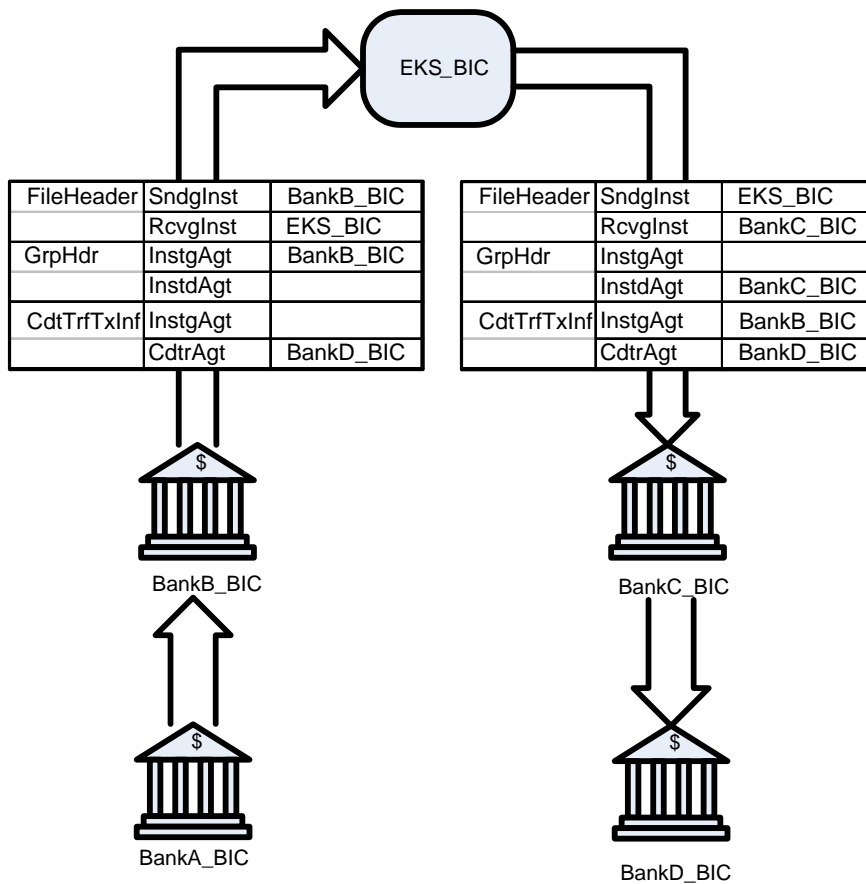
(Field InstdAgt (in the message) is not maintained at the message level.

CdtrAgt – beneficiary institution's BIC. This BIC is used for routing a message. (In this field, the beneficiary's agent of the original message is indicated in the SEPA payment return messages (pacs.004).

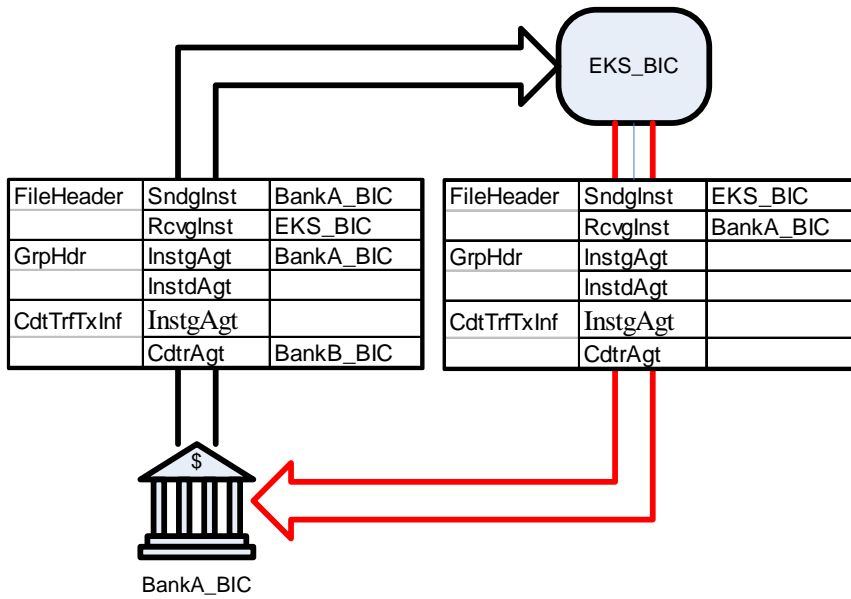
41.1. The use of fields in the SEPA credit transfer message, where the sending and receiving institutions are direct participants in the EKS



41.2. The use of fields in the SEPA credit transfer message, where the sending and receiving institutions are indirect participants in the EKS

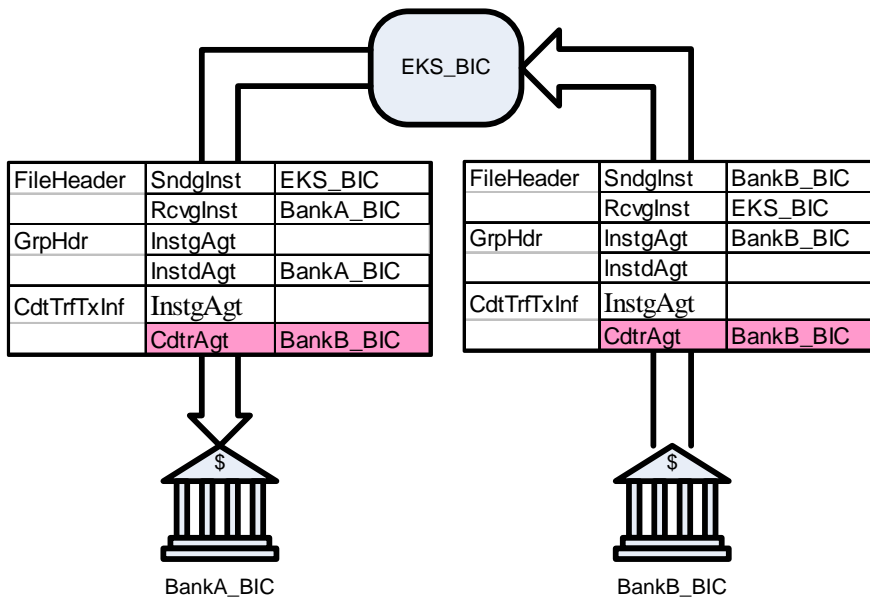


41.3. The use of fields in the notification of payment message rejection



41.4. The use of fields in the SEPA payment return message

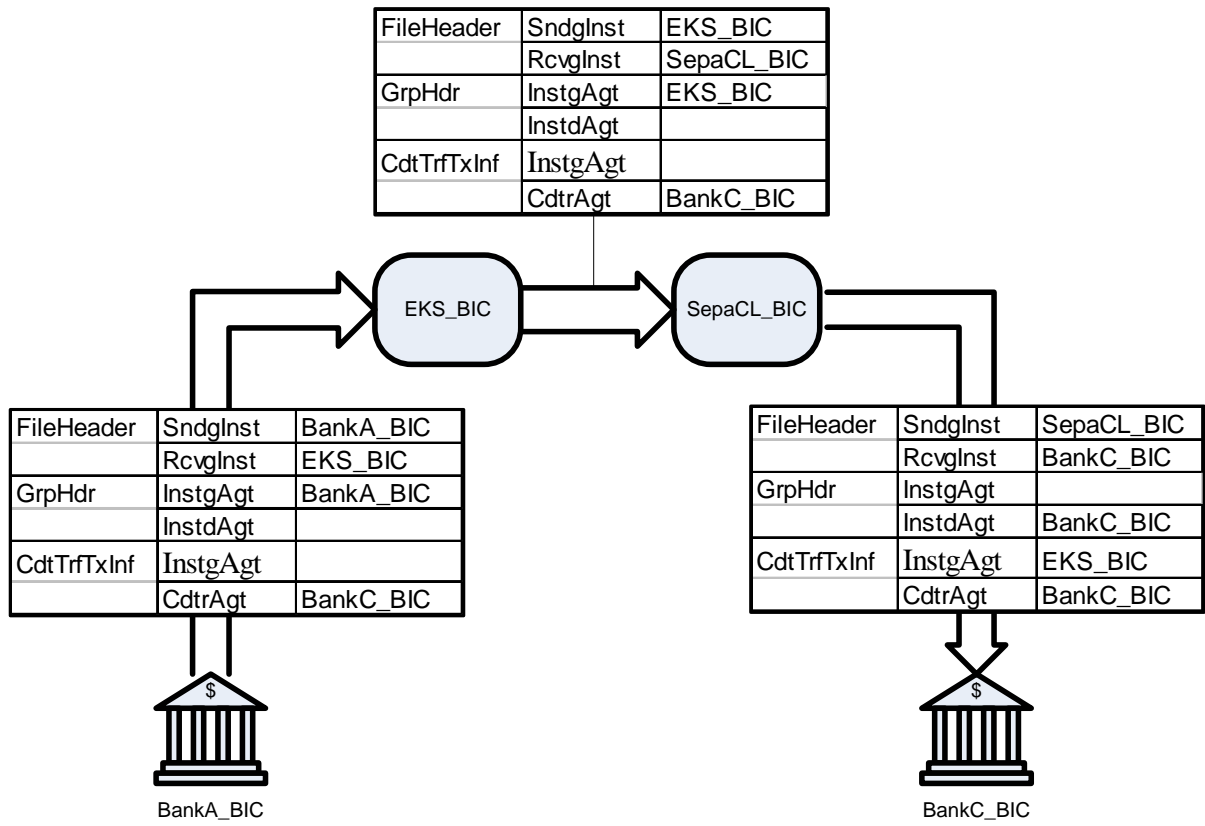
In the SEPA payment return messages, the field <CdtrAgt> shall contain BIC of the creditor's agent of the original message.



41.5. The use of fields in the SEPA credit transfer message, where the creditor's agent is a participant in RPS SEPA Clearer or STEP2.

In the messages, the use of fields is identical to that of sending the above to the EKS participants. The EKS identifies, by means of a routing table comprising the institutions reachable through the EKS, whether BIC indicated by <CdtrAgt> represents an institution which is a participant in STEP2 or RPS SEPA Clearer. Where BIC indicated in <CdtrAgt>

represents an institution which is a participant in STEP2 or RPS SEPA Clearer, the EKS transfers this message to RPS SEPA Clearer.



42. XML file header

File header is incorporated into the files of the file type envisaged for the exchange of several messages, i.e.:

- PE – payment and payment return file;
- for information message files:
- VE – file and message validation file;
- UE – excluded payment rejection file;
- FE – payment postponement file;

Headers of the payment and payment return files which are to be sent to and received from the EKS differ.

42.1. Header of the payment and payment return file to be sent to the EKS

| No. | Status | Element Name | XML element | Format | Notes |
|-----|--------|-----------------------|-------------|-----------|--|
| 1. | M | Sending Institution | SndgInst | 4!a2!a2!c | BIC of the Participant sending the file. |
| 2. | M | Receiving Institution | RcvgInst | 4!a2!a2!c | Latvijas Banka BIC |
| 3. | M | File Reference | FileRef | 16!c | Reference of the file |
| 4. | M | Service Identifier | SrvclId | 3!a | Only code "SCT" is allowed |

| | | | | | |
|-----|---|--------------------------------|-----------|-------------|---|
| 5. | M | Test Code | TstCode | 1!a | Only codes "T" in test and "P" in production environment are allowed |
| 6. | M | File Type | FType | 3!a | Only code "ICF" is allowed (in files received from EKS code "SCF" will be used) |
| 7. | M | File Date and Time | FDtTm | ISODateTime | The file creation Date and Time |
| 8. | M | Total Number of pacs.008 bulks | NumCTBlk | 8n | The total number of SEPA Credit Transfer message bulks contained in the file |
| 9. | M | Total Number of camt.056 bulks | NumPRCBlk | 8n | The total number of SEPA Payment Cancellation Request message bulks contained in the file |
| 10. | M | Total Number of pacs.004 bulks | NumRFRBlk | 8n | The total number of SEPA Return message bulks contained in the file |
| 11. | M | Total Number of camt.029 bulks | NumROIBlk | 8n | The total number of SEPAResolution of Investigation message bulks contained in the file |

¹ The indicators used for presenting fields hereinafter are as follows:

M – mandatory,

O – optional

² The indicators used for field formats hereinafter are as follows:

n – numbers (from 0 to 9);

a – capital letters of the Latin alphabet (from A to Z);

c – capital letters of the Latin alphabet and numbers;

x – any character compliant with the requirements of Paragraph 40 herein.

Field length indicators:

nn – maximum field length (minimum is 1);

nn! – fixed field length, e.g. 3!

Date and time indicators:

ISODate – YYYY-MM-DD;

ISODateTime – YYYY-MM-DDThh:mm:ss (part Thh:mm:ss optional).

42.2. Header of the payment and payment return file received from the EKS

| No. | Status | Element Name | XML element | Format | Notes |
|-----|--------|-----------------------|-------------|-----------|--|
| 1. | M | Sending Institution | SndgInst | 4!a2!a2!c | Latvijas Banka BIC |
| 2. | M | Receiving Institution | RcvgInst | 4!a2!a2!c | The BIC of the Participant receiving the file. |
| 3. | M | Service Identifier | SrvcId | 3!a | Only code "SCT" is allowed |
| 4. | M | Test Code | TstCode | 1!a | Only codes "T" in test and "P" in production environment are allowed |
| 5. | M | File Type | FType | 3!a | Code "SCF" is allowed in files received from the EKS |
| 6. | M | File Reference | FileRef | 16!c | Reference of the file. |
| 7. | M | Routing Indicator | RoutingInd | 3!a | Only code "ALL" is allowed |
| 8. | M | File Business Date | FileBusDt | ISODate | The business date on which this file was created by the EKS |

| | | | | | |
|----|---|-------------------|-------------|-----|---|
| 9. | M | File Cycle Number | FileCycleNo | 2!n | The cycle in which this file was created by the EKS |
|----|---|-------------------|-------------|-----|---|

42.3. Header of the file and message validation results file

| No. | Status | Element Name | XML element | Format | Notes |
|-----|--------|-------------------------|-------------|-------------|--|
| 1. | M | Sending Institution | SndgInst | 4!a2!a2!c | Latvijas Banka BIC |
| 2. | M | Receiving Institution | RcvgInst | 4!a2!a2!c | The BIC of the Participant receiving the file. |
| 3. | M | Service Identifier | SrvId | 3!a | Only code "SCT" is allowed |
| 4. | M | Test Code | TstCode | 1!a | Only codes "T" in test and "P" in production environment are allowed |
| 5. | M | File Type | FType | 3!a | Only code "CVF" is allowed |
| 6. | M | File Reference | FileRef | 16!c | Reference of the file |
| 7. | M | File Date and Time | FileDtTm | ISODateTime | The file creation Date and Time |
| 8. | O | Original File Reference | OrigFRef | 16x | |
| 9. | M | Original File Name | OrigFName | 32x | Original ICF File Name. |
| 10. | O | Original Date And Time | OrigDtTm | ISODateTime | Original File creation Date and Time |
| 11. | M | File Reject Reason | FileRjctRsn | 3!x | The ICF reject reason code. (see Table 11) |
| 12. | M | File Business Date | FileBusDt | ISODate | The business date on which this file was created by the EKS. |
| 13. | M | File Cycle Number | FileCycleNo | 2!n | The cycle in which this file was created by the EKS |

42.4. Header of the excluded payment rejection file

| No. | Status | Element Name | XML element | Format | Notes |
|-----|--------|-----------------------|-------------|-------------|--|
| 1. | M | Sending Institution | SndgInst | 4!a2!a2!c | Latvijas Banka BIC |
| 2. | M | Receiving Institution | RcvgInst | 4!a2!a2!c | The BIC of the Participant receiving the file. |
| 3. | M | Service Identifier | SrvId | 3!a | Only code "SCT" is allowed |
| 4. | M | Test Code | TstCode | 1!a | Only codes "T" in test and "P" in production environment are allowed |
| 5. | M | File Type | FType | 3!a | Only code "CCF" is allowed |
| 6. | M | File Reference | FileRef | 16c | Reference of the file |
| 7. | M | File Date and Time | FileDtTm | ISODateTime | The file creation Date and Time |
| 8. | M | File Business Date | FileBusDt | ISODate | The business date on which this file was created |
| 9. | M | File Cycle Number | FileCycleNo | 2!n | The cycle in which this file was created |

42.5. Header of the payment postponement file

| No. | Stat | Element Name | XML element | Format | Notes |
|-----|------|--------------|-------------|--------|-------|
|-----|------|--------------|-------------|--------|-------|

| | us | | | | |
|----|----|-----------------------|-------------|-------------|---|
| 1. | M | Sending Institution | SndgInst | 4!a2!a2!c | Latvijas Banka BIC |
| 2. | M | Receiving Institution | RcvgInst | 4!a2!a2!c | The BIC of the Participant receiving the file. |
| 3. | M | Service Identifier | SrvId | 3!a | Only code "SCT" is allowed |
| 4. | M | Test Code | TstCode | 1!a | Only codes "T" in test and "P" in production environment are allowed. |
| 5. | M | File Type | FType | 3!a | Only code "PCF" is allowed |
| 6. | M | File Reference | FileRef | 16c | Reference of the file |
| 7. | M | File Date and Time | FileDtTm | ISODateTime | The file creation Date and Time |
| 8. | M | File Business Date | FileBusDt | ISODate | The business date on which this file was created. |
| 9. | M | File Cycle Number | FileCycleNo | 2!n | The cycle in which this file was created |

42.6. Header of the warning file

Is only used, if the warning file contains pacs.002 messages

| No. | Status | Element Name | XML element | Format | Notes |
|-----|--------|-----------------------|-------------|-------------|---|
| 1. | M | Sending Institution | SndgInst | 4!a2!a2!c | Latvijas Banka BIC |
| 2. | M | Receiving Institution | RcvgInst | 4!a2!a2!c | The BIC of the Participant receiving the file. |
| 3. | M | Service Identifier | SrvId | 3!a | Only code "SCT" is allowed. |
| 4. | M | Test Code | TstCode | 1!a | Only codes "T" in test and "P" in production environment are allowed. |
| 5. | M | File Type | FType | 3!a | Only code "RCF" is allowed. |
| 6. | M | File Reference | FileRef | 16c | Reference of the file |
| 7. | M | File Date and Time | FileDtTm | ISODateTime | The file creation Date and Time. |
| 8. | M | File Business Date | FileBusDt | ISODate | The business date on which this file was created. |
| 9. | M | File Cycle Number | FileCycleNo | 2!n | The cycle in which this file was created. |

IX PREPARATION OF THE PAYMENT MESSAGES FOR EURO CLEARING

43. General rules for preparing messages

The messages shall be prepared in accordance with the SEPA Credit transfer scheme rulebook version 6.0, SEPA Credit Transfer Scheme Inter-Bank Implementation Guidelines v 6.0 and ISO 20022 XML message standards.

44. Preparation of SEPA credit transfer messages

SEPA credit transfer message shall be prepared in accordance with SWIFT ISO 20022 pacs.008.001.02 message rules and incorporated into the payment and payment return file.

44.1. Bulk (group) header

| ISO number | Usage ¹ | Element | Description | Link to the format ² | Notes |
|------------|--------------------|---------------------|---|---------------------------------|---|
| 1.0 | [1..1] | <GrpHdr> | SEPA Credit Transfer Message Bulk Header | | |
| 1.1 | [1..1] | <MsgId> | Bulk Identification | X | |
| 1.2 | [1..1] | <CreDtTm> | Date and time at which bulk was created | X | |
| 1.4 | [1..1] | <NbOfTxS> | Number of SEPA Credit Transfers contained in the bulk | X | Must be equal to the actual number of SEPA credit transfer messages in the bulk. |
| 1.6 | [1..1] | <TtlIntrBkSttlmAmt> | Total of SEPA Credit Transfers included in the bulk | X | Must be equal to the sum of SEPA credit transfer messages in the bulk. |
| 1.7 | [1..1] | <IntrBkSttlmDt> | Date of settlement | X | |
| 1.8 | [1..1] | <SttlmInf> | | | |
| 1.9 | [1..1] | <SttlmMtd> | Method used to settle payment instructions | X | Only code "CLRG" is allowed. |
| 1.11 | [1..1] | <ClrSys> | | | |
| 1.13 | [1..1] | <Prtry> | Code of clearing system used for settlement | X | Only code "EKS" is allowed. |
| 1.32 | [0..1] | <InstgAgt> | Instructing Agent | | Must be used in the case of deliveries to the EKS, not allowed to use in the case of deliveries from the EKS. |
| 6.1.0 | [1..1] | <FinInstnId> | | | |
| 6.1.1 | [1..1] | <BIC> | BIC of Instructing Agent | X | |
| 1.33 | [0..1] | <InstdAgt> | Instructed Agent | | Must be used in the case of deliveries from the EKS, not allowed to use in the deliveries to the EKS. |
| 6.1.0 | [1..1] | <FinInstnId> | | | |
| 6.1.1 | [1..1] | <BIC> | BIC of Instructed Agent | X | |

¹ The use hereinafter only refers to the specific element, subordinate elements (also mandatory) must only be used if a superior element is used.

[0..1] – element is optional, but may be used no more than once;

[1..1] – the use of one such element is mandatory;

[1..n] – one or several such elements must be used;

{Or/Or} – the use of one of the two elements is mandatory.

² The link to the format is only active in the electronic version of the document. The formats are described in Paragraph 54 herein in accordance with the ISO number and message type.

44.2. SEPA credit transfer message

| Index | Usage | Element | Description | Link to the format | Notes |
|-------|--------|---------------|--|--------------------|--|
| 2.0 | [1..n] | <CdtTrfTxInf> | SEPA Credit Transfer Transaction Information | | At least 1 message in bulk |
| 2.1 | [1..1] | <PmtId> | Payment Identification | | |
| 2.2 | [0..1] | <InstrId> | Instruction Identification | X | Assigned by an instructing party (sender of the bulk). |
| 2.3 | [1..1] | <EndToEndId> | End to End Identification | X | Originator's Reference to the Credit Transfer. In the case it is not available, the value must be "NOTPROVIDED". |
| 2.4 | [1..1] | <TxId> | Transaction Identification | X | Assigned by an institution where the ordering customer's account is opened. |
| 2.6 | [1..1] | <PmtTpInf> | Payment Type Information | | Mandatory in each message |
| 2.9 | [1..1] | <SvcLvl> | Service Level | | Mandatory |
| 2.10 | [1..1] | <Cd> | Code | X | Only the code 'SEPA' is allowed |
| 2.12 | [0..1] | <LclInstrm> | Community specific instrument information | | Only used if bilaterally agreed between the Debtor Bank and the Creditor Bank. |
| 2.13 | {Or | <Cd> | Code | X | Only ISO 20022 codes are allowed (table 1). Not allowed to use with 2.14 |
| 2.14 | Or} | <Prtry> | Proprietary code | X | Not allowed to use with 2.13 |
| 2.15 | [0..1] | <CtgyPurp> | Category Purpose | | |
| 2.16 | {Or | <Cd> | Code | X | Only ISO 20022 codes are allowed (table 2). Not allowed to use with 2.17 |
| 2.17 | Or} | <Prtry> | Proprietary Code | X | Not allowed to use with 2.16 |

| | | | | | | |
|--------|--------|----|-------------------|--|---|--|
| 2.18 | [1..1] | — | <IntrBkSttlmAmt> | Interbank Settlement Amount | X | |
| 2.33 | [1..1] | — | <ChrgBr> | Charge Bearer | X | Only the code 'SLEV' is allowed |
| 2.39 | [0..1] | | <InstgAgt> | Instructing Agent | | Participant submitting the payment to the EKS. Should be used in the case of deliveries from the EKS. Not allowed to use in the case of deliveries to the EKS. |
| 6.1.0 | [1..1] | └─ | <FinInstnId> | Financial Institution Identification | | |
| 6.1.1 | [1..1] | └─ | <BIC> | BIC | X | Only BIC is allowed |
| 2.47 | [0..1] | └─ | <UltmtDbtr> | Ultimate Debtor | | |
| 9.1.0 | [0..1] | └─ | <Nm> | Name | X | |
| 9.1.12 | [0..1] | └─ | <Id> | Identification | | |
| 9.1.13 | {Or | └─ | <OrgId> | Organisation Identification | | Not allowed to use with 9.1.21 |
| 9.1.14 | {Or | └─ | <BICOrBEI> | BIC or BEI | X | Not allowed to use with 9.1.15 |
| 9.1.15 | Or} | └─ | <Othr> | Unique identification of an organisation | | Not allowed to use with 9.1.14 |
| 9.1.16 | [1..1] | └─ | <Id> | Identification assigned by an institution | X | |
| 9.1.17 | [0..1] | └─ | <SchmeNm> | Name of the identification scheme | | |
| 9.1.18 | {Or | └─ | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 3). Not allowed to use with 9.1.19 |
| 9.1.19 | Or} | └─ | <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 9.1.18 |
| 9.1.20 | [0..1] | └─ | <Issr> | Entity that assigns the identification | X | |
| 9.1.21 | Or} | └─ | <PrvtId> | Private Identification | | Not allowed to use with 9.1.13 |
| 9.1.22 | {Or | └─ | <DtAndPlcOfBirth> | Date and Place of Birth | | Not allowed to use with 9.1.27 |
| 9.1.23 | [1..1] | └─ | <BirthDt> | Birth Date | X | |
| 9.1.24 | [0..1] | └─ | <PrvcOfBirth> | Province of Birth | X | |
| 9.1.25 | [1..1] | └─ | <CityOfBirth> | City of Birth | X | |
| 9.1.26 | [1..1] | └─ | <CtryOfBirth> | Country of Birth | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 9.1.27 | Or} | └─ | <Othr> | Unique identification of a person | | Not allowed to use with 9.1.22 |
| 9.1.28 | [1..1] | └─ | <Id> | Identification assigned by an institution. | X | |
| 9.1.29 | [0..1] | └─ | <SchmeNm> | Name of the identification scheme. | | |
| 9.1.30 | {Or | └─ | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 4). Not allowed to use with 9.1.31 |
| 9.1.31 | Or} | └─ | <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 9.1.30 |

| | | | | | | |
|--------|--------|--|-------------------|--|---|---|
| 9.1.32 | [0..1] | | <Issr> | Entity that assigns the identification. | X | |
| 2.49 | [1..1] | | <Dbtr> | Debtor | | |
| 9.1.0 | [1..1] | | <Nm> | Name | X | Mandatory |
| 9.1.1 | [0..1] | | <PstlAdr> | Postal Address | | |
| 9.1.10 | [0..1] | | <Ctry> | Country | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 9.1.11 | [0..2] | | <AdrLine> | Address Line | X | Only two occurrences of element are allowed |
| 9.1.12 | [0..1] | | <Id> | Identification | | |
| 9.1.13 | {Or | | <OrgId> | Organisation Identification | | Not allowed to use with 9.1.21 |
| 9.1.14 | {Or | | <BICOrBEI> | BIC or BEI | X | Not allowed to use with 9.1.15 |
| 9.1.15 | Or} | | <Othr> | Unique identification of an organisation | | Not allowed to use with 9.1.14 |
| 9.1.16 | [1..1] | | <Id> | Identification assigned by an institution. | X | |
| 9.1.17 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 9.1.18 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 3). Not allowed to use with 9.1.19 |
| 9.1.19 | Or} | | <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 9.1.18 |
| 9.1.20 | [0..1] | | <Issr> | Entity that assigns the identification. | X | |
| 9.1.21 | Or} | | <PrvtId> | Private Identification | | Not allowed to use with 9.1.13 |
| 9.1.22 | {Or | | <DtAndPlcOfBirth> | Date and Place of Birth | | Not allowed to use with 9.1.27 |
| 9.1.23 | [1..1] | | <BirthDt> | Birth Date | X | |
| 9.1.24 | [0..1] | | <PrvcOfBirth> | Province of Birth | X | |
| 9.1.25 | [1..1] | | <CityOfBirth> | City of Birth | X | |
| 9.1.26 | [1..1] | | <CtryOfBirth> | Country of Birth | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 9.1.27 | Or} | | <Othr> | Unique identification of a person | | Not allowed to use with 9.1.22 |
| 9.1.28 | [1..1] | | <Id> | Identification assigned by an institution. | X | |
| 9.1.29 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 9.1.30 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 4). Not allowed to use with 9.1.31 |
| 9.1.31 | Or} | | <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 9.1.30 |
| 9.1.32 | [0..1] | | <Issr> | Entity that assigns the identification. | X | |
| 2.50 | [1..1] | | <DbtrAcct> | Debtor Account | | Mandatory |
| 1.1.0 | [1..1] | | <Id> | Identification | | |
| 1.1.1 | [1..1] | | <IBAN> | IBAN | X | |

| | | | | | | |
|--------|--------|--|-------------------|--|---|---|
| 2.51 | [1..1] | | <DbtrAgt> | Debtor Agent | | Only BIC is allowed |
| 6.1.0 | [1..1] | | <FinInstnId> | Financial Institution Identification | | |
| 6.1.1 | [1..1] | | <BIC> | BIC | X | BIC should be available in a routing table |
| 2.53 | [1..1] | | <CdtrAgt> | Creditor Agent | | Only BIC is allowed |
| 6.1.0 | [1..1] | | <FinInstnId> | Financial Institution Identification | | |
| 6.1.1 | [1..1] | | <BIC> | BIC | X | BIC should be available in a routing table |
| 2.55 | [1..1] | | <Cdtr> | Creditor | | |
| 9.1.0 | [1..1] | | <Nm> | Name | X | Mandatory |
| 9.1.1 | [0..1] | | <PstlAdr> | Postal Address | | |
| 9.1.10 | [0..1] | | <Ctry> | Country | X | Only ISO 3166 Alpha-2 codes are allowed |
| 9.1.11 | [0..2] | | <AdrLine> | Address Line | X | Only two occurrences of element are allowed |
| 9.1.12 | [0..1] | | <Id> | Identification | | |
| 9.1.13 | {Or | | <OrgId> | Organisation Identification | | Not allowed to use with 9.1.21 |
| 9.1.14 | {Or | | <BICOrBEI> | BIC or BEI code | X | Not allowed to use with 9.1.15 |
| 9.1.15 | Or} | | <Othr> | Unique identification of an organisation | | Not allowed to use with 9.1.14 |
| 9.1.16 | [1..1] | | <Id> | Identification assigned by an institution. | X | |
| 9.1.17 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 9.1.18 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 3). Not allowed to use with 9.1.19 |
| 9.1.19 | Or} | | <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 9.1.18 |
| 9.1.20 | [0..1] | | <Issr> | Entity that assigns the identification. | X | |
| 9.1.21 | Or} | | <PrvtId> | Private Identification | | Not allowed to use with 9.1.13 |
| 9.1.22 | {Or | | <DtAndPlcOfBirth> | Date and Place of Birth | | Not allowed to use with 9.1.27 |
| 9.1.23 | [1..1] | | <BirthDt> | Birth Date | X | |
| 9.1.24 | [0..1] | | <PrvcOfBirth> | Province of Birth | X | |
| 9.1.25 | [1..1] | | <CityOfBirth> | City of Birth | X | |
| 9.1.26 | [1..1] | | <CtryOfBirth> | Country of Birth | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 9.1.27 | Or} | | <Othr> | Unique identification of a person | | Not allowed to use with 9.1.22 |
| 9.1.28 | [1..1] | | <Id> | Identification assigned by an institution. | X | |
| 9.1.29 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 9.1.30 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 4) Not allowed to use with 9.1.31 |
| 9.1.31 | Or} | | <Prtry> | Name of the identification scheme, in a free | X | Not allowed to use with 9.1.30 |

| | | | | | | |
|--------|--------|--|-------------------|--|---|---|
| | | | | text form. | | |
| 9.1.32 | [0..1] | | <Issr> | Entity that assigns the identification. | X | |
| 2.56 | [1..1] | | <CdtrAcct> | Creditor Account | | Mandatory |
| 1.1.0 | [1..1] | | <Id> | Identification | | |
| 1.1.1 | [1..1] | | <IBAN> | IBAN | X | |
| 2.57 | [0..1] | | <UltmtCdtr> | Ultimate Creditor | | |
| 9.1.0 | [0..1] | | <Nm> | Name | X | |
| 9.1.12 | [0..1] | | <Id> | Identification assigned by an institution. | | |
| 9.1.13 | {Or | | <OrgId> | Name of the identification scheme. | | Not allowed to use with 9.1.21 |
| 9.1.14 | {Or | | <BICOrBEI> | Name of the identification scheme, in a coded form as published in an external list. | X | Not allowed to use with 9.1.15 |
| 9.1.15 | Or} | | <Othr> | Name of the identification scheme, in a free text form. | | Not allowed to use with 9.1.14 |
| 9.1.16 | [1..1] | | <Id> | Entity that assigns the identification. | X | |
| 9.1.17 | [0..1] | | <SchmeNm> | Private Identification | | |
| 9.1.18 | {Or | | <Cd> | Date and Place of Birth | X | Only ISO 20022 codes are allowed (table 3). Not allowed to use with 9.1.19 |
| 9.1.19 | Or} | | <Prtry> | Birth Date | X | Not allowed to use with 9.1.18 |
| 9.1.20 | [0..1] | | <Issr> | Province of Birth | X | |
| 9.1.21 | Or} | | <PrvtId> | City of Birth | | Not allowed to use with 9.1.13 |
| 9.1.22 | {Or | | <DtAndPlcOfBirth> | Country of Birth | | Not allowed to use with 9.1.27 |
| 9.1.23 | [1..1] | | <BirthDt> | Unique identification of a person | X | |
| 9.1.24 | [0..1] | | <PrvcOfBirth> | Identification assigned by an institution. | X | |
| 9.1.25 | [1..1] | | <CityOfBirth> | Name of the identification scheme. | X | |
| 9.1.26 | [1..1] | | <CtryOfBirth> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 9.1.27 | Or} | | <Othr> | Name of the identification scheme, in a free text form. | | Not allowed to use with 9.1.22 |
| 9.1.28 | [1..1] | | <Id> | Entity that assigns the identification. | X | |
| 9.1.29 | [0..1] | | <SchmeNm> | Identification assigned by an institution. | | |
| 9.1.30 | {Or | | <Cd> | Name of the identification scheme. | X | Only ISO 20022 codes are allowed (table 4). Not allowed to use with 9.1.31 |
| 9.1.31 | Or} | | <Prtry> | Name of the identification scheme, in a coded form as published in an external list. | X | Not allowed to use with 9.1.30 |

| | | | | | | |
|--------|--------|--|--------------|---|---|--|
| 9.1.32 | [0..1] | | <Issr> | Name of the identification scheme, in a free text form. | X | |
| 2.64 | [0..1] | | <Purp> | Purpose | | |
| 2.65 | [1..1] | | <Cd> | Purpose ISO code | X | Only ISO 20022 codes are allowed (table 5). |
| 2.75 | [0..1] | | <RmtInf> | Remittance Information | | Only 2.76 or 2.77 |
| 2.76 | {Or | | <Ustrd> | Unstructured | X | Not allowed to use with 2.77 |
| 2.77 | Or} | | <Strd> | Structured | | Not allowed to use with 2.76. Only one occurrence of element is allowed with maximum 140 characters. |
| 2.97 | [0..1] | | <CdtrRefInf> | Creditor Reference Information | | |
| 2.98 | [1..1] | | <Tp> | Creditor Reference Type | | |
| 2.99 | [1..1] | | <CdOrPrtry> | | | |
| 2.100 | [1..1] | | <Cd> | Creditor Reference Type Code | X | Only the code 'SCOR' is allowed; when used, 2.103 must be present |
| 2.102 | [0..1] | | <Issr> | Issuer | X | Entity that assigns the credit reference type. |
| 2.103 | [0..1] | | <Ref> | Creditor Reference | X | When used, 2.100 must be present. |

45. Preparation of SEPA payment return messages

SEPA payment return message shall be prepared in accordance with ISO 20022 pacs.004.001.02 message rules and incorporated into the payment and payment return file.

45.1. Bulk (group) header

| Index | | Element | Description | Format | Notes |
|-------|--------|--------------------------|---|--------|---|
| 1.0 | [1..1] | <GrpHdr> | SEPA payment return bulk header | | |
| 1.1 | [1..1] | <MsgId> | Bulk Identification | X | |
| 211.2 | [1..1] | <CreDtTm> | Date and time at which bulk was created | X | |
| 1.7 | [1..1] | <NbOfTxes> | Number of SEPA payment return messages contained in the bulk | X | Must be equal to the actual number of SEPA payment return messages in the bulk. |
| 1.10 | [1..1] | <TtlRtrdIntrBkSttlm Amt> | Total of SEPA payment return message amounts included in the bulk | X | Must be equal to the sum of SEPA payment return messages in the bulk. |
| 1.11 | [1..1] | <IntrBkSttlmDt> | Date of settlement | X | |
| 1.12 | [1..1] | <SttlmInf> | | | |
| 1.13 | [1..1] | <SttlmMtd> | Method used to settle payment instructions | X | Only code "CLRG" is allowed |
| 1.15 | [1..1] | <ClrSys> | | | |
| 1.17 | [1..1] | <Prtry> | Code of clearing system used for settlement | X | Only code "EKS" is allowed |
| 1.24 | [0..1] | <InstgAgt> | Instructing Agent | | Only to be used in the case of deliveries to the EKS. Not allowed in the case of deliveries from the EKS. |
| 6.1.0 | [1..1] | <FinInstnId> | | | |
| 6.1.1 | [1..1] | <BIC> | BIC of Instructing Agent | X | |
| 1.25 | [0..1] | <InstdAgt> | Instructed Agent | | Only to be used in the case of deliveries from the EKS. Not allowed in the case of deliveries to the EKS. |
| 6.1.0 | [1..1] | <FinInstnId> | | | |
| 6.1.1 | [1..1] | <BIC> | BIC of Instructed Agent | X | |

45.2. SEPA payment return message

| Index | | Element | Description | Format | Notes |
|-------|--------|--------------------------|--|----------|--|
| 3.0 | [1..n] | └─ <TxInf> | Transaction Information | | |
| 3.1 | [1..1] | └─ <RtrId> | SEPA Payment Return Message Identification | <u>X</u> | |
| 3.2 | [1..1] | └─ <OrgnlGrpInf> | Original Bulk Information | | |
| 3.3 | [1..1] | └─ <OrgnlMsgId> | Original Bulk Identification | <u>X</u> | |
| 3.4 | [1..1] | └─ <OrgnlMsgNmId> | Original Message Name | <u>X</u> | Only code "pacs.008" is allowed in the case of deliveries to the EKS. Only codes "pacs.008" and "pacs 004" are allowed in the case of deliveries from the EKS. |
| 3.6 | [0..1] | └─ <OrgnlInstrId> | Original Instruction Identification | <u>X</u> | |
| 3.7 | [1..1] | └─ <OrgnlEndToEndId> | Original End to End Identification | <u>X</u> | |
| 3.8 | [1..1] | └─ <OrgnlTxId> | Original Transaction Identification | <u>X</u> | If pacs.004 is returned, the value <RtrId> from the message to be returned. |
| 3.10 | [1..1] | └─ <OrgnlIntrBkSttlmAmt> | Original Interbank Settlement Amount | <u>X</u> | |
| 3.11 | [1..1] | └─ <RtrdIntrBkSttlmAmt> | Returned Interbank Settlement Amount | <u>X</u> | See the format for additional provisions. |
| 3.13 | [0..1] | └─ <RtrdInstdAmt> | Returned Instructed Amount | <u>X</u> | Should be present with 3.17, is allowed to be used in reply to the cancellation request. |
| 3.16 | [0..1] | └─ <ChrgBr> | Charge Bearer | <u>X</u> | Only code "SLEV" is allowed. |
| 3.17 | [0..1] | └─ <ChrgsInf> | Information on the charges | | Only allowed in case of a return in response to a SEPA payment cancellation request. |
| 3.18 | [1..1] | └─ <Amt> | The Charges Amount. | <u>X</u> | |
| 3.19 | [1..1] | └─ <Pty> | The Charges Party | | |
| 6.1.0 | [1..1] | └─ <FinInstnId> | | | |
| 6.1.1 | [1..1] | └─ <BIC> | BIC | <u>X</u> | |
| 3.20 | [0..1] | └─ <InstgAgt> | Instructioning Agent | | Only to be used in the case of deliveries from the EKS. Not allowed to be used in the case of deliveries to the EKS. |
| 6.1.0 | [1..1] | └─ <FinInstnId> | | | |
| 6.1.1 | [1..1] | └─ <BIC> | BIC of the Instructioning Agent | <u>X</u> | |
| 3.22 | [1..1] | └─ <RtrRsnInf> | Return Reason Information | | |
| 3.23 | [1..1] | └─ <Orgtr> | Return Originator Information | | |

| | | | | | | |
|--------|--------|--|-----------------|---|----------|--|
| 9.1.0 | {Or | | <Nm> | The Customer originating this Return. | <u>X</u> | Not allowed to use with 9.1.12 |
| 9.1.12 | Or} | | <Id> | The Participant originating this Return. | | Not allowed to use with 9.1.0 |
| 9.1.13 | [1..1] | | <OrgId> | | | |
| 9.1.14 | [1..1] | | <BICOrBEI> | BIC of the Return Originator | <u>X</u> | |
| 3.24 | [1..1] | | <Rsn> | Return Reason | | |
| 3.25 | [1..1] | | <Cd> | Return Reason ISO Code | <u>X</u> | Only the listed codes are allowed (table 6). |
| 3.27 | [0..1] | | <AddtlInf> | Additional Information | <u>X</u> | Only allowed if the messages are a response to SEPA payment cancellation request |
| 3.28 | [1..1] | | <OrgnlTxRef> | Original Transaction Reference | | |
| 3.35 | [1..1] | | <IntrBkSttlmDt> | Interbank Settlement Date | <u>X</u> | |
| 3.39 | [1..1] | | <SttlmInf> | Settlement Information | | |
| 3.40 | [1..1] | | <SttlmMtd> | Settlement Method | <u>X</u> | Only code "CLRG" is allowed. |
| 3.51 | [1..1] | | <PmtTpInf> | | | |
| 3.54 | [1..1] | | <SvcLvl> | Service Level | | |
| 3.55 | [1..1] | | <Cd> | Service Level Code | <u>X</u> | Only code "SEPA" is allowed. |
| 3.57 | [0..1] | | <LclInstrm> | Community specific instrument information | | Only used if bilaterally agreed between the Debtor Bank and the Creditor Bank |
| 3.58 | {Or | | <Cd> | Code | <u>X</u> | Only ISO 20022 codes are allowed (table 1). Not allowed to use with 3.59. |
| 3.59 | Or} | | <Prtry> | Proprietary code | <u>X</u> | Not allowed to use with 3.58. |
| 3.61 | [0..1] | | <CtgyPurp> | Category Purpose | | |
| 3.62 | {Or | | <Cd> | ISO Code | <u>X</u> | Only ISO 20022 codes are allowed (table 2). Not allowed to use with 3.63 |
| 3.63 | Or} | | <Prtry> | Proprietary code | <u>X</u> | Not allowed to use with 3.62 |
| 3.84 | [0..1] | | <RmtInf> | Remittance Information | | |
| 3.85 | {Or | | <Ustrd> | Unstructured | <u>X</u> | Not allowed to use with 3.86. Only one occurrence of element is allowed with maximum 140 characters. |
| 3.86 | Or} | | <Strd> | Structured | | Not allowed to use with 3.85. Only one occurrence of element is allowed with |

| | | | | | | |
|--------|--------|--|-------------------|--|-------------------|---|
| | | | | | | maximum 140 characters. |
| 3.106 | [0..1] | | <CdtrRefInf> | Creditor Reference Information | | |
| 3.107 | [1..1] | | <Tp> | Creditor Reference Type | | |
| 3.108 | [1..1] | | <CdOrPrtry> | | | |
| 3.109 | [1..1] | | <Cd> | Creditor Reference Type Code | X | Only code "SCOR" is allowed. When used, 3.112 must be present. |
| 3.111 | [0..1] | | <Issr> | Issuer | X | Entity that assigns the credit reference type. |
| 3.112 | [0..1] | | <Ref> | Creditor's assigned reference | X | When used, 3.109 must be present. |
| 3.116 | [0..1] | | <UltmtDbtr> | Ultimate Debtor | | |
| 9.1.0 | [0..1] | | <Nm> | Name | X | |
| 9.1.12 | [0..1] | | <Id> | Identification | | |
| 9.1.13 | {Or | | <OrgId> | Organisation Identification | | Not allowed to use with 9.1.21. |
| 9.1.14 | {Or | | <BICOrBEI> | BIC or BEI | X | Not allowed to use with 9.1.15. |
| 9.1.15 | Or} | | <Othr> | Unique identification of an organisation | | Not allowed to use with 9.1.14. |
| 9.1.16 | [1..1] | | <Id> | Identification assigned by an institution. | X | |
| 9.1.17 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 9.1.18 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 3). Not allowed to use with 9.1.19 |
| 9.1.19 | Or} | | <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 9.1.18 |
| 9.1.20 | [0..1] | | <Issr> | Entity that assigns the identification. | X | |
| 9.1.21 | Or} | | <PrvtId> | Private Identification | | Not allowed to use with 9.1.13 |
| 9.1.22 | {Or | | <DtAndPlcOfBirth> | Date and Place of Birth | | Not allowed to use with 9.1.27. |
| 9.1.23 | [1..1] | | <BirthDt> | Birth Date | X | |
| 9.1.24 | [0..1] | | <PrvcOfBirth> | Province of Birth | X | |
| 9.1.25 | [1..1] | | <CityOfBirth> | City of Birth | X | |
| 9.1.26 | [1..1] | | <CtryOfBirth> | Country of Birth | X | Only ISO 3166 Alpha-2 codes are allowed |
| 9.1.27 | Or} | | <Othr> | Unique identification of a person | | Not allowed to use with 9.1.22. |
| 9.1.28 | [1..1] | | <Id> | Identification assigned by an institution. | X | |
| 9.1.29 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 9.1.30 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 4). Not allowed to use with 9.1.31 |
| 9.1.31 | Or} | | <Prtry> | Name of the identification scheme, in a free text | X | Not allowed to use with 9.1.30 |

| | | | | | | |
|--------|--------|--|-------------------|--|----------|--|
| | | | | form. | | |
| 9.1.32 | [0..1] | | <Issr> | Entity that assigns the identification. | <u>X</u> | |
| 3.117 | [1..1] | | <Dbtr> | Debtor | | |
| 9.1.0 | [1..1] | | <Nm> | Name | <u>X</u> | |
| 9.1.1 | [0..1] | | <PstlAdr> | Postal Address | | |
| 9.1.10 | [0..1] | | <Ctry> | Country | <u>X</u> | Only ISO 3166 Alpha-2 codes are allowed |
| 9.1.11 | [0..2] | | <AdrLine> | Address line | <u>X</u> | Only two occurrences of element are allowed |
| 9.1.12 | [0..1] | | <Id> | Identification | | |
| 9.1.13 | {Or | | <OrgId> | Organisation Identification | | Not allowed to use with 9.1.21 |
| 9.1.14 | {Or | | <BICOrBEI> | BIC or BEI | <u>X</u> | Not allowed to use with 9.1.15. |
| 9.1.15 | Or} | | <Othr> | Unique identification of an organisation | | Not allowed to use with 9.1.14. |
| 9.1.16 | [1..1] | | <Id> | Identification assigned by an institution. | <u>X</u> | |
| 9.1.17 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 9.1.18 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | <u>X</u> | Only ISO 20022 codes are allowed (table 3). Not allowed to use with 9.1.19 |
| 9.1.19 | Or} | | <Prtry> | Name of the identification scheme, in a free text form. | <u>X</u> | Not allowed to use with 9.1.18 |
| 9.1.20 | [0..1] | | <Issr> | Entity that assigns the identification. | <u>X</u> | |
| 9.1.21 | Or} | | <PrvtId> | Private Identification | | Not allowed to use with 9.1.13 |
| 9.1.22 | {Or | | <DtAndPlcOfBirth> | Date and Place of Birth | | Not allowed to use with 9.1.27. |
| 9.1.23 | [1..1] | | <BirthDt> | Birth Date | <u>X</u> | |
| 9.1.24 | [0..1] | | <PrvcOfBirth> | Province of Birth | <u>X</u> | |
| 9.1.25 | [1..1] | | <CityOfBirth> | City of Birth | <u>X</u> | |
| 9.1.26 | [1..1] | | <CtryOfBirth> | Country of Birth | <u>X</u> | Only ISO 3166 Alpha-2 codes are allowed |
| 9.1.27 | Or} | | <Othr> | Unique identification of a person | | Not allowed to use with 9.1.22. |
| 9.1.28 | [1..1] | | <Id> | Identification assigned by an institution. | <u>X</u> | |
| 9.1.29 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 9.1.30 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | <u>X</u> | Only ISO 20022 codes are allowed (table 4) Not allowed to use with 9.1.31 |
| 9.1.31 | Or} | | <Prtry> | Name of the identification scheme, in a free text form. | <u>X</u> | Not allowed to use with 9.1.30 |
| 9.1.32 | [0..1] | | <Issr> | Entity that assigns the identification. | <u>X</u> | |
| 3.118 | [1..1] | | <DbtrAcct> | Debtor Account | | Mandatory |

| | | | | | | |
|--------|--------|--|-------------------|--|---|--|
| 1.1.0 | [1..1] | | <Id> | Identification | | |
| 1.1.1 | [1..1] | | <IBAN> | IBAN | X | |
| 3.119 | [1..1] | | <DbtrAgt> | Debtor Agent | | Only BIC is allowed |
| 6.1.0 | [1..1] | | <FinInstnId> | Financial Institution Identification | | |
| 6.1.1 | [1..1] | | <BIC> | BIC | X | |
| 3.121 | [1..1] | | <CdtrAgt> | Creditor Agent | | Only BIC is allowed |
| 6.1.0 | [1..1] | | <FinInstnId> | Financial Institution Identification | | |
| 6.1.1 | [1..1] | | <BIC> | BIC | X | |
| 3.123 | [1..1] | | <Cdtr> | Creditor | | |
| 5.1.0 | [1..1] | | <Nm> | Name | X | Mandatory |
| 9.1.1 | [0..1] | | <PstlAdr> | Postal Address | | |
| 9.1.10 | [0..1] | | <Ctry> | Country | X | Only ISO 3166 Alpha-2 codes are allowed |
| 9.1.11 | [0..2] | | <AdrLine> | Address Line | X | Only two occurrences of element are allowed |
| 9.1.12 | [0..1] | | <Id> | Identification | | |
| 9.1.13 | {Or | | <OrgId> | Organisation Identification | | Not allowed to use with 9.1.21 |
| 9.1.14 | {Or | | <BICOrBEI> | BIC or BEI | X | Not allowed to use with 9.1.15. |
| 9.1.15 | Or} | | <Othr> | Unique identification of an organisation | | Not allowed to use with 9.1.14. |
| 9.1.16 | [1..1] | | <Id> | Identification assigned by an institution. | X | |
| 9.1.17 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 9.1.18 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 3). Not allowed to use with 9.1.19 |
| 9.1.19 | Or} | | <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 9.1.18 |
| 9.1.20 | [0..1] | | <Issr> | Entity that assigns the identification. | X | |
| 9.1.21 | Or} | | <PrvtId> | Private Identification | | Not allowed to use with 9.1.13 |
| 9.1.22 | {Or | | <DtAndPlcOfBirth> | Date and Place of Birth | | Not allowed to use with 9.1.27. |
| 9.1.23 | [1..1] | | <BirthDt> | Birth Date | X | |
| 9.1.24 | [0..1] | | <PrvcOfBirth> | Province of Birth | X | |
| 9.1.25 | [1..1] | | <CityOfBirth> | City of Birth | X | |
| 9.1.26 | [1..1] | | <CtryOfBirth> | Country of Birth | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 9.1.27 | Or} | | <Othr> | Unique identification of a person | | Not allowed to use with 9.1.27. |
| 9.1.28 | [1..1] | | <Id> | Identification assigned by an institution. | X | |
| 9.1.29 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |

| | | | | | | |
|--------|--------|--|-------------------|--|----------|--|
| 9.1.30 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 4) Not allowed to use with 9.1.31 |
| 9.1.31 | Or} | | <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 9.1.30 |
| 9.1.32 | [0..1] | | <Issr> | Entity that assigns the identification. | X | |
| 3.124 | [1..1] | | <CdtrAcct> | Creditor Account | | Mandatory |
| 1.1.0 | [1..1] | | <Id> | Identification | | |
| 1.1.1 | [1..1] | | <IBAN> | IBAN | <u>X</u> | |
| 3.125 | [0..1] | | <UltmtCdtr> | Ultimate Creditor | | |
| 5.1.0 | [0..1] | | <Nm> | Name | <u>X</u> | |
| 9.1.12 | [0..1] | | <Id> | Identification | | |
| 9.1.13 | {Or | | <OrgId> | Organisation identification | | Not allowed to use with 9.1.21 |
| 9.1.14 | {Or | | <BICOrBEI> | BIC or BEI | <u>X</u> | Not allowed to use with 9.1.15. |
| 9.1.15 | Or} | | <Othr> | Unique identification of an organisation | | Not allowed to use with 9.1.14. |
| 9.1.16 | [1..1] | | <Id> | Identification assigned by an institution | <u>X</u> | |
| 9.1.17 | [0..1] | | <SchmeNm> | Name of the identification scheme | | |
| 9.1.18 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list | <u>X</u> | Only ISO 20022 codes are allowed (table 3). Not allowed to use with 9.1.19 |
| 9.1.19 | Or} | | <Prtry> | Name of the identification scheme, in a free text form | <u>X</u> | Not allowed to use with 9.1.18 |
| 9.1.20 | [0..1] | | <Issr> | Entity that assigns the identification | <u>X</u> | |
| 9.1.21 | Or} | | <PrvtId> | Private identification | | Not allowed to use with 9.1.13 |
| 9.1.22 | {Or | | <DtAndPlcOfBirth> | Date and place of birth | | Not allowed to use with 9.1.27. |
| 9.1.23 | [1..1] | | <BirthDt> | Birth Date | <u>X</u> | |
| 9.1.24 | [0..1] | | <PrvcOfBirth> | Province of Birth | <u>X</u> | |
| 9.1.25 | [1..1] | | <CityOfBirth> | City of Birth | <u>X</u> | |
| 9.1.26 | [1..1] | | <CtryOfBirth> | Country of Birth | <u>X</u> | Only ISO 3166 Alpha-2 codes are allowed. |
| 9.1.27 | Or} | | <Othr> | Unique identification of a person | | Not allowed to use with 9.1.22. |
| 9.1.28 | [1..1] | | <Id> | Identification assigned by an institution | <u>X</u> | |
| 9.1.29 | [0..1] | | <SchmeNm> | Name of the identification scheme | | |
| 9.1.30 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list | <u>X</u> | Only ISO 20022 codes are allowed (table 4) Not allowed to use with 9.1.31 |
| 9.1.31 | Or} | | <Prtry> | Name of the identification scheme, in a free text form | <u>X</u> | Not allowed to use with 9.1.30 |

| | | | | | |
|--------|--------|-----------|--|-------------------|--|
| 9.1.32 | [0..1] | └─ <Issr> | Entity that assigns the identification | X | |
|--------|--------|-----------|--|-------------------|--|

46. Preparation of payment status information

Payment status message shall be prepared in accordance with ISO 20022 pacs.002.001.03 message rules and included in file and message validation file.

Payment status message is sent to inform the EKS participant about the acceptance or rejection of SEPA credit transfer message or SEPA payment return message.

If a payment and payment return file received contains more than one message bulk, the Payment status message is generated for each bulk.

46.1. Bulk (Group) Header

| Index | Usag e | Element | Description | Link to Format | Notes |
|-------|--------|--------------|---|-------------------|-------|
| 1.0 | [1..1] | └─ <GrpHdr> | Bulk Header | | |
| 1.1 | [1..1] | └─ <MsgId> | Bulk Identification | X | |
| 1.2 | [1..1] | └─ <CreDtTm> | Date and time at which bulk was created | X | |

46.2. Payment status message

| Index | Usag e | Element | Description | Link to Format | Notes |
|-------|--------|------------------------|--------------------------------------|-------------------|---|
| 2.0 | [1..1] | └─ <OrgnlGrpInfAndSts> | Original Bulk Information and Status | | |
| 2.1 | [1..1] | └─ <OrgnlMsgId> | Original Bulk Identification | X | |
| 2.2 | [1..1] | └─ <OrgnlMsgNmId> | Original Message Name Identification | X | Only codes "pacs.008", "pacs.004", "camt.056", "camt.029" are allowed. |
| 2.4 | [1..1] | └─ <OrgnlNbOfTxs> | Original Number of Transactions | X | |
| 2.5 | [1..1] | └─ <OrgnlCtrlSum> | Original Control Sum | X | |
| 2.6 | [1..1] | └─ <GrpSts> | Original Bulk Status | X | Only codes "RJCT" (reject), "PART" (partly accepted) and "ACCP" (accepted) are allowed. |

| | | | | | |
|--------|--------|-------------------|--|---|---|
| 2.7 | [1..1] | <StsRsnInf> | Status Reason Information | | |
| 2.8 | [1..1] | <Orgtr> | Status Originator | | |
| 9.1.12 | [1..1] | <Id> | | | |
| 9.1.13 | [1..1] | <OrgId> | | | |
| 9.1.14 | [1..1] | <BICorBEI> | BIC | X | EKS (Latvijas Banka) BIC |
| 2.9 | [1..1] | <Rsn> | Status Reason | | |
| 2.10 | {Or | <Cd> | ISO Error Code | X | Only error code "ED05" (Settlement Failed) is allowed. Not allowed to use with 2.11 |
| 2.11 | Or} | <Prtry> | Proprietary EKS Error Code | X | Only listed error codes are allowed (table 13). Not allowed to use with 2.10 |
| 2.13 | [0..1] | <NbOfTxSPerSts> | Accepted Transaction Information | | Allowed only when 2.6 contains code "PART" |
| 2.14 | [1..1] | <DtldNbOfTxS> | Detailed Number of Transactions | X | |
| 2.15 | [1..1] | <DtldSts> | Detailed Status | X | Only code "ACCP" is allowed. |
| 2.16 | [1..1] | <DtldCtrlSum> | Detailed Control Sum | X | |
| 2.13 | [0..1] | <NbOfTxSPerSts> | Rejected Transaction Information | | Allowed only when 2.6 contains code "PART" |
| 2.14 | [1..1] | <DtldNbOfTxS> | Detailed Number of Transactions | X | |
| 2.15 | [1..1] | <DtldSts> | Detailed Status | X | Only code "RJCT" is allowed. |
| 2.16 | [1..1] | <DtldCtrlSum> | Detailed Control Sum | X | |
| 3.0 | [0..n] | <TxInfAndSts> | Transaction Information and Status | | Only to be used, if 2.6 contains code "PART". |
| 3.1 | [1..1] | <StsId> | Status Identification created by the EKS | X | |
| 3.2 | [0..1] | <OrgnlInstrId> | Original Instruction Identification | X | |
| 3.3 | [1..1] | <OrgnlEndToEndId> | Original End To End Identification | X | |
| 3.4 | [1..1] | <OrgnlTxId> | Original Transaction Identification | X | Identification origin specific for each message type. |
| 3.5 | [1..1] | <TxSts> | Transaction Status | X | Only code "RJCT" is allowed. |
| 3.6 | [1..1] | <StsRsnInf> | Status Reason Information | | |
| 3.7 | [1..1] | <Orgtr> | Status Originator | | |
| 9.1.12 | [1..1] | <Id> | | | |
| 9.1.13 | [1..1] | <OrgId> | | | |
| 9.1.14 | [1..1] | <BICorBEI> | BIC of Status Originator | X | EKS (Latvijas Banka) BIC |

| | | | | | |
|-------|--------|------------------|---|-------------------|---|
| 3.8 | [1..1] | <Rsn> | Status Reason | | |
| 3.9 | {Or | <Cd> | Status Reason ISO Code | X | Only listed error codes are allowed (table 14), not allowed to use with 3.10. |
| 3.10 | Or} | <Prtry> | Status Reason Proprietary Code of the EKS | X | Only listed error codes are allowed (table 15), not allowed to use with 3.9. |
| 3.20 | [0..1] | <OrgnlTxRef> | Original Transaction Information | | |
| 3.21 | [1..1] | <IntrBkSttlmAmt> | Original Interbank Settlement Amount | X | |
| 3.27 | [1..1] | <IntrBkSttlmDt> | Original Interbank Settlement Date | X | |
| 3.109 | [1..1] | <DbtrAgt> | Debtor Agent | | Debtor Agent of original payment |
| 6.1.0 | [1..1] | <FinInstnId> | | | |
| 6.1.1 | [1..1] | <BIC> | BIC | X | |
| 3.113 | [1..1] | <CdtrAgt> | Creditor Agent | | Creditor Agent of original payment |
| 6.1.0 | [1..1] | <FinInstnId> | | | |
| 6.1.1 | [1..1] | <BIC> | BIC | X | |

47. Notice of payment message postponement

Notice of payment message postponement shall be prepared based on ISO 20022 pacs.002.001.03 message rules, with only the elements specified below being used. The format of such message is not regulated by SEPA.

Notice of payment message postponement is sent to inform the EKS participant that the sent in SEPA credit transfer message or the SEPA payment return message is postponed to the next clearing cycle.

47.1. Bulk(Group) Header

| Index | Usage | Element | Description | Link to Format | Notes |
|-------|--------|-----------|---|-------------------|-------|
| 1.0 | [1..1] | <GrpHdr> | Bulk Header | | |
| 1.1 | [1..1] | <MsgId> | Bulk Identification | X | |
| 1.2 | [1..1] | <CreDtTm> | Date and time at which bulk was created | X | |

47.2. Notice of payment postponement message

| Index | Usage | Element | Description | Link to | Notes |
|-------|-------|---------|-------------|---------|-------|
|-------|-------|---------|-------------|---------|-------|

| | e | | | Format | |
|--------|--------|--|---------------------|---|--|
| 2.0 | [1..1] | | <OrgnlGrpInfAndSts> | | |
| 2.1 | [1..1] | | — <OrgnlMsgId> | Original Bulk Identification | <u>X</u> |
| 2.2 | [1..1] | | — <OrgnlMsgNmId> | Original Message Name Identification | <u>X</u> Only codes " pacs.008" and "pacs.004" are allowed. |
| 2.4 | [1..1] | | — <OrgnlNbOfTxS> | Original Number of Transactions | <u>X</u> |
| 2.5 | [1..1] | | — <OrgnlCtrlSum> | Original Control Sum | <u>X</u> |
| 2.6 | [1..1] | | — <GrpSts> | Bulk Status | <u>X</u> Only code "PDNG" is allowed. |
| 2.7 | [1..1] | | — <StsRsnInf> | Status Reason Information | |
| 2.8 | [1..1] | | — <Orgtr> | Status Originator | |
| 9.1.12 | [1..1] | | — — <Id> | | |
| 9.1.13 | [1..1] | | — — <OrgId> | | |
| 9.1.14 | [1..1] | | — — <BICorBEI> | BIC of Status Orginator | <u>X</u> EKS (Latvijas Banka) BIC |
| 2.9 | [1..1] | | — <Rsn> | | |
| 2.11 | [1..1] | | — <Prtry> | Status Reason EKS Proprietary Code | <u>X</u> Only listed codes are allowed (table 16) |
| 2.13 | [0..1] | | — <NbOfTxSPerSts> | Forwarded Transaction Information | |
| 2.14 | [1..1] | | — <DtldNbOfTxS> | Detailed Number of Transactions | <u>X</u> |
| 2.15 | [1..1] | | — <DtldSts> | Detailed Status | <u>X</u> Only code "PDNG" is allowed. |
| 2.16 | [1..1] | | — <DtldCtrlSum> | Detailed Control Sum | <u>X</u> |
| 3.0 | [0..n] | | — <TxInfAndSts> | Transaction Information and Status | |
| 3.1 | [1..1] | | — <StsId> | Status Identification of message created by the EKS | <u>X</u> |
| 3.2 | [0..1] | | — <OrgnlInstrId> | Original Instruction Identification | <u>X</u> |
| 3.3 | [1..1] | | — <OrgnlEndToEndId> | Original End To End Identification | <u>X</u> |
| 3.4 | [1..1] | | — <OrgnlTxId> | Original Transaction Identification | <u>X</u> Identification origin specific for each message type. |
| 3.5 | [1..1] | | — <TxSts> | Transaction Status | <u>X</u> Only code "PDNG" is allowed. |
| 3.6 | [1..1] | | — <StsRsnInf> | Status Reason Information | |
| 3.7 | [1..1] | | — <Orgtr> | Status Originator | |
| 9.1.12 | [1..1] | | — — <Id> | | |
| 9.1.13 | [1..1] | | — — <OrgId> | | |
| 9.1.14 | [1..1] | | — — <BICorBEI> | BIC or BEI of Status Orginator | <u>X</u> |
| 3.8 | [1..1] | | — <Rsn> | | |
| 3.10 | [0..1] | | — <Prtry> | Status Reason EKS Proprietary Code | <u>X</u> Only listed codes are allowed (table 16) |

| | | | | | |
|-------|--------|------------------|--------------------------------------|-------------------|--|
| 3.20 | [1..1] | <OrgnlTxRef> | Original Transaction Information | | |
| 3.21 | [1..1] | <IntrBkSttlmAmt> | Original Interbank Settlement Amount | X | |
| 3.27 | [1..1] | <IntrBkSttlmDt> | Original Interbank Settlement Date | X | |
| 3.109 | [1..1] | <DbtrAgt> | Debtor Agent | | Debtor agent of original transaction |
| 6.1.0 | [1..1] | <FinInstnId> | | | |
| 6.1.1 | [1..1] | <BIC> | BIC | X | |
| 3.113 | [1..1] | <CdtrAgt> | Creditor Agent | | Creditor agent of original transaction |
| 6.1.0 | [1..1] | <FinInstnId> | | | |
| 6.1.1 | [1..1] | <BIC> | BIC | X | |

48. Preparation of excluded payment rejection message

Excluded payment rejection message shall be prepared based on ISO 20022 pacs.002.001.03 message rules, but only the elements specified below shall be used. The format of such message is not regulated by SEPA. The message shall be included in the excluded payment rejection file.

Notice of the excluded payment rejection message is sent to inform the EKS participant that the sent in previously accepted SEPA credit transfer message or SEPA payment return message is rejected as a result of recalculation or if any of the EKS participants has been excluded from clearing.

48.1. Bulk (Group) Header

| Index | Usage | Element | Description | Link to Format | Notes |
|-------|--------|-----------|---|-------------------|-------|
| 1.0 | [1..1] | <GrpHdr> | Bulk Header | | |
| 1.1 | [1..1] | <MsgId> | Bulk Identification | X | |
| 1.2 | [1..1] | <CreDtTm> | Date and time at which bulk was created | X | |

48.2. Excluded payment rejection message

| Index | Usager | Element | Description | Link to Format | Notes |
|-------|--------|---------------------|--------------------------------------|----------------|-------|
| 2.0 | [1..1] | <OrgnlGrpInfAndSts> | Original Bulk Information and Status | | |

| | | | | | |
|--------|--------|----------------------|--|----------|---|
| 2.1 | [1..1] | └─ <OrgnlMsgId> | Original Bulk Identification | <u>X</u> | |
| 2.2 | [1..1] | └─ <OrgnlMsgNmId> | Original Message Name Identification | <u>X</u> | Only codes " pacs.008", "pacs.004", "camt.056", "camt.029" are allowed. |
| 2.4 | [1..1] | └─ <OrgnlNbOfTxS> | Original Number of Transactions | <u>X</u> | |
| 2.5 | [1..1] | └─ <OrgnlCtrlSum> | Original Control Sum | <u>X</u> | |
| 2.6 | [1..1] | └─ <GrpSts> | Bulk Status | <u>X</u> | Only code "RJCT" is allowed. |
| 2.7 | [1..1] | └─ <StsRsnInf> | Status Reason Information | | |
| 2.8 | [1..1] | └─ <Orgtr> | Status Originator | | |
| 9.1.12 | [1..1] | └─ <Id> | | | |
| 9.1.13 | [1..1] | └─ <OrgId> | | | |
| 9.1.14 | [1..1] | └─ <BICOrBEI> | BIC | <u>X</u> | EKS (Latvijas Banka) BIC |
| 2.9 | [1..1] | └─ <Rsn> | Status Reason | | |
| 2.11 | [1..1] | └─ <Prtry> | Proprietary EKS Rejection Reason Code | <u>X</u> | Only listed codes are allowed (table 17) |
| 2.13 | [0..1] | └─ <NbOfTxSPerSts> | Rejected Transaction Information | | |
| 2.14 | [1..1] | └─ <DtldNbOfTxS> | Detailed Number of Transactions | <u>X</u> | |
| 2.15 | [1..1] | └─ <DtldSts> | Detailed Status | <u>X</u> | Only code "RJCT" is allowed. |
| 2.16 | [1..1] | └─ <DtldCtrlSum> | Detailed Control Sum | <u>X</u> | |
| 3.0 | [0..n] | └─ <TxInfAndSts> | Transaction Information And Status | | |
| 3.1 | [1..1] | └─ <StsId> | Status Identification created by the EKS | <u>X</u> | |
| 3.2 | [0..1] | └─ <OrgnlInstrId> | Original Instruction Identification | <u>X</u> | |
| 3.3 | [1..1] | └─ <OrgnlEndToEndId> | Original End To End Identification | <u>X</u> | |
| 3.4 | [1..1] | └─ <OrgnlTxId> | Original Transaction Identification | <u>X</u> | Identification origin specific for each message type. |
| 3.5 | [1..1] | └─ <TxSts> | Transaction Status | <u>X</u> | Only code "RJCT" is allowed. |
| 3.6 | [1..1] | └─ <StsRsnInf> | Status Reason Information | | |
| 3.7 | [1..1] | └─ <StsOrgtr> | Status Originator | | |
| 9.1.12 | [1..1] | └─ <Id> | | | |
| 9.1.13 | [1..1] | └─ <OrgId> | | | |
| 9.1.14 | [1..1] | └─ <BICOrBEI> | BIC | <u>X</u> | EKS (Latvijas Banka) BIC |
| 3.8 | [1..1] | └─ <StsRsn> | Status Reason | | |

| | | | | | |
|-------|--------|------------------|---------------------------------------|-------------------|--|
| 3.10 | [1..1] | <Prtry> | Proprietary EKS Rejection Reason Code | X | Only listed codes are allowed (table 17) |
| 3.20 | [0..1] | <OrgnlTxRef> | Original Transaction Information | | |
| 3.21 | [1..1] | <IntrBkSttlmAmt> | Original Interbank Settlement Amount | X | |
| 3.27 | [1..1] | <IntrBkSttlmDt> | Original Interbank Settlement Date | X | |
| 3.109 | [1..1] | <DbtrAgt> | Debtor Agent | | Debtor agent of original transaction |
| 6.1.0 | [1..1] | <FinInstnId> | | | |
| 6.1.1 | [1..1] | <BIC> | BIC | X | |
| 3.113 | [1..1] | <CdtrAgt> | Creditor Agent | | Creditor agent of original transaction |
| 6.1.0 | [1..1] | <FinInstnId> | | | |
| 6.1.1 | [1..1] | <BIC> | BIC | X | |

49. Preparation of information message

Information message shall be prepared in accordance with ISO 20022 pacs.002.001.03 message rules. Only selected fields of the message shall be used to prepare this message. The format of such message shall not be regulated by SEPA. The message shall be included in the warning file.

Information message is sent to inform the EKS participant that the previously accepted SEPA payment rejection message sent in by it and addressed to a participant of another system or SEPA Resolution of Investigation cannot be delivered to the Receiver since the acceptance of the above message has been rejected by RPS SEPA Clearer or other system.

49.1. Bulk (Group) Header

| Index | Usage | Element | Description | Link to Format | Notes |
|-------|--------|-----------|--|-------------------|-------|
| 1.0 | [1..1] | <GrpHdr> | Bulk Information | | |
| 1.1 | [1..1] | <MsgId> | Bulk Identification | X | |
| 1.2 | [1..1] | <CreDtTm> | Date and time at which this bulk was created | X | |

49.2. Excluded payment rejection message

| Index | Usage | Element | Description | Link to Format | Notes |
|-------|--------|---------------------|-------------|----------------|-------|
| 2.0 | [1..1] | <OrgnlGrpInfAndSts> | | | |

| | | | | | | |
|--------|--------|--|------------------|--|----------|---|
| 2.1 | [1..1] | | <OrgnlMsgId> | Original Bulk Identification | <u>X</u> | |
| 2.2 | [1..1] | | <OrgnlMsgNmId> | Original Message Name Identification | <u>X</u> | Codes "camt.056" and "camt.029" are allowed.. |
| 2.4 | [1..1] | | <OrgnlNbOfTxes> | Original Number of Transactions | <u>X</u> | |
| 2.6 | [1..1] | | <GrpSts> | Bulk Status | <u>X</u> | Only code "RJCT" is allowed. |
| 2.7 | [1..1] | | <StsRsnInf> | Status Reason Information | | |
| 2.8 | [1..1] | | <Orgtr> | Status Originator | | |
| 9.1.12 | [1..1] | | <Id> | | | |
| 9.1.13 | [1..1] | | <OrgId> | | | |
| 9.1.14 | [1..1] | | <BICorBEI> | BIC | <u>X</u> | BIC of <i>RPS SEPA Clearer</i> or other system |
| 2.9 | [1..1] | | <Rsn> | Status Reason | | |
| 2.11 | [1..1] | | <Prtry> | Proprietary EKS Error Code | <u>X</u> | Only code "XT99" is allowed. |
| 2.13 | [0..1] | | <NbOfTxesPerSts> | | | |
| 2.14 | [1..1] | | <DtldNbOfTxes> | Detailed Number of Transactions | <u>X</u> | |
| 2.15 | [1..1] | | <DtldSts> | Detailed Status | <u>X</u> | Only code "RJCT" is allowed. |
| 2.16 | [1..1] | | <DtldCtrlSum> | Detailed Control Sum | <u>X</u> | |
| 3.0 | [0..n] | | <TxInfAndSts> | | | |
| 3.1 | [1..1] | | <StsId> | Status Identification created by the EKS | <u>X</u> | |
| 3.4 | [1..1] | | <OrgnlTxId> | Original Transaction Identification | <u>X</u> | Identification origin specific for each message type (camt.056 - <CxlId>, camt.029 - <CxlStsId>). |
| 3.5 | [1..1] | | <TxSts> | Transaction Status | <u>X</u> | Only code "RJCT" is allowed. |
| 3.6 | [1..1] | | <StsRsnInf> | Status Reason Information | | |
| 3.7 | [1..1] | | <StsOrgtr> | Status Originator | | |
| 9.1.12 | [1..1] | | <Id> | | | |
| 9.1.13 | [1..1] | | <OrgId> | | | |
| 9.1.14 | [1..1] | | <BICorBEI> | BIC | <u>X</u> | BIC of <i>RPS SEPA Clearer</i> or other system |
| 3.8 | [1..1] | | <Rsn> | Status Reason | | |
| 3.10 | [1..1] | | <Prtry> | Proprietary EKS Status Reason Code | <u>X</u> | Only code "XT99" is allowed. |
| 3.20 | [0..1] | | <OrgnlTxRef> | Original Transaction Information | | |
| 3.21 | [1..1] | | <IntrBkSttlmAmt> | Original Interbank Settlement Amount | <u>X</u> | |

| | | | | | |
|-------|--------|--------------------|------------------------------------|----------|---|
| 3.27 | [1..1] | └─ <IntrBkSttlmDt> | Original Interbank Settlement Date | <u>X</u> | |
| 3.109 | [1..1] | └─ <DbtrAgt> | Debtor Agent | | Debtor agent of original transaction. |
| 6.1.0 | [1..1] | └─ <FinInstnId> | | | |
| 6.1.1 | [1..1] | └─ <BIC> | | <u>X</u> | |
| 3.113 | [1..1] | └─ <CdtrAgt> | Creditor Agent | | Creditor agent of original transaction. |
| 6.1.0 | [1..1] | └─ <FinInstnId> | | | |
| 6.1.1 | [1..1] | └─ <BIC> | | <u>X</u> | |

50. SEPA Payment Cancellation Request Message

SEPA Payment Cancellation Request message shall be prepared in accordance with ISO 20022 camt.056.001.01 message rules. Payment Cancellation Request message shall be included in payment and payment return file.

SEPA Payment Cancellation Request message is sent to the system's participant to inform it on the request of returning a previously settled SEPA credit transfer, indicating the relevant details in the message.

50.1. Bulk Header (information of the assignment)

| Index | Usage | Element | Description | Link to Format | Notes |
|-------|--------|-----------------|-----------------------------------|-------------------|---|
| 1.0 | [1..1] | └─ <Assgnmt> | Assignment | | |
| 1.1 | [1..1] | └─ <Id> | Identifier of the SEPA assignment | X | |
| 1.2 | [1..1] | └─ <Assgnr> | Assigner | | Files sent to the EKS shall contain the sending bank's BIC, files received from the EKS shall contain Latvijas Banka BIC. |
| 1.4 | [1..1] | └─ <Agt> | | | |
| 2.1.0 | [1..1] | └─ <FinInstnId> | | | |
| 2.1.1 | [1..1] | └─ <BIC> | BIC | X | |
| 1.5 | [1..1] | └─ <Assgne> | Assignee | | Files sent to the EKS shall contain the EKS (Latvijas Banka) BIC, files received from the EKS shall contain Latvijas Banka BIC. |
| 1.7 | [1..1] | └─ <Agt> | | | |
| 2.1.0 | [1..1] | └─ <FinInstnId> | | | |
| 2.1.1 | [1..1] | └─ <BIC> | BIC | X | |

| | | | | | |
|-----|--------|--------------|--|-------------------|--|
| 1.8 | [1..1] | └─ <CreDtTm> | Date and time at which this bulk was created | X | |
|-----|--------|--------------|--|-------------------|--|

50.2 Control Data

| Index | Usag e | Element | Description | Link to Format | Notes |
|-------|--------|---------------|-------------------------------------|-------------------|-------|
| 3.0 | [1..1] | └─ <CtrlData> | | | |
| 3.1 | [1..1] | └─ <NbOfTxS> | Number of transactions in the bulk. | X | |

50.3 Payment Cancellation Request Message Data

| Index | Usag e | Element | Description | Link to Format | Notes |
|-------|--------|--------------------------|--|-------------------|--|
| 4.0 | [1..1] | └─ <Undrlyg> | Underlying | | At least one message should be present |
| 4.21 | [1..n] | └─ <TxInf> | Transaction Information | | The copy of the transaction to be requested for cancellation |
| 4.22 | [1..1] | └─ <CxlId> | SEPA Payment Cancellation Request Identification | X | |
| 4.29 | [1..1] | └─ <OrgnlGrpInf> | Original Bulk Information | | |
| 4.30 | [1..1] | └─ <OrgnlMsgId> | Original Bulk Identification | X | |
| 4.31 | [1..1] | └─ <OrgnlMsgNmId> | Original Message Name Identification | X | Only code "pacs.008" is allowed. |
| 4.33 | [0..1] | └─ <OrgnlInstrId> | Original Instruction Identification | X | |
| 4.34 | [1..1] | └─ <OrgnlEndToEndId> | Original End To End Identification | X | |
| 4.35 | [1..1] | └─ <OrgnlTxId> | Original Transaction Identification | X | |
| 4.37 | [1..1] | └─ <OrgnlIntrBkSttlmAmt> | Original Interbank Settlement Amount | X | |
| 4.38 | [1..1] | └─ <OrgnlIntrBkSttlmDt> | Original Interbank Settlement Date | X | |
| 4.39 | [0..1] | └─ <Assgnr> | SEPA Payment Cancellation Request Assigner | | Not allowed to be used in the files sent to the EKS. The files received from EKS shall present BIC of the participant requesting the cancellation. |
| 2.1.0 | [1..1] | └─ <FinInstnId> | | | |
| 2.1.1 | [1..1] | └─ <BIC> | BIC | X | |
| 4.41 | [1..1] | └─ <CxlRsnInf> | Cancellation Reason Information | | |
| 4.42 | [1..1] | └─ <Orgtr> | Originator | | Party that issues the cancellation request |

| | | | | | | |
|---------|--------|--|--------------|---|----------|---|
| 5.1.0 | {Or | | <Nm> | Name of the customer originating the request | <u>X</u> | Not allowed to use with 5.1.12 |
| 5.1.12 | Or} | | <Id> | Identification of the participant originating the request | | Not allowed to use with 5.1.0 |
| 5.1.13 | [1..1] | | <OrgId> | | | |
| 5.1.14 | [1..1] | | <BICOrBEI> | BIC of the participant originating the request | <u>X</u> | |
| 4.43 | [1..1] | | <Rsn> | Reason for the cancellation | | |
| 4.44 | {Or | | <Cd> | Reason for the cancellation ISO code | <u>X</u> | Only code "DUPL" (Duplicate payment) is allowed. Not allowed to use with 4.45. |
| 4.45 | Or} | | <Prtry> | Proprietary Code of Reason for the cancellation | <u>X</u> | Only listed codes are allowed (table 7). Not allowed to use with 4.44. |
| 4.46 | [0..1] | | <AddtlInf> | Additional Information | <u>X</u> | Only allowed when 'FRAD' is used in 4.45 |
| 4.47 | [1..1] | | <OrgnlTxRef> | Original Transaction Reference Information | | |
| 6.1.52 | [1..1] | | <SttlmInf> | | | |
| 6.1.53 | [1..1] | | <SttlmMtd> | Settlement Method | <u>X</u> | Only code "CLRG" is allowed. |
| 6.1.68 | [1..1] | | <ClrSys> | | | |
| 6.1.70 | [1..1] | | <Prtry> | Clearing System Proprietary Code | <u>X</u> | Only code "EKS" is allowed. |
| 6.1.233 | [1..1] | | <PmtTpInf> | Payment Type Information | | |
| 6.1.236 | [1..1] | | <SvcLvl> | | | |
| 6.1.237 | [1..1] | | <Cd> | Service Level Code | <u>X</u> | Only code "SEPA" is allowed. |
| 6.1.239 | [0..1] | | <LclInstrm> | Local Instrument | | |
| 6.1.240 | {Or | | <Cd> | Local Instrument Code | <u>X</u> | Only ISO 20022 codes are allowed (table 1). Not allowed to use with 6.1.241 |
| 6.1.241 | Or} | | <Prtry> | Local Instrument Proprietary Code | <u>X</u> | Not allowed to use with 6.1.240 |
| 6.1.243 | [0..1] | | <CtgyPurp> | Category Purpose | | |
| 6.1.244 | {Or | | <Cd> | Category Purpose ISO Code | <u>X</u> | Only ISO 20022 codes are allowed (table 2). Not allowed to use with 6.1.245 |
| 6.1.245 | Or} | | <Prtry> | Category Purpose Proprietary Code | <u>X</u> | Not allowed to use with 6.1.244 |
| 6.1.467 | [0..1] | | <RmtInf> | Remittance Information | | |
| 6.1.468 | {Or | | <Ustrd> | Unstructured | <u>X</u> | Not allowed to use with 6.1.469 |
| 6.1.469 | Or} | | <Strd> | Structured | | Not allowed to use with 6.1.468. Only one occurrence of element is allowed with maximum 140 characters. |
| 6.1.489 | [0..1] | | <CdtrRefInf> | Creditor Reference Information | | |
| 6.1.490 | [1..1] | | <Tp> | Creditor Reference Type | | Not allowed to use with 6.1.495 |

| | | | | | | | |
|---------|--------|--|--|-------------------|--|----------|--|
| 6.1.491 | [1..1] | | | <CdOrPrtry> | | | |
| 6.1.492 | [1..1] | | | <Cd> | Creditor Reference Type Code | <u>X</u> | Only code "SCOR" is allowed. |
| 6.1.494 | [0..1] | | | <Issr> | Issuer | <u>X</u> | Entity that assigns the creditor reference type |
| 6.1.495 | [0..1] | | | <Ref> | Creditor Reference | <u>X</u> | Only allowed to use with 6.1.490 |
| 6.1.583 | [0..1] | | | <UltmtDbtr> | Ultimate Debtor | | |
| 6.1.584 | [0..1] | | | <Nm> | Name | <u>X</u> | |
| 6.1.596 | [0..1] | | | <Id> | Identification | | |
| 6.1.597 | {Or | | | <OrgId> | Organisation Identification | | Not allowed to use with 6.1.605 |
| 6.1.598 | {Or | | | <BICorBEI> | BIC or BEI code | <u>X</u> | Not allowed to use with 6.1.599 |
| 6.1.599 | Or} | | | <Othr> | Unique identification of an organisation | | Not allowed to use with 6.1.598 |
| 6.1.600 | [1..1] | | | <Id> | Identification assigned by an institution. | <u>X</u> | |
| 6.1.601 | [0..1] | | | <SchmeNm> | Name of the identification scheme. | | |
| 6.1.602 | {Or | | | <Cd> | Name of the identification scheme, in a coded form as published in an external list | <u>X</u> | Only ISO 20022 codes are allowed (table 3). Not allowed to use with 6.1.603 |
| 6.1.603 | Or} | | | <Prtry> | Name of the identification scheme, in a free text form. | <u>X</u> | Not allowed to use with 6.1.602 |
| 6.1.604 | [0..1] | | | <Issr> | Entity that assigns the identification. | <u>X</u> | |
| 6.1.605 | Or} | | | <PrvtId> | Private Identification | | Not allowed to use with 6.1.597 |
| 6.1.606 | {Or | | | <DtAndPlcOfBirth> | Date And Place Of Birth | | Not allowed to use with 6.1.611 |
| 6.1.607 | [1..1] | | | <BirthDt> | Birth Date | <u>X</u> | |
| 6.1.608 | [0..1] | | | <PrvcOfBirth> | Province of Birth | <u>X</u> | |
| 6.1.609 | [1..1] | | | <CityOfBirth> | City of Birth | <u>X</u> | |
| 6.1.610 | [1..1] | | | <CtryOfBirth> | Country of Birth | <u>X</u> | Only ISO 3166 Alpha-2 codes are allowed. |
| 6.1.611 | Or} | | | <Othr> | Unique identification of a person | | Not allowed to use with 6.1.606 |
| 6.1.612 | [1..1] | | | <Id> | Identification assigned by an institution. | <u>X</u> | |
| 6.1.613 | [0..1] | | | <SchmeNm> | Name of the identification scheme. | | |
| 6.1.614 | {Or | | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | <u>X</u> | Only ISO 20022 codes are allowed (table 4) Not allowed to use with 6.1.615 |
| 6.1.615 | Or} | | | <Prtry> | Name of the identification scheme, in a free text form. | <u>X</u> | Not allowed to use with 6.1.614 |
| 6.1.616 | [0..1] | | | <Issr> | Entity that assigns the identification. | <u>X</u> | |
| 6.1.626 | [1..1] | | | <Dbtr> | Debtor | | |
| 6.1.627 | [1..1] | | | <Nm> | Name | <u>X</u> | Mandatory |
| 6.1.628 | [0..1] | | | <PstlAdr> | Postal Address | | |

| | | | | | | |
|---------|--------|--|-------------------|--|----------|--|
| 6.1.637 | [0..1] | | <Ctry> | Country | <u>X</u> | Only ISO 3166 Alpha-2 codes are allowed |
| 6.1.638 | [0..2] | | <AdrLine> | Address Line | <u>X</u> | Only two occurrences of element are allowed |
| 6.1.639 | [0..1] | | <Id> | Identification | | |
| 6.1.640 | {Or | | <OrgId> | Organisation Identification | | Not allowed to use with 6.1.648 |
| 6.1.641 | {Or | | <BICOrBEI> | BIC or BEI | <u>X</u> | Not allowed to use with 6.1.642 |
| 6.1.642 | Or} | | <Othr> | Unique identification of an organisation | | Not allowed to use with 6.1.641 |
| 6.1.643 | [1..1] | | <Id> | Identification assigned by an institution. | <u>X</u> | |
| 6.1.644 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 6.1.645 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | <u>X</u> | Only ISO 20022 codes are allowed (table 3) Not allowed to use with 6.1.646 |
| 6.1.646 | Or} | | <Prtry> | Name of the identification scheme, in a free text form. | <u>X</u> | Not allowed to use with 6.1.645 |
| 6.1.647 | [0..1] | | <Issr> | Entity that assigns the identification. | <u>X</u> | |
| 6.1.648 | Or} | | <PrvtId> | Private Identification | | Not allowed to use with 6.1.640 |
| 6.1.649 | {Or | | <DtAndPlcOfBirth> | Date and Place of Birth | | Not allowed to use with 6.1.654 |
| 6.1.650 | [1..1] | | <BirthDt> | Birth Date | X | |
| 6.1.651 | [0..1] | | <PrvcOfBirth> | Province of Birth | X | |
| 6.1.652 | [1..1] | | <CityOfBirth> | City of Birth | X | |
| 6.1.653 | [1..1] | | <CtryOfBirth> | Country of Birth | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 6.1.654 | Or} | | <Othr> | Unique identification of a person | | Not allowed to use with 6.1.649 |
| 6.1.655 | [1..1] | | <Id> | Identification assigned by an institution. | X | |
| 6.1.656 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 6.1.657 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 4). Not allowed to use with 6.1.658 |
| 6.1.658 | Or} | | <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 6.1.657 |
| 6.1.659 | [0..1] | | <Issr> | Entity that assigns the identification. | X | |
| 6.1.669 | [1..1] | | <DbtrAcct> | Debtor Account | | Mandatory |
| 6.1.670 | [1..1] | | <Id> | Identification | | |
| 6.1.671 | [1..1] | | <IBAN> | IBAN | <u>X</u> | |
| 6.1.683 | [1..1] | | <DbtrAgt> | Debtor Agent | | Only BIC is allowed |
| 6.1.684 | [1..1] | | <FinInstnId> | Financial Institution Identification | | |
| 6.1.685 | [1..1] | | <BIC> | BIC | <u>X</u> | The specified BIC shall be available in the routing table. |

| | | | | | | |
|---------|--------|--|-------------------|--|---|--|
| 6.1.737 | [1..1] | | <CdtrAgt> | Creditor Agent | | Only BIC is allowed |
| 6.1.738 | [1..1] | | <FinInstnId> | Financial Institution Identification | | |
| 6.1.739 | [1..1] | | <BIC> | BIC | X | The specified BIC shall be available in the routing table. |
| 6.1.791 | [1..1] | | <Cdtr> | Creditor | | |
| 6.1.792 | [1..1] | | <Nm> | Name | X | Mandatory |
| 6.1.793 | [0..1] | | <PstlAdr> | Postal Address | | |
| 6.1.802 | [0..1] | | <Ctry> | Country | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 6.1.803 | [0..2] | | <AdrLine> | Address Line | X | Only two occurrences of element are allowed |
| 6.1.804 | [0..1] | | <Id> | Identification | | |
| 6.1.805 | {Or | | <OrgId> | Organisation Identification | | Not allowed to use with 6.1.813 |
| 6.1.806 | {Or | | <BICorBEI> | BIC or BEI code | X | Not allowed to use with 6.1.807 |
| 6.1.807 | Or} | | <Othr> | Unique identification of an organisation | | Not allowed to use with 6.1.806 |
| 6.1.808 | [1..1] | | <Id> | Identification assigned by an institution. | X | |
| 6.1.809 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 6.1.810 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 3). Not allowed to use with 6.1.811 |
| 6.1.811 | Or} | | <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 6.1.810 |
| 6.1.812 | [0..1] | | <Issr> | Entity that assigns the identification. | X | |
| 6.1.813 | Or} | | <PrvtId> | Private Identification | | Not allowed to use with 6.1.805 |
| 6.1.814 | {Or | | <DtAndPlcOfBirth> | Date and Place of Birth | | Not allowed to use with 6.1.819 |
| 6.1.815 | [1..1] | | <BirthDt> | Birth Date | X | |
| 6.1.816 | [0..1] | | <PrvcOfBirth> | Province of Birth | X | |
| 6.1.817 | [1..1] | | <CityOfBirth> | City of Birth | X | |
| 6.1.818 | [1..1] | | <CtryOfBirth> | Country of Birth | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 6.1.819 | Or} | | <Othr> | Unique identification of a person | | Not allowed to use with 6.1.814 |
| 6.1.820 | [1..1] | | <Id> | Identification assigned by an institution. | X | |
| 6.1.821 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 6.1.822 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 4). Not allowed to use with 6.1.823 |
| 6.1.823 | Or} | | <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 6.1.822 |
| 6.1.824 | [0..1] | | <Issr> | Entity that assigns the identification. | X | |

| | | | | | | |
|---------|--------|--|-------------------|---|---|--|
| 6.1.834 | [1..1] | | <CdtrAcct> | Creditor Account | | Mandatory |
| 6.1.835 | [1..1] | | <Id> | Identification | | |
| 6.1.836 | [1..1] | | <IBAN> | IBAN | X | |
| 6.1.848 | [0..1] | | <UltmtCdtr> | Ultimate Creditor | | |
| 6.1.849 | [0..1] | | <Nm> | Name | X | |
| 6.1.861 | [0..1] | | <Id> | Identification | | |
| 6.1.862 | {Or | | <OrgId> | Organisation Identification | | Not allowed to use with 6.1.870 |
| 6.1.863 | {Or | | <BICOrBEI> | BIC or BEI | X | Not allowed to use with 6.1.864 |
| 6.1.864 | Or} | | <Othr> | Unique identification of an organisation | | Not allowed to use with 6.1.863 |
| 6.1.865 | [1..1] | | <Id> | Identification assigned by an institution | X | |
| 6.1.866 | [0..1] | | <SchmeNm> | Name of the identification scheme | | |
| 6.1.867 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list | X | Only ISO 20022 codes are allowed (table 3). Not allowed to use with 6.1.868 |
| 6.1.868 | Or} | | <Prtry> | Name of the identification scheme, in a free text form | X | Not allowed to use with 6.1.867 |
| 6.1.869 | [0..1] | | <Issr> | Entity that assigns the identification | X | |
| 6.1.870 | Or} | | <PrvtId> | Private Identification | | Not allowed to use with 6.1.862 |
| 6.1.871 | {Or | | <DtAndPlcOfBirth> | Date and Place of Birth | | Not allowed to use with 6.1.875 |
| 6.1.872 | [1..1] | | <BirthDt> | Birth Date | X | |
| 6.1.873 | [0..1] | | <PrvcOfBirth> | Province of Birth | X | |
| 6.1.874 | [1..1] | | <CityOfBirth> | City of Birth | X | |
| 6.1.875 | [1..1] | | <CtryOfBirth> | Country of Birth | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 6.1.876 | Or} | | <Othr> | Unique identification of a person | | Not allowed to use with 6.1.871 |
| 9.1.28 | [1..1] | | <Id> | Identification assigned by an institution | X | |
| 9.1.29 | [0..1] | | <SchmeNm> | Name of the identification scheme | | |
| 9.1.30 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list | X | Only ISO 20022 codes are allowed (table 4). Not allowed to use with 9.1.31 |
| 9.1.31 | Or} | | <Prtry> | Name of the identification scheme, in a free text form | X | Not allowed to use with 9.1.30 |
| 9.1.32 | [0..1] | | <Issr> | Entity that assigns the identification | X | |

51. SEPA Resolution of Investigation

SEPA Resolution of Investigation message shall be prepared in accordance with ISO 20022 camt.029.001.03 message rules and included in the payment and payment return file.

SEPA Resolution of Investigation message is sent to inform a participant that a return of the requested SEPA credit transfer is not possible.

51.1. Bulk Header (Assignment Information)

| Index | Usage | Element | Description | Link to Format | Notes |
|-------|--------|--------------|---|-------------------|---|
| 1.0 | [1..1] | <Assgnmt> | | | |
| 1.1 | [1..1] | <Id> | Identifier of the assignment | X | |
| 1.2 | [1..1] | <Assgnr> | Participant originating this assignment | | The files sent to the EKS shall contain the sending bank's BIC, the files received from the EKS shall contain Latvijas Banka BIC. |
| 1.4 | [1..1] | <Agt> | | | |
| 2.1.0 | [1..1] | <FinInstnId> | | | |
| 2.1.1 | [1..1] | <BIC> | BIC | X | |
| 1.5 | [1..1] | <Assgne> | Participant receiving this assignment/Asignee | | The files sent to the EKS shall contain Latvijas Banka BIC, the files received from the EKS shall contain the beneficiary bank's BIC. |
| 1.7 | [1..1] | <Agt> | | | |
| 2.1.0 | [1..1] | <FinInstnId> | | | |
| 2.1.1 | [1..1] | <BIC> | BIC | X | |
| 1.8 | [1..1] | <CreDtTm> | Date and time at which this bulk was created | X | |

51.2. The status data

| | | | | | |
|-----|--------|--------|--------------------------------------|-------------------|------------------------------|
| 3.0 | [1..1] | <Sts> | | | |
| 3.1 | [1..1] | <Conf> | Code of Resolution of Investigation. | X | Only code "RJCR" is allowed. |

51.3. Data of SEPA Resolution of Investigation Message

| Index | Usag e | Element | Description | Link to Format | Notes |
|--------|--------|-------------------|---|-------------------|---|
| 4.0 | [1..1] | <CxlDtls> | SEPA Cancellation Request Details | | At least one message in a bulk |
| 4.72 | [1..n] | <TxInfAndSts> | Transaction Information and Status | | The number of individual transactions shall not exceed 100 000. |
| 4.73 | [1..1] | <CxlStsId> | SEPA Payment Cancellation Request Status Identification | X | |
| 4.80 | [1..1] | <OrgnlGrpInf> | Original Bulk Information | | |
| 4.81 | [1..1] | <OrgnlMsgId> | Original Bulk Identification | X | |
| 4.82 | [1..1] | <OrgnlMsgNmId> | Original Message Name Identification | X | Only code " pacs.008" is allowed. |
| 4.84 | [0..1] | <OrgnlInstrId> | Original Instruction Identification | X | |
| 4.85 | [1..1] | <OrgnlEndToEndId> | Original End To End Identification | X | |
| 4.86 | [1..1] | <OrgnlTxId> | Original Transaction Identification. | X | |
| 4.88 | [1..1] | <TxCxlSts> | Transaction Cancellation Status | X | Only code "RJCR" is allowed. |
| 4.89 | [1..1] | <CxlStsRsnInf> | Cancellation Status Reason Information | | |
| 4.90 | [1..1] | <Orgtr> | Cancellation Request Originator | | |
| 5.1.0 | {Or | <Nm> | Name of the customer originating the cancellation request. | X | Not allowed to use with 5.1.12 |
| 5.1.12 | Or} | <Id> | Identification of the participant originating the cancellation request | | Not allowed to use with 5.1.0 |
| 5.1.13 | [1..1] | <OrgId> | | | |
| 5.1.14 | [1..1] | <BICOrBEI> | BIC of the participant originating the cancellation request | X | |
| 4.91 | [1..1] | <Rsn> | Reason for the status report | | |
| 4.92 | {Or | <Cd> | Reason ISO code for the cancellation status | X | Only ISO 20022 codes are allowed (table 8). Not allowed to use with 4.93 |
| 4.93 | Or} | <Prtry> | Proprietary code of cancellation reason status | X | The listed codes are allowed (table 9). Not allowed to use with 4.92 |
| 4.94 | [0..2] | <AddtlInf> | Additional Information on the cancellation status reason. | X | Allowed to be used if 4.92 is "LEGL", to further specify the reason |
| 4.101 | [0..1] | <Assgnr> | Participant who sent this SEPA Resolution of Investigation message to the EKS | | Not allowed to use in the case of deliveries to the EKS. Should be used in the case of deliveries from the EKS – a participant who initiated this message (where such |

| | | | | | | |
|---------|--------|--|-----------------|--|---|---|
| | | | | | | information is available). |
| 4.103 | [1..1] | | <Agt> | | | |
| 2.1.0 | [1..1] | | <FinInstnId> | | | |
| 2.1.1 | [1..1] | | <BIC> | BIC | X | |
| 4.107 | [1..1] | | <OrgnlTxRef> | Original Transaction Reference Information | | |
| 6.1.6 | [1..1] | | <IntrBkSttlmDt> | Interbank Settlement Date | X | |
| 6.1.52 | [1..1] | | <SttlmInf> | | | |
| 6.1.53 | [1..1] | | <SttlmMtd> | Settlement Method | X | Only code "CLRG" is allowed. |
| 6.1.68 | [0..1] | | <ClrSys> | | | |
| 6.1.70 | [1..1] | | <Prtry> | Code of clearing system used for settlement | X | Only code "EKS" is allowed. |
| 6.1.233 | [1..1] | | <PmtTpInf> | | | |
| 6.1.236 | [1..1] | | <SvcLvl> | Service Level | | |
| 6.1.237 | [1..1] | | <Cd> | Service Level Code | X | Only code "SEPA" is allowed. |
| 6.1.239 | [0..1] | | <LclInstrm> | Community specific instrument information | | |
| 6.1.240 | {Or | | <Cd> | Code | X | Only ISO 20022 codes are allowed (table 1). Not allowed to use with 6.1.241 |
| 6.1.241 | Or} | | <Prtry> | Proprietary code | X | Not allowed to use with 6.1.240 |
| 6.1.243 | [0..1] | | <CtgyPurp> | Category Purpose | | |
| 6.1.244 | {Or | | <Cd> | ISO Code | X | Only ISO 20022 codes are allowed (table 2). Not allowed to use with 6.1.245 |
| 6.1.245 | Or} | | <Prtry> | Proprietary code | X | Not allowed to use with 6.1.244 |
| 6.1.467 | [0..1] | | <RmtInf> | Remittance Information | | |
| 6.1.468 | {Or | | <Ustrd> | Unstructured | X | Not allowed to use with 6.1.469 |
| 6.1.469 | Or} | | <Strd> | Structured | | Not allowed to use with 6.1.468. Only one occurrence of element is allowed with maximum 140 characters. |
| 6.1.489 | [0..1] | | <CdtrRefInf> | Creditor Reference Information | | |
| 6.1.490 | [1..1] | | <Tp> | Creditor Reference Type | | Only to be used with 6.1.495 |
| 6.1.491 | [1..1] | | <CdOrPrtry> | | | |
| 6.1.492 | [1..1] | | <Cd> | Creditor Reference Type Code | X | Only code "SCOR" is allowed. |
| 6.1.494 | [0..1] | | <Issr> | Issuer of Creditor Reference Identification Type | X | |
| 6.1.495 | [0..1] | | <Ref> | Creditor Reference | X | Only to be used with 6.1.490 |
| 6.1.583 | [0..1] | | <UltmtDbtr> | Ultimate Debtor | | |

| | | | | | | |
|---------|--------|--|----------------------|--|----------|--|
| 6.1.584 | [0..1] | | └─ <Nm> | Name | X | |
| 6.1.596 | [0..1] | | └─ <Id> | Identification | | |
| 6.1.597 | {Or | | └─ <OrgId> | Organisation Identification | | Not allowed to use with 6.1.605 |
| 6.1.598 | {Or | | └─ <BICOrBEI> | BIC or BEI | X | Not allowed to use with 6.1.599 |
| 6.1.599 | Or} | | └─ <Othr> | Unique identification of an organisation | | Not allowed to use with 6.1.598 |
| 6.1.600 | [1..1] | | └─ <Id> | Identification assigned by an institution | X | |
| 6.1.601 | [0..1] | | └─ <SchmeNm> | Name of the identification scheme | | |
| 6.1.602 | {{Or | | └─ <Cd> | Name of the identification scheme, in a coded form as published in an external list | X | Only ISO 20022 codes are allowed (table 3) Not allowed to use with 6.1.603 |
| 6.1.603 | Or}} | | └─ <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 6.1.602 |
| 6.1.604 | [0..1] | | └─ <Issr> | Entity that assigns the identification. | X | |
| 6.1.605 | Or} | | └─ <PrvtId> | Private Identification | | Not allowed to use with 6.1.597 |
| 6.1.606 | {Or | | └─ <DtAndPlcOfBirth> | Date and Place of Birth | | Not allowed to use with 6.1.611 |
| 6.1.607 | [1..1] | | └─ <BirthDt> | Birth Date | X | |
| 6.1.608 | [0..1] | | └─ <PrvcOfBirth> | Province of Birth | X | |
| 6.1.609 | [1..1] | | └─ <CityOfBirth> | City of Birth | X | |
| 6.1.610 | [1..1] | | └─ <CtryOfBirth> | Country of Birth | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 6.1.611 | Or} | | └─ <Othr> | Unique identification of a person | | Not allowed to use with 6.1.606 |
| 6.1.612 | [1..1] | | └─ <Id> | Identification assigned by an institution. | X | |
| 6.1.613 | [0..1] | | └─ <SchmeNm> | Name of the identification scheme. | | |
| 6.1.614 | {Or | | └─ <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 4). Not allowed to use with 6.1.615 |
| 6.1.615 | Or} | | └─ <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 6.1.614 |
| 6.1.616 | [0..1] | | └─ <Issr> | Entity that assigns the identification. | X | |
| 6.1.626 | [1..1] | | └─ <Dbtr> | Debtor | | |
| 6.1.627 | [1..1] | | └─ <Nm> | Name | <u>X</u> | Mandatory |
| 6.1.628 | [0..1] | | └─ <PstlAdr> | Postal Address | | |
| 6.1.637 | [0..1] | | └─ <Ctry> | Country | <u>X</u> | Only ISO 3166 Alpha-2 codes are allowed. |
| 6.1.638 | [0..2] | | └─ <AdrLine> | Address Line | <u>X</u> | Only two occurrences of element are allowed |
| 6.1.639 | [0..1] | | └─ <Id> | Identification | | |
| 6.1.640 | {Or | | └─ <OrgId> | Organisation Identification | | Not allowed to use with 6.1.648 |
| 6.1.641 | {Or | | └─ <BICOrBEI> | BIC or BEI | <u>X</u> | Not allowed to use with 6.1.642 |

| | | | | | | |
|---------|--------|--|-------------------|--|---|--|
| 6.1.642 | Or} | | <Othr> | Unique identification of an organisation | | Not allowed to use with 6.1.641 |
| 6.1.643 | [1..1] | | <Id> | Identification assigned by an institution. | X | |
| 6.1.644 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 6.1.645 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 3). Not allowed to use with 6.1.646 |
| 6.1.646 | Or} | | <Prtry> | Name of the identification scheme, in a free text form | X | Not allowed to use with 6.1.645 |
| 6.1.647 | [0..1] | | <Issr> | Entity that assigns the identification | X | |
| 6.1.648 | Or} | | <PrvtId> | Private Identification | | Not allowed to use with 6.1.640 |
| 6.1.649 | {Or | | <DtAndPlcOfBirth> | Date and Place of Birth | | Not allowed to use with 6.1.654 |
| 6.1.650 | [1..1] | | <BirthDt> | Birth Date | X | |
| 6.1.651 | [0..1] | | <PrvcOfBirth> | Province of Birth | X | |
| 6.1.652 | [1..1] | | <CityOfBirth> | City of Birth | X | |
| 6.1.653 | [1..1] | | <CtryOfBirth> | Country of Birth | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 6.1.654 | Or} | | <Othr> | Unique identification of a person | | Not allowed to use with 6.1.649 |
| 6.1.655 | [1..1] | | <Id> | Identification assigned by an institution. | X | |
| 6.1.656 | [0..1] | | <SchmeNm> | Name of the identification scheme. | | |
| 6.1.657 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 4). Not allowed to use with 6.1.658 |
| 6.1.658 | Or} | | <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 6.1.657 |
| 6.1.659 | [0..1] | | <Issr> | Entity that assigns the identification | X | |
| 6.1.669 | [1..1] | | <DbtrAcct> | Debtor Account | | Mandatory |
| 6.1.670 | [1..1] | | <Id> | Debtor Account Identification | | |
| 6.1.671 | [1..1] | | <IBAN> | IBAN | X | |
| 6.1.683 | [1..1] | | <DbtrAgt> | Debtor Agent | | Only BIC is allowed |
| 6.1.684 | [1..1] | | <FinInstnId> | Financial Institution Identification | | |
| 6.1.685 | [1..1] | | <BIC> | BIC | X | The specified BIC must be available in the routing table. |
| 6.1.737 | [1..1] | | <CdtrAgt> | Creditor Agent | | Only BIC is allowed |
| 6.1.738 | [1..1] | | <FinInstnId> | Financial Institution Identification | | |
| 6.1.739 | [1..1] | | <BIC> | BIC | X | The specified BIC must be available in the routing table. |

| | | | | | | |
|---------|--------|--|----------------------|--|---|--|
| 6.1.791 | [1..1] | | └─ <Cdtr> | Creditor | | |
| 6.1.792 | [1..1] | | └─ <Nm> | Name | X | Mandatory |
| 6.1.793 | [0..1] | | └─ <PstlAdr> | Postal Address | | |
| 6.1.802 | [0..1] | | └─ <Ctry> | Country | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 6.1.803 | [0..2] | | └─ <AdrLine> | Address Line | X | Only two occurrences of element are allowed |
| 6.1.804 | [0..1] | | └─ <Id> | Identification | | |
| 6.1.805 | {Or | | └─ <OrgId> | Organisation Identification | | Not allowed to use with 6.1.813 |
| 6.1.806 | {Or | | └─ <BICOrBEI> | BIC or BEI | X | Not allowed to use with 6.1.807 |
| 6.1.807 | Or} | | └─ <Othr> | Unique identification of an organisation | | Not allowed to use with 6.1.806 |
| 6.1.808 | [1..1] | | └─ <Id> | Identification assigned by an institution. | X | |
| 6.1.809 | [0..1] | | └─ <SchmeNm> | Name of the identification scheme. | | |
| 6.1.810 | {Or | | └─ <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 3). Not allowed to use with 6.1.810 |
| 6.1.811 | Or} | | └─ <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 6.1.811 |
| 6.1.812 | [0..1] | | └─ <Issr> | Entity that assigns the identification. | X | |
| 6.1.813 | Or} | | └─ <PrvtId> | Private Identification | | Not allowed to use with 6.1.805 |
| 6.1.814 | {Or | | └─ <DtAndPlcOfBirth> | Date and Place of Birth | | Not allowed to use with 6.1.819 |
| 6.1.815 | [1..1] | | └─ <BirthDt> | Birth Date | X | |
| 6.1.816 | [0..1] | | └─ <PrvcOfBirth> | Province of Birth | X | |
| 6.1.817 | [1..1] | | └─ <CityOfBirth> | City of Birth | X | |
| 6.1.818 | [1..1] | | └─ <CtryOfBirth> | Country of Birth | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 6.1.819 | Or} | | └─ <Othr> | Unique identification of a person | | Not allowed to use with 6.1.814 |
| 6.1.820 | [1..1] | | └─ <Id> | Identification assigned by an institution. | X | |
| 6.1.821 | [0..1] | | └─ <SchmeNm> | Name of the identification scheme. | | |
| 6.1.822 | {Or | | └─ <Cd> | Name of the identification scheme, in a coded form as published in an external list. | X | Only ISO 20022 codes are allowed (table 4). Not allowed to use with 6.1.823 |
| 6.1.823 | Or} | | └─ <Prtry> | Name of the identification scheme, in a free text form. | X | Not allowed to use with 6.1.822 |
| 6.1.824 | [0..1] | | └─ <Issr> | Entity that assigns the identification. | X | |
| 6.1.834 | [1..1] | | └─ <CdtrAcct> | Creditor Account | | Mandatory |
| 6.1.835 | [1..1] | | └─ <Id> | Identification | | |
| 6.1.836 | [1..1] | | └─ <IBAN> | IBAN | X | |
| 6.1.848 | [0..1] | | └─ <UltmtCdtr> | Ultimate Creditor | | |

| | | | | | | |
|---------|--------|--|-------------------|---|---|--|
| 6.1.849 | [0..1] | | <Nm> | Name | X | |
| 6.1.861 | [0..1] | | <Id> | Identification | | |
| 6.1.862 | {Or | | <OrgId> | Organisation identification | | Not allowed to use with 6.1.870 |
| 6.1.863 | {Or | | <BICOrBEI> | BIC or BEI | X | Not allowed to use with 6.1.864 |
| 6.1.864 | Or} | | <Othr> | Unique identification of an organisation | | Not allowed to use with 6.1.863 |
| 6.1.865 | [1..1] | | <Id> | Identification assigned by an institution | X | |
| 6.1.866 | [0..1] | | <SchmeNm> | Name of the identification scheme | | |
| 6.1.867 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list | X | Only ISO 20022 codes are allowed (table 3). Not allowed to use with 6.1.868 |
| 6.1.868 | Or} | | <Prtry> | Name of the identification scheme, in a free text form | X | Not allowed to use with 6.1.867 |
| 6.1.869 | [0..1] | | <Issr> | Entity that assigns the identification | X | |
| 6.1.870 | Or} | | <PrvtId> | Private Identification | | Not allowed to use with 6.1.862 |
| 6.1.871 | {Or | | <DtAndPlcOfBirth> | Date and Place of Birth | | Not allowed to use with 6.1.876 |
| 6.1.872 | [1..1] | | <BirthDt> | Birth Date | X | |
| 6.1.873 | [0..1] | | <PrvcOfBirth> | Province of Birth | X | |
| 6.1.874 | [1..1] | | <CityOfBirth> | City of Birth | X | |
| 6.1.875 | [1..1] | | <CtryOfBirth> | Country of Birth | X | Only ISO 3166 Alpha-2 codes are allowed. |
| 6.1.876 | Or} | | <Othr> | Unique identification of a person | | Not allowed to use with 6.1.871 |
| 9.1.28 | [1..1] | | <Id> | Identification assigned by an institution | X | |
| 9.1.29 | [0..1] | | <SchmeNm> | Name of the identification scheme | | |
| 9.1.30 | {Or | | <Cd> | Name of the identification scheme, in a coded form as published in an external list | X | Only ISO 20022 codes are allowed (table 4). Not allowed to use with 9.1.31 |
| 9.1.31 | Or} | | <Prtry> | Name of the identification scheme, in a free text form | X | Not allowed to use with 9.1.30 |
| 9.1.32 | [0..1] | | <Issr> | Entity that assigns the identification | X | |

52. Code value tables
52.1. Local Instrument ISO Codes

Table 1.
ISO 20022 ExternalLocalInstrument1Code

http://www.iso20022.org/documents/External_code_lists/Payment_ExternalCodeLists_09June09_v5.xls worksheet "6-LocalInstrument".

52.2. Payment Category Purpose ISO Codes

Table 2.
ISO 20022 ExternalCategoryPurpose1Code

http://www.iso20022.org/documents/External_code_lists/Payment_ExternalCodeLists_09June09_v5.xls worksheet "3-CategoryPurpose".

52.3. Organisation Identification Scheme Codes

Table 3.
ISO 20022 ExternalOrganisationIdentification1Code

http://www.iso20022.org/documents/External_code_lists/Payment_ExternalCodeLists_09June09_v5.xls worksheet "7-rganisationIdentification".

52.4. Private Identification Scheme Codes

Table 4.
ISO 20022 ExternalPersonIdentification1Code

http://www.iso20022.org/documents/External_code_lists/Payment_ExternalCodeLists_09June09_v5.xls worksheet "8-PersonIdentification".

If a person's identity number is used to identify the person, the code "NIDN" shall be selected as an appropriate identification type of a private person.

52.5. Payment Purpose ISO Code

Table 5.
ISO 20022 ExternalPurpose1Code

http://www.iso20022.org/documents/External_code_lists/Payment_ExternalCodeLists_09June09_v5.xls worksheet "9-Purpose".

53. Payment Return Reason Codes for Participants

Table 6.

| No | Code | Description |
|----|------|---|
| 1. | AC01 | Format of the account number specified is not correct or account number does not exist. |
| 2. | AC04 | Account closed |
| 3. | AC06 | Account blocked, reason not specified |

| | | |
|-----|------|---|
| 4. | AG01 | Credit transfer forbidden on this type of account (eg savings account) |
| 5. | AG02 | Operation/transaction code incorrect, invalid file format |
| 6. | AM05 | This message appears to have been duplicated. |
| 7. | BE04 | Specification of creditor's address, which is required for payment, is missing/not correct |
| 8. | FOCR | Following Cancellation Request |
| 9. | MD07 | End customer is deceased. |
| 10. | MS02 | A return reason has not been specified by end customer. |
| 11. | MS03 | A return reason has not been specified by agent. |
| 12. | RC01 | Bank identifier code specified in the message has an incorrect format or does not exist |
| 13. | RR01 | Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing |
| 14. | RR02 | Missing Debtor Name or Address – Code used by banks to indicate a Return for Regulatory Reason |
| 15. | RR03 | Missing Creditor Name or Address – Code used by banks to indicate a Return for Regulatory Reason |
| 16. | RR04 | Other Regulatory Reason. |

53.1. Payment Cancellation Reason EKS Codes

Table 7.

| No | Code | Description |
|----|------|--|
| 1. | TECH | Technical problems resulting in erroneous credit transfer. |
| 2. | FRAD | Fraudulent originated credit transfer |

53.2. Cancellation Status Reason ISO Codes for a Negative Resolution

Table 8.

| No | Code | Description |
|----|------|--|
| 1. | CUST | Cancellation cannot be accepted because of a customer decision (creditor). |
| 2. | LEGL | Cancellation cannot be accepted because of regulatory rules. |

53.3. Cancellation Status Reason EKS Codes for a Negative Resolution

Table 8.

| No | Code | Description |
|----|------|---|
| 1. | AC04 | Account closed |
| 2. | AM04 | Insufficient funds on the account |
| 3. | NOAS | No response from beneficiary |
| 4. | NOOR | Original credit transfer never received |
| 5. | ARDT | The transaction has already been returned |

54. Message element forming

Data formats:

1.1 ¹ MessageIdentification <MsgId>

| | |
|----------------------------------|--|
| Message Type ² | pacs.008, pacs.004, pacs.002 |
| Data Type ³ | Max35Text |
| Format ³⁾ | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces |

¹ Element number present in ISO 20022 standard;² Message types where the above element is used;³ Description of data types and formats in accordance with ISO 20022 standard.

1.1 Identification <Id>

| | |
|----------------------|--|
| Message type: | camt.056, camt.029 |
| Data Type | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces |

1.1.1 IBAN <IBAN>

| | |
|----------------------|---------------------------------------|
| Message type: | pacs.008, pac004 |
| Data Type: | IBANIdentifier |
| Format: | [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} |

1.2 CreationDateTime <CreDtTm>

| | |
|----------------------|------------------------------|
| Message type: | pacs.008, pacs.004, pacs.002 |
| Data Type: | ISODateTime |

1.4 NumberOfTransactions <NbOfTx>

| | |
|----------------------|------------------|
| Message type: | pacs.008 |
| Data Type: | Max15NumericText |
| Format: | [0-9]{1,15} |

1.6 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

| | |
|----------------------|--|
| Message type: | pacs.008 |
| Data Type: | CurrencyAndAmount |
| Format: | fractionDigits:2 minInclusive: 0.01 maxInclusive: 99999999999999.99 totalDigits: 18 CurrencyCode "EUR" |

1.7 InterbankSettlementDate <IntrBkSttlmDt>

| | |
|----------------------|-------------|
| Message type: | pacs.008 |
| Data Type: | ISODateTime |

1.7 NumberOfTransactions <NbOfTx>

| | |
|----------------------|------------------|
| Message type: | pacs.004 |
| Data Type: | Max15NumericText |
| Format: | [0-9]{1,15} |

1.8 CreationDateTime <CreDtTm>

| | |
|----------------------|--------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | ISODatetime |

1.9 SettlementMethod <StlmMtd>

| | |
|----------------------|------------------------------|
| Message type: | pacs.008 |
| Data Type: | Code |
| Rule(s): | Only code "CLRG" is allowed. |

1.10 TotalInterbankSettlementAmount <TtlIntrBkStlmAmt>

| | |
|----------------------|--|
| Message type: | pacs.004 |
| Data Type: | CurrencyAndAmount |
| Format: | fractionDigits:2 minInclusive: 0.01 maxInclusive: 99999999999999.99 totalDigits: 18 CurrencyCode "EUR" |

1.11 InterbankSettlementDate <IntrBkStlmDt>

| | |
|----------------------|-------------|
| Message type: | pacs.004 |
| Data Type: | ISODatetime |

1.13 Proprietary <Prtry>

| | |
|----------------------|-----------------------------|
| Message type: | pacs.008 |
| Data Type: | Code |
| Rule(s): | Only code "EKS" is allowed. |

1.13 SettlementMethod <StlmMtd>

| | |
|----------------------|------------------------------|
| Message type: | pacs.004 |
| Data Type: | Code |
| Rule(s): | Only code "CLRG" is allowed. |

1.17 Proprietary <Prtry>

| | |
|----------------------|----------------------------|
| Message type: | pacs.004 |
| Data Type: | Code |
| Rule(s): | Only code "EKS" is allowed |

2.1 OriginalMessageIdentification <OrgnlMsgId>

| | |
|----------------------|-------------------------------|
| Message type: | pacs.002 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

2.1.1 BIC <BIC>

| | |
|----------------------|---|
| Message type: | camt.056, camt.029 |
| Data Type: | BICIdentifier |
| Format: | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |

2.2 InstructionIdentification <InstrId>

| | |
|----------------------|---------------|
| Message type: | pacs.008 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 |

| | |
|--|--|
| | minLength: 1 Cannot include leading, trailing or internal spaces. |
|--|--|

2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

| | |
|----------------------|-------------------------------|
| Message type: | pacs.002 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

2.3 EndToEndIdentification <EndToEndId>

| | |
|----------------------|-------------------------------|
| Message type: | pacs.008 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

2.4 TransactionIdentification <TxId>

| | |
|----------------------|---|
| Message type: | pacs.008 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

2.4 OriginalNumberOfTransactions <OrgnlNbOfTxS>

| | |
|----------------------|------------------|
| Message type: | pacs.002 |
| Data Type: | Max15NumericText |
| Format: | [0-9]{1,15} |

2.5 OriginalControlSum <OrgnlCtrlSum>

| | |
|----------------------|---|
| Message type: | pacs.002 |
| Data Type: | CurrencyAndAmount |
| Format: | CurrencyAndAmount fractionDigits:2 minInclusive: 0 totalDigits: 18 CurrencyCode [A-Z]{3,3} |
| Rule(s): | Only currency code "EUR" is allowed. Amount must be 0.01 or higher and not exceed 999'999'999'999'999.99 The fractional part has a maximum of two digits. |

2.6 GroupStatus <GrpSts>

| | |
|----------------------|---|
| Message type: | pacs.002 |
| Data Type: | Code |
| Rule(s): | Only listed codes are allowed ("RJCT – rejected, "PART" – partly accepted, "ACCP" – accepted) |

2.10 Code <Cd>

| | |
|----------------------|------------------------------|
| Message type: | pacs.008 |
| Data Type: | Code |
| Rule(s): | Only code "SEPA" is allowed. |

2.10 Code <Cd>

| | |
|----------------------|----------|
| Message type: | pacs.002 |
| Data Type: | Code |

| | |
|-----------------|--|
| Rule(s): | Only code "ED05" (Settlement Failed) is allowed. |
|-----------------|--|

2.11 Proprietary <Prtry>

| | |
|----------------------|--------------------------------|
| Message type: | pacs.002 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |
| Rule(s): | Only listed codes are allowed. |

2.13 Code <Cd>

| | |
|----------------------|--|
| Message type: | pacs.008 |
| Data Type: | ExternalLocalInstrument1Code |
| Format: | maxLength: 35 minLength: 1 |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 1). |

2.14 Proprietary <Prtry>

| | |
|----------------------|-------------------------------|
| Message type: | pacs.008 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

2.14 DetailedNumberOfTransactions <DtldNbOfTx>

| | |
|----------------------|------------------|
| Message type: | pacs.002 |
| Data Type: | Max15NumericText |
| Format: | [0-9]{1,15} |

2.15 DetailedStatus <DtldSts>

| | |
|----------------------|--|
| Message type: | pacs.002 |
| Data Type: | Code |
| Rule(s): | Only listed codes are allowed (see "Notes" in message structure table) |

2.16 Code <Cd>

| | |
|----------------------|--|
| Message type: | pacs.008 |
| Data Type: | Code |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 2). |

2.16 DetailedControlSum <DtldCtrlSum>

| | |
|----------------------|---|
| Message type: | pacs.002 |
| Data Type: | CurrencyAndAmount |
| Format: | CurrencyAndAmount fractionDigits:2 minInclusive: 0 totalDigits: 18 CurrencyCode [A-Z]{3,3} |
| Rule(s): | Only currency code "EUR" is allowed. Amount must be 0.01 or higher and not exceed 999'999'999'999'999.99 The fractional part has a maximum of two digits. |

2.17 Proprietary <Prtry>

| | |
|----------------------|---------------|
| Message type: | pacs.008 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 |

| | |
|--|--------------|
| | minLength: 1 |
|--|--------------|

2.18 InterbankSettlementAmount <IntrBkSttlmAmt>

| | |
|----------------------|---|
| Message type: | pacs.008 |
| Data Type: | CurrencyAndAmount |
| Format: | CurrencyAndAmount fractionDigits:2 minInclusive: 0.01 maxInclusive: 999999999.99 totalDigits: 18 CurrencyCode [A-Z]{3,3} |
| Rule(s): | Only currency code "EUR" is allowed. Amount must be 0.01 or higher and not exceed 999'999'999.99 The fractional part has a maximum of two digits. |

2.33 ChargeBearer <ChrgBr>

| | |
|----------------------|---|
| Message type: | pacs.008 |
| Data Type: | Code |
| Rule(s): | Only code "SLEV" (fees are stipulated in compliance with the System Rules) is allowed |

2.65 Code <Cd>

| | |
|----------------------|--|
| Message type: | pacs.008, pacs.004 |
| Data Type: | Code |
| Rule(s): | Only ISO 20022 codes are allowed (Table 5), when used, 2.54 must not be present. |

2.76 Unstructured <Ustrd>

| | |
|----------------------|--------------------------------|
| Message type: | pacs.008, pacs.004 |
| Data Type: | Max140Text |
| Format: | maxLength: 140 minLength: 1 |

2.100 Code <Cd>

| | |
|----------------------|---|
| Message type: | pacs.008, pacs.004 |
| Data Type: | Code |
| Rule(s): | Only code "SCOR" is allowed, when used, 2.103 must be present |

2.102 Issuer <Issr>

| | |
|----------------------|-------------------------------|
| Message type: | pacs.008, pacs.004 |
| Data type: | Max35Text |
| Formāts: | maxLength: 35 minLength: 1 |

2.103 Reference <Ref>

| | |
|----------------------|-----------------------------------|
| Message type: | pacs.008, pacs.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |
| Rule(s): | When used, 2.100 must be present. |

3.1. ReturnIdentification <RtrId>

| | |
|----------------------|---------------|
| Message type: | pacs.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 |

| | |
|--|--|
| | minLength: 1 Cannot include leading, trailing or internal spaces. |
|--|--|

3.1. StatusIdentification <StsId>

| | |
|----------------------|---|
| Message type: | pacs.002 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

3.1. NumberOfTransactions <NbOfTx>

| | |
|----------------------|------------------|
| Message type: | camt.056 |
| Data Type: | Max15NumericText |
| Format: | [0-9]{1,15} |

3.1 <Conf>

| | |
|----------------------|---|
| Message type: | camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed codes are allowed (see "Notes" in message structure table). |

3.2 OriginalInstructionIdentification <OrgnlInstrId>

| | |
|----------------------|---|
| Message type: | pacs.002 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

3.3 OriginalMessageIdentification <OrgnlMsgId>

| | |
|----------------------|---|
| Message type: | pacs.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

3.3 OriginalEndToEndIdentification <OrgnlEndToEndId>

| | |
|----------------------|-------------------------------|
| Message type: | pacs.002 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

3.4 OriginalMessageNameIdentification <OrgnlMsgNmId>

| | |
|----------------------|-------------------------------|
| Message type: | pacs.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

3.4 OriginalTransactionIdentification <OrgnlTxId>

| | |
|----------------------|---|
| Message type: | pacs.002 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

3.5 TransactionStatus <TxSts>

| | |
|----------------------|--------------------------------|
| Message type: | pacs.002 |
| Data Type: | Code |
| Rule(s): | Only listed codes are allowed. |

3.6 OriginalInstructionIdentification <OrgnlInstrId>

| | |
|----------------------|---|
| Message type: | pacs.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

3.7 OriginalEndToEndIdentification <OrgnlEndToEndId>

| | |
|----------------------|-------------------------------|
| Message type: | pacs.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

3.8 OriginalTransactionIdentification <OrgnlTxId>

| | |
|----------------------|---|
| Message type: | pacs.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

3.9 Code <Cd>

| | |
|----------------------|---|
| Message type: | pacs.002 |
| Data Type: | Code |
| Rule(s): | Only listed codes are allowed (Table 14). |

3.10 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

| | |
|----------------------|---|
| Message type: | pacs.004 |
| Data Type: | CurrencyAndAmount |
| Format: | CurrencyAndAmount fractionDigits:2 minInclusive: 0.01 maxInclusive: 999999999.99 totalDigits: 18 CurrencyCode [A-Z]{3,3} |
| Rule(s): | Only currency code "EUR" is allowed. Amount must be 0.01 or higher and not exceed 999'999'999.99 The fractional part has a maximum of two digits. |

3.10 Proprietary <Prtry>

| | |
|----------------------|---|
| Message type: | pacs.002 |
| Data Type: | Code |
| Rule(s): | Only listed codes are allowed (see "Notes" in message structure table). |

3.11 ReturnedInterbankSettlementAmount <RtrdIntrBkSttlmAmt>

| | |
|----------------------|---|
| Message type: | pacs.004 |
| Data Type: | CurrencyAndAmount |
| Format: | CurrencyAndAmount fractionDigits:2 minInclusive: 0.01 maxInclusive: 999999999.99 |

| | |
|-----------------|--|
| | totalDigits: 18 CurrencyCode [A-Z]{3,3} |
| Rule(s): | Only currency code "EUR" is allowed. Amount must be 0.01 or higher and not exceed 999'999'999.99 The fractional part has a maximum of two digits. If a message is an answer to payment cancellation request then <RtrdIntrBkSttlmAmt>=<OrgnlIntrBkSttlmAmt>-<ChrgsInf><Amt>. If a message isn't an answer to payment cancellation request then <RtrdIntrBkSttlmAmt>=<OrgnlIntrBkSttlmAmt>. |

3.13 ReturnedInstructedAmount <RtrdInstdAmt>

| | |
|----------------------|---|
| Message type: | pacs.004 |
| Data Type: | CurrencyAndAmount |
| Format: | CurrencyAndAmount fractionDigits:2 minInclusive: 0.01 maxInclusive: 999999999.99 totalDigits: 18 CurrencyCode [A-Z]{3,3} |
| Rule(s): | Only currency code "EUR" is allowed. Amount must be 0.01 or higher and not exceed 999'999'999.99 The fractional part has a maximum of two digits. Should be present with 3.17. Includes the amount to be returned prior to deducting the fees. Only allowed if a message is an answer to the SEPA payment cancellation request. |

3.16 ChargeBearer <ChrgBr>

| | |
|----------------------|---|
| Message type: | pacs.004 |
| Data Type: | Code |
| Rule(s): | Only the code 'SLEV' (fees are stipulated in compliance with the System Rules) is allowed |

3.18 Amount <Amt>

| | |
|----------------------|---|
| Message type: | pacs.004 |
| Data Type: | CurrencyAndAmount |
| Format: | CurrencyAndAmount fractionDigits:2 minInclusive: 0.01 maxInclusive: 999999999.99 totalDigits: 18 CurrencyCode [A-Z]{3,3} |
| Rule(s): | Only currency code "EUR" is allowed. Amount must be 0.01 or higher and not exceed 999'999'999.99 The fractional part has a maximum of two digits. |

3.21 InterbankSettlementAmount <IntrBkSttlmAmt>

| | |
|----------------------|---|
| Message type: | pacs.002 |
| Data Type: | CurrencyAndAmount |
| Format: | CurrencyAndAmount fractionDigits:2 minInclusive: 0 totalDigits: 18 CurrencyCode [A-Z]{3,3} |
| Rule(s): | Only currency code "EUR" is allowed. Amount must be 0.01 or higher and not exceed 999'999'999'999'999.99 |

| | |
|--|--|
| | The fractional part has a maximum of two digits. |
|--|--|

3.25 Code <Cd>

| | |
|----------------------|--|
| Message type: | pacs.004 |
| Data Type: | Code |
| Rule(s): | Only listed codes are allowed (Table 6). |

3.27 InterbankSettlementDate <IntrBkSttlmDt>

| | |
|----------------------|-------------|
| Message type: | pacs.002 |
| Data Type: | ISODateTime |

3.27 AdditionalInformation <AddtlInf>

| | |
|----------------------|--------------------------------|
| Message type: | pacs.004 |
| Data Type: | Max105Text |
| Format: | maxLength: 105 minLength: 1 |

3.35 IterbankSettlementDate <IntrBkSttlmDt>

| | |
|----------------------|-------------|
| Message type: | pacs.004 |
| Data Type: | ISODateTime |

3.40 SettlementMethod <SttlmMtd>

| | |
|----------------------|----------------------------------|
| Message type: | pacs.004 |
| Data Type: | Code |
| Rule(s): | Only the code 'CLRG' is allowed. |

3.55 Code <Cd>

| | |
|----------------------|----------------------------------|
| Message type: | pacs.004 |
| Data Type: | Code |
| Rule(s): | Only the code 'SEPA' is allowed. |

3.58 Code <Cd>

| | |
|----------------------|---|
| Message type: | pacs.004 |
| Data Type: | Code |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 1) |

3.59 Proprietary <Prtry>

| | |
|----------------------|-------------------------------|
| Message type: | pacs.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

3.62 Code <Cd>

| | |
|----------------------|---|
| Message type: | pacs.004 |
| Data Type: | Code |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 2) |

3.63 Proprietary <Prtry>

| | |
|----------------------|-------------------------------|
| Message type: | pacs.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

3.85 Unstructured <Ustrd>

| | |
|----------------------|--------------------------------|
| Message type: | pacs.004 |
| Data Type: | Max140Text |
| Format: | maxLength: 140 minLength: 1 |

3.109 Code <Cd>

| | |
|----------------------|---|
| Message type: | pacs.004 |
| Data Type: | Code |
| Rule(s): | Only code "SCOR" is allowed. When used, 3.112 must be present |

3.111 Issuer <Issr>

| | |
|----------------------|-------------------------------|
| Message type: | pacs.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

3.112 Reference <Ref>

| | |
|----------------------|-------------------------------|
| Message type: | pacs.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

4.22 CancellationIdentification <CxIId>

| | |
|----------------------|---|
| Message type: | camt.056 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

4.30 OriginalMessageIdentification <OrgnlMsgId>

| | |
|----------------------|---|
| Message type: | camt.056 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

4.31 OriginalMessageNameIdentification <OrgnlMsgNmId>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

4.33 OriginalInstructionIdentification <OrgnlInstrId>

| | |
|----------------------|---|
| Message type: | camt.056 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

4.34 OriginalEndToEndIdentification <OrgnlEndToEndId>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

4.35 OriginalTransactionIdentification <OrgnlTxId>

| | |
|----------------------|---|
| Message type: | camt.056 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

4.37 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

| | |
|----------------------|--|
| Message type: | camt.056 |
| Data Type: | ActiveOrHistoricCurrencyAndAmount |
| Format: | ActiveOrHistoricCurrencyAndAmount fractionDigits:2 minInclusive: 0.01 maxInclusive: 999999999.99 totalDigits: 18 CurrencyCode [A-Z]{3,3} |
| Rule(s): | Only currency code "EUR" is allowed. Amount must be 0.01 or higher and not exceed 999'999'999.99 The fractional part has a maximum of two digits. |

4.38 OriginalInterbankSettlementDate <OrgnlIntrBkSttlmDt>

| | |
|----------------------|-------------|
| Message type: | camt.056 |
| Data Type: | ISODateTime |

4.44 Code <Cd>

| | |
|----------------------|--|
| Message type: | camt.056 |
| Data Type: | Code |
| Rule(s): | Only code "DUPL" (Duplicate payment) is allowed. |

4.45 Proprietary <Prtry>

| | |
|----------------------|---|
| Message type: | camt.056 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |
| Rule(s): | Only listed codes are allowed (Table 7) |

4.46 AdditionalInformation<AddtlInf>

| | |
|----------------------|--|
| Message type: | camt.056 |
| Data Type: | Max105Text |
| Format: | maxLength: 105 minLength: 1 |
| Rule(s): | Only allowed when 'FRAD' is used in 4.45 |

4.73 CancellationStatusIdentification <CxlStsId>

| | |
|----------------------|---|
| Message type: | camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

4.81 OriginalMessageIdentification <OrgnlMsgId>

| | |
|----------------------|----------|
| Message type: | camt.029 |
|----------------------|----------|

| | |
|-------------------|---|
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

4.82 OriginalMessageNameIdentification <OrgnlMsgNmId>

| | |
|----------------------|-------------------------------|
| Message type: | camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

4.84 OriginalInstructionIdentification <OrgnlInstrId>

| | |
|----------------------|---|
| Message type: | camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

4.85 OriginalEndToEndIdentification <OrgnlEndToEndId>

| | |
|----------------------|-------------------------------|
| Message type: | camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

4.86 OriginalTransactionIdentification <OrgnlTxId>

| | |
|----------------------|---|
| Message type: | camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces. |

4.88 TransactionCancellationStatus <TxCxlSts>

| | |
|----------------------|---|
| Message type: | camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed codes are allowed (see "Notes" in message structure table). |

4.92 Code <Cd>

| | |
|----------------------|---|
| Message type: | camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed codes are allowed (Table 8) |

4.93 Proprietary <Prtry>

| | |
|----------------------|---|
| Message type: | camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |
| Rule(s): | Only listed codes are allowed (Table 9) |

4.94 AdditionalInformation <AddtlInf>

| | |
|----------------------|-------------------------------|
| Message type: | camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

4.100 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

| | |
|----------------------|---|
| Message type: | camt.029 |
| Data Type: | ActiveOrHistoricCurrencyAndAmount |
| Format: | ActiveOrHistoricCurrencyAndAmount fractionDigits:2 minInclusive: 0 totalDigits: 18 CurrencyCode [A-Z]{3,3} |
| Rule(s): | Only currency code "EUR" is allowed. Amount must be 0.01 or higher and not exceed 999'999'999'999'999.99 The fractional part has a maximum of two digits. |

5.1.0 Name <Nm>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max70Text |
| Format: | maxLength: 70 minLength: 1 |

5.1.14 BICOrBEI <BICOrBEI>

| | |
|----------------------|---|
| Message type: | camt.056 |
| Data Type: | AnyBICIdentifier |
| Format: | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |

6.1.1 BIC <BIC>

| | |
|----------------------|---|
| Message type: | pacs.008, pacs.004, pacs.002 |
| Data Type: | BICIdentifier |
| Format: | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |

6.1.6 InterbankSettlementDate <IntrBkSttlmDt>

| | |
|----------------------|----------|
| Message type: | camt.029 |
| Data Type: | ISODate |

6.1.53 Code <Cd>

| | |
|----------------------|---|
| Message type: | camt.056, camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed codes are allowed (see "Notes" in message structure table). |

6.1.70 Proprietary <Prtry>

| | |
|----------------------|---|
| Message type: | camt.056, camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed codes are allowed (see "Notes" in message structure table). |

6.1.237 Code <Cd>

| | |
|----------------------|---|
| Message type: | camt.056, camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed codes are allowed (see "Notes" in message structure table). |

6.1.240 Code <Cd>

| | |
|----------------------|--|
| Message type: | camt.056, camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 1). |

6.1.241 Proprietary <Prtry>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.244 Code <Cd>

| | |
|----------------------|--|
| Message type: | camt.056, camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 2). |

6.1.245 Proprietary <Prtry>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.468 Unstructured <Ustrd>

| | |
|----------------------|--------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max140Text |
| Format: | maxLength: 140 minLength: 1 |

6.1.492 Code <Cd>

| | |
|----------------------|---|
| Message type: | camt.056, camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed codes are allowed (see "Notes" in message structure table). |

6.1.494 Issuer <Issr>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.495 Reference <Ref>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.584 Name <Nm>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max70Text |
| Format: | maxLength: 70 minLength: 1 |

6.1.598 BICOrBEI <BICOrBEI>

| | |
|----------------------|---|
| Message type: | camt.056, camt.029 |
| Data Type: | AnyBICIdentifier |
| Format: | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |

6.1.600 Identification <Id>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.602 Code <Cd>

| | |
|----------------------|--|
| Message type: | camt.056, camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 3). |

6.1.603 Proprietary <Prtry>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.604 Issuer <Issr>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.607 BirthDate <BirthDt>

| | |
|----------------------|--------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | ISODate |

6.1.608 ProvinceOfBirth <PrvcOfBirth>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.609 CityOfBirth <CityOfBirth>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.610 CountryOfBirth <CtryOfBirth>

| | |
|----------------------|--------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | CountryCode |
| Format: | [A-Z]{2,2} |

6.1.612 Identification <Id>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.614 Code <Cd>

| | |
|----------------------|--|
| Message type: | camt.056, camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 4). |

6.1.615 Proprietary <Prtry>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.616 Issuer <Issr>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.627 Name <Nm>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max70Text |
| Format: | maxLength: 70 minLength: 1 |

6.1.637 Country <Ctry>

| | |
|----------------------|--------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | CountryCode |
| Format: | [A-Z]{2,2} |

6.1.638 AddressLine <AdrLine>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max70Text |
| Format: | maxLength: 70 minLength: 1 |

6.1.641 BICOrBEI <BICOrBEI>

| | |
|----------------------|---|
| Message type: | camt.056, camt.029 |
| Data Type: | AnyBICIdentifier |
| Format: | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |

6.1.643 Identification <Id>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.645 Code <Cd>

| | |
|----------------------|--|
| Message type: | camt.056, camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 3). |

6.1.646 Proprietary <Prtry>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.647 Issuer <Issr>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.650 BirthDate <BirthDt>

| | |
|----------------------|--------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | ISODate |

6.1.651 ProvinceOfBirth <PrvcOfBirth>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.652 CityOfBirth <CityOfBirth>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.653 CountryOfBirth <CtryOfBirth>

| | |
|----------------------|--------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | CountryCode |
| Format: | [A-Z]{2,2} |

6.1.655 Identification <Id>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.657 Code <Cd>

| | |
|----------------------|--|
| Message type: | camt.056, camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 4). |

6.1.658 Proprietary <Prtry>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.659 Issuer <Issr>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.671 IBAN <IBAN>

| | |
|----------------------|---------------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | IBANIdentifier |
| Format: | [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} |

6.1.685 BIC <BIC>

| | |
|----------------------|---|
| Message type: | camt.056, camt.029 |
| Data Type: | BICIdentifier |
| Format: | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |

6.1.739 BIC <BIC>

| | |
|----------------------|---|
| Message type: | camt.056, camt.029 |
| Data Type: | BICIdentifier |
| Format: | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |

6.1.792 Name <Nm>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max70Text |
| Format: | maxLength: 70 minLength: 1 |

6.1.802 Country <Ctry>

| | |
|----------------------|--------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | CountryCode |
| Format: | [A-Z]{2,2} |

6.1.803 AddressLine <AdrLine>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max70Text |
| Format: | maxLength: 70 minLength: 1 |

6.1.806 BICOrBEI <BICOrBEI>

| | |
|----------------------|---|
| Message type: | camt.056, camt.029 |
| Data Type: | AnyBICIdentifier |
| Format: | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |

6.1.808 Identification <Id>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.810 Code <Cd>

| | |
|----------------------|--|
| Message type: | camt.056, camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 3). |

6.1.811 Proprietary <Prtry>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.812 Issuer <Issr>

| | |
|----------------------|--------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |

| | |
|----------------|-------------------------------|
| Format: | maxLength: 35 minLength: 1 |
|----------------|-------------------------------|

6.1.815 BirthDate <BirthDt>

| | |
|----------------------|--------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | ISODate |

6.1.816 ProvinceOfBirth <PrvcOfBirth>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.817 CityOfBirth <CityOfBirth>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.818 CountryOfBirth <CtryOfBirth>

| | |
|----------------------|--------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | CountryCode |
| Format: | [A-Z]{2,2} |

6.1.820 Identification <Id>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.822 Code <Cd>

| | |
|----------------------|--|
| Message type: | camt.056, camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 4). |

6.1.823 Proprietary <Prtry>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.824 Issuer <Issr>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.836 IBAN <IBAN>

| | |
|----------------------|--|
| Message type: | camt.056, camt.029 |
| Data Type: | IBANIdentifier |
| Format: | [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} |

6.1.849 Name <Nm>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max70Text |
| Format: | maxLength: 70 minLength: 1 |

6.1.863 BICOrBEI <BICOrBEI>

| | |
|----------------------|---|
| Message type: | camt.056, camt.029 |
| Data Type: | AnyBICIdentifier |
| Format: | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |

6.1.865 Identification <Id>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.867 Code <Cd>

| | |
|----------------------|--|
| Message type: | camt.056, camt.029 |
| Data Type: | Code |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 3). |

6.1.868 Proprietary <Prtry>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.869 Issuer <Issr>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.872 BirthDate <BirthDt>

| | |
|----------------------|--------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | ISODate |

6.1.873 ProvinceOfBirth <PrvcOfBirth>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.874 CityOfBirth <CityOfBirth>

| | |
|----------------------|-------------------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

6.1.875 CountryOfBirth <CtryOfBirth>

| | |
|----------------------|--------------------|
| Message type: | camt.056, camt.029 |
| Data Type: | CountryCode |
| Format: | [A-Z]{2,2} |

9.1.0 Name <Nm>

| | |
|----------------------|-------------------------------|
| Message type: | pac.008, pac.004 |
| Data Type: | Max70Text |
| Format: | maxLength: 70 minLength: 1 |

9.1.10 Country <Ctry>

| | |
|----------------------|------------------|
| Message type: | pac.008, pac.004 |
| Data Type: | CountryCode |
| Format: | [A-Z]{2,2} |

9.1.11 AddressLine <AdrLine>

| | |
|----------------------|-------------------------------|
| Message type: | pac.008, pac.004 |
| Data Type: | Max70Text |
| Format: | maxLength: 70 minLength: 1 |

9.1.14 BIC <BICOrBEI>

| | |
|----------------------|---|
| Message type: | pac.008, pac.004, pac.002 |
| Data Type: | AnyBICIdentifier |
| Format: | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |

9.1.16 Id <Id>

| | |
|----------------------|-------------------------------|
| Message type: | pac.008, pac.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

9.1.18 Code <Cd>

| | |
|----------------------|--|
| Message type: | pac.008, pac.004 |
| Data Type: | ExternalOrganisationIdentification1Code |
| Format: | maxLength: 4 minLength: 1 |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 3). |

9.1.19 Proprietary <Prtry>

| | |
|----------------------|-------------------------------|
| Message type: | pac.008, pac.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

9.1.20 Issuer <Issr>

| | |
|----------------------|-------------------------------|
| Message type: | pac.008, pac.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

9.1.23 BirthDate <BirthDt>

| | |
|----------------------|------------------|
| Message type: | pac.008, pac.004 |
| Data Type: | ISODate |

9.1.24 ProvinceOfBirth <PrvcOfBirth>

| | |
|----------------------|-------------------------------|
| Message type: | pac.008, pac.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

9.1.25 CityOfBirth <CityOfBirth>

| | |
|----------------------|-------------------------------|
| Message type: | pac.008, pac.004 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

9.1.26 CountryOfBirth <CtryOfBirth>

| | |
|----------------------|------------------|
| Message type: | pac.008, pac.004 |
| Data Type: | CountryCode |
| Format: | [A-Z]{2,2} |

9.1.28 Id <Id>

| | |
|----------------------|--------------------------------------|
| Message type: | pac.008, pac.004, camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

9.1.30 Code <Cd>

| | |
|----------------------|--|
| Message type: | pac.008, pac.004, camt.056, camt.029 |
| Data Type: | ExternalPersonIdentification1Code |
| Format: | maxLength: 4 minLength: 1 |
| Rule(s): | Only listed ISO 20022 codes are allowed (Table 4). |

9.1.31 Proprietary <Prtry>

| | |
|----------------------|--------------------------------------|
| Message type: | pac.008, pac.004, camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

9.1.32 Issuer <Issr>

| | |
|----------------------|--------------------------------------|
| Message type: | pac.008, pac.004, camt.056, camt.029 |
| Data Type: | Max35Text |
| Format: | maxLength: 35 minLength: 1 |

X. FILE AND MESSAGE VALIDATION IN EURO CLEARING

55. File checks

Upon receipt of payment and payment refund files, the EKS performs the following checks:

Table 10.

| No. | Name of the check | Check explanation | Error code |
|-----|-------------------|--|------------|
| 1. | File name | Is the file name prepared in line with the provisions for preparing files stipulated in Section VIII herein? | – |

| | | | |
|------|----------------------------|--|-----|
| 1.1 | File Type | Does the file name contain the allowed file type (see Section VIII)? | C01 |
| 1.2 | Date | Does the date, expressed as the number of days from the beginning of the year, correspond to the date of the current settlement day? | C02 |
| 1.3 | Sequence number | Does the file sequence number correspond to the format specified in Section VIII herein? | C03 |
| 1.4 | File extension | Does the file extension correspond to the cryptographic package used? | C04 |
| 1.5 | File name length | Does the file name length correspond to the one defined in Section VIII herein? | C05 |
| 1.6 | File name uniqueness | Is the name of the file received from the sending bank on the respective settlement day unique? | C06 |
| 2. | File authenticity | Is the file received from the sending bank authentic, based on the cryptographic package used? | – |
| 2.1. | Status of the sending bank | Has the institution sending the file concluded an agreement with Latvijas Banka on Electronic Settlement in the EKS? | C08 |
| 2.2. | Sending bank's account | Has the sending institution's settlement account with Latvijas Banka not been closed? | C08 |
| 2.3. | Information authenticity | Does the file contain a valid digital signature of the person authorised by the sending bank, whose operation has not been suspended in the EKS? | C10 |
| 2.4. | Place of file origin | Is the file received from the sending bank signed with the digital signature of the person authorised by the same bank? | C11 |
| 2.5. | Validity period of the key | Does the file contain the digital signature of the authorised person of the sending bank, whose validity period of the key has not expired? | C12 |
| 2.6. | User status | Is the participation of the bank's authorised person, who has signed the file, in the clearing system not temporarily suspended? | C13 |
| 2.7. | Name of the signed file | Is the file name without extension, prior to its digital signing, the same as the received and encrypted file name without extension? | C14 |
| 2.8. | Number of the signed files | Does the digitally signed and encrypted file not contain several files? | C15 |
| 3. | XML schema check | Does the file comply with XML schema? | R10 |
| 4. | File header | Is the file header prepared in line with the general rules for preparing the corresponding file header? If errors are found in this Item as a result of the said check-ups, the file shall not be accepted for clearing. | - |
| 4.1 | File Type | Does the header contain the allowed file type? | R07 |
| 4.2. | File sender | Is the sender of the file identified by correct BIC? | R11 |
| 4.3. | File receiver | Is the receiver of the file identified by correct BIC? | R12 |
| 4.4 | Test code | Is the test/active system's code correct? | R14 |
| 4.5 | Number of bulks | Does the bulk number in the file comply with the header? | R18 |

If an error is identified in any of the listed checks, the whole file is rejected and the file and message validation result file (type VE) including the respective error code is sent to the submitter of the initial file.

56. File rejection reason codes

Table 11.

| No | Code | Description |
|----|------|-------------------------|
| 1. | A00 | File totally accepted |
| 2. | A01 | File partially accepted |

| | | |
|-----|-----|---|
| 3. | C01 | File name contains an unauthorised file type. |
| 4. | C02 | The date indicated in the file name, expressed as the number of days from the beginning of the year, is not the same as the date of the current settlement day. |
| 5. | C03 | File sequence number contained in the file name is incorrect. |
| 6. | C04 | File extension is not appropriate for the encryption package used. |
| 7. | C05 | File name length does not comply with the one defined in Paragraph 37 herein. |
| 8. | C06 | Duplicated file name on the respective settlement day. |
| 9. | C08 | The file was received from a bank not authorised to send files. |
| 10. | C10 | The digital signature in the file received is erroneous, wrong or belongs to an authorised person revoked by the bank. |
| 11. | C11 | The file received does not contain the digital signature of the person authorised by the sending bank. |
| 12. | C12 | The file has been signed with an expired key. |
| 13. | C13 | The file has been signed by a user whose participation in the clearing system has been temporarily suspended. |
| 14. | C14 | Prior to signing the file has had a different name than the digitally signed and received file (apart from its extension). |
| 15. | C15 | More than one file has been included in the digitally signed and sent file. |
| 16. | R07 | Incorrect file type in file header |
| 17. | R10 | XML Schema validation failed |
| 18. | R11 | Invalid sending institution's BIC in file header |
| 19. | R12 | Invalid receiving institution's BIC in file header |
| 20. | R14 | Invalid test/active system's code in file header |
| 21. | R18 | Bulk number mismatch in file header |
| 22. | R19 | Not enough liquidity for the payments of the participant who has committed to prepay. |

57. Bulk checks

Upon receipt and successful file checks, the EKS performs the following checks of the bulks included in the file:

Table 12.

| No. | Name of the check | Check explanation | Error code |
|-----|----------------------------|---|------------|
| 1. | Transaction number | Does <NbOfTxs> not exceed maximum allowed transactions per bulk? | B02 |
| 2. | Transaction number in bulk | Is transaction number in bulk identical with <NbOfTxs>/<NbOfTxsPerSts>? | B03 |
| 3. | Transaction value in bulk | Is transaction amount in bulk identical with <TtlIntrBkSttlmAmt>/<TtlRtrdIntrBkSttlmAmt>? | B05 |
| 4. | Number of bulks | Does the number of bulks not exceed the allowed limit? | B08 |
| 5. | Rejected all transactions | Are there any valid transactions in the bulk? | B09 |
| 6. | Sender of bulk | Is a correct instructing agent's BIC present at the group header level? | B10 |
| 7. | Receiver of bulk | Is a correct instructed agent's BIC present at the group header level? | B11 |
| 8. | No transactions in bulk | Is there at least one transaction in the bulk? | B13 |
| 9. | MsgId of the bulk | Is <MsgId> not duplicated within the settlement day? | B14 |
| 10. | Value date | Is <IntrBkSttlmDt> identical with the current settlement day date? | B15 |
| 11. | Code of the system | Is the system code correct? | B16 |

58. Bulk rejection reason codes

Table 13.

| No | Code | Description |
|-----|------|---|
| 1. | B00 | The bulk is totally accepted |
| 2. | B01 | The bulk is partially accepted |
| 3. | B02 | The maximum number of transactions within a bulk has been exceeded |
| 4. | B03 | The number of transactions within a bulk does not correspond to the group header value given |
| 5. | B05 | The total amount in the field <TtlIntrBkSttlmAmt> or <TtlRtrdIntrBkSttlmAmt> does not correspond to the sum of the transactions in the bulk |
| 6. | B08 | The maximum number of bulks in a single file has been exceeded. |
| 7. | B09 | The bulk has been completely rejected as all transactions in the bulk were rejected. |
| 8. | B10 | An incorrect instructing agent's BIC is present in the group header. |
| 9. | B11 | The instructed agent must not be present in the group header. |
| 10. | B12 | <Assgnr> or <Assgne> does not have the correct value. |
| 11. | B13 | <TtlIntrBkSttlmAmt> is zero. |
| 12. | B14 | The <MsgId> is duplicated. |
| 13. | B15 | The date in the field <IntrBkSttlmDt> is not within the period of time permitted./Invalid date of settlement. |
| 14. | B16 | Incorrect usage of <ClrSys>. |

59. ISO codes of EKS Transaction rejection reason

Table 14

| Table 14.No | Code | Description |
|-------------|------|---|
| 1. | AM01 | Specified message amount is equal to zero. |
| 2. | AM02 | The specified transaction/message amount is greater than the allowed maximum. |
| 3. | AM05 | This message appears to have been duplicated. |
| 4. | DT01 | Invalid date (eg, wrong settlement date). |
| 5. | ED05 | Settlement of the transaction has failed. |

60. EKS proprietary codes of EKS Transaction rejection reason

Table 15.

| No | Code | Description |
|----|------|--|
| 1. | XD19 | An IBAN is not consistent with ISO 13616 check (2 characters – country code, 2 characters – check digits, n characters – account number structure consistent with that of the country code). |
| 2. | XT13 | The transaction contains at least one XML element which is not supported or at least one mandatory element is missing. |
| 3. | XT27 | The transaction contains at least one element with BIC not presented in routing table of the EKS. |
| 4. | XT33 | The content of at least one XML element is not in the format required. |
| 5. | XT73 | Two characters for country code are not a valid ISO or SEPA country code. |
| 6. | XT85 | No current settlement cycle available. |
| 7. | XT99 | Credit transfer rejected for other reasons. |

61. EKS proprietary codes of transaction postponement reason

Table 16.

| No | Code | Description |
|----|------|--|
| 1. | F02 | Payment has been postponed due to the clearing position recalculation process. |

BIC of the participant whose insufficient funds have caused the payment rejection shall be stated after code F02.

62. EKS proprietary codes of the excluded payment rejection reason

Table 17.

| No | Code | Description |
|----|------|---|
| 1. | U01 | Sending bank excluded from clearing |
| 2. | U02 | Receiving bank excluded from clearing |
| 3. | U03 | Payment rejected in the clearing position recalculation process |
| 4. | U04 | Settlement in Target2 not possible |

XI. CLEARING RESULT FILE

63. Clearing result file structure

After each clearing cycle a clearing result file (Type TE) containing clearing result message shall be sent to the participants.

All payment files included in the clearing shall be specified in the message. Each file is allocated one row consisting of the following sub-fields:

| Sub-field | Format | Explanation |
|-----------|------------|---|
| 1 | <u>4</u> n | Sequence number. Clearing result rows are numbered in ascending sequence, starting with 1. Where the clearing result contains several messages, in each subsequent message the numbering continues from the previous message. |
| 2 | <u>9</u> x | File name |
| 3 | 1a | D – debit or C – credit |
| 4 | <u>6</u> n | Number of pacs.008,camt.056, pacs.004 and camt.029 messages in the file |
| 5 | 15d | Total amount of pacs.008 and pacs.004 in the file |

The last three rows are clearing result aggregating rows (*n* denotes the last row).

Row n-2 "Debit turnover"

| Sub-field | Format | Explanation |
|-----------|------------|--|
| 1 | <u>4</u> n | Sequence number |
| 2 | /DRTOTAL/ | /DRTOTAL/ denotes debit turnover |
| 3 | D | D – debit |
| 4 | <u>6</u> n | Total number of messages sent by a participant and accepted by the EKS |
| 5 | 15d | Total amount of debit turnover messages |

Row n-1 "Credit turnover"

| Sub-field | Format | Explanation |
|-----------|------------|--|
| 1 | <u>4</u> n | Sequence number |
| 2 | /CRTOTAL/ | /CRTOTAL/ denotes credit turnover |
| 3 | C | C – credit |
| 4 | <u>6</u> n | Total number of credit turnover messages sent to the participant |
| 5 | 15d | Total amount of credit turnover messages |

Row n "Net position"

| Sub-field | Format | Explanation |
|-----------|---------|---|
| 1 | 4n | Sequence number |
| 2 | /TOTAL/ | /TOTAL/ denotes net position |
| 3 | 8n | Net position settlement date in the format YYYYMMDD |
| 4 | 1a | D – debit or C – credit |
| 5 | 15d | Total amount of net position |

64. Example of a clearing result message

```
0001PE1740001D0000153000,00"CrLf"
0002PE1740002D0000225000,00"CrLf"
0003PE1740003D000007500,00"CrLf"
0004PE1740085C0000102500,00"CrLf"
0005PE1740086C000005500,00"CrLf"
0006PE1740087C000007700,00"CrLf"
0007/DRTOTAL/D0000448500,00"CrLf"
0008/CRTOTAL/C0000223700,00"CrLf"
0009/TOTAL/20000624D4800,00"CrLf"
```

XII. WARNING MESSAGE

Warning message is included in ME file type

65. Text Block

| Field | Name in accordance with the SWIFT standard | Type ¹ | Format |
|-------|--|-------------------|---------|
| 20 | Transaction Reference Number | M | 16x |
| 79 | Narrative | M | 35*50xl |

¹ M – mandatory.

Message Field Specifications

Field 20 "Transaction Reference Number"

The unique reference number assigned to the warning message by the EKS shall be indicated in this field.

Field 79 "Narrative"

Information to the EKS participant on the current situation and consequences thereof.

XIII. ROUTING

Latvijas Banka shall compile and maintain a list of institutions which are reachable via the EKS euro, including the participants of another SEPA payment system (a routing table).

The routing table shall be updated at least once a month. The regular updates shall take effect on the first Tuesday of each month following the first Saturday of each month. The participant contact persons shall be informed on the updating of tables.

The updated tables are available to the participants for downloading in the file exchange system not later than on the last Friday prior to the changes taking effect.

The routing table is assigned a name BICYYYMMDD.txt, where BIC shall always be constant and YYYMMDD is a date in the format YYYMMDD which indicates the effective date of the updated table. The table is a text file with the following structure:

| No | Element | Format | Description |
|----|--------------------|--------|---|
| 1. | Name | 105a | Name |
| 2. | BIC | 11a | 11-digit BIC or 8-digit BIC with the extension "XXX" |
| 3. | Valid from | 8n | Date from which the record is valid (YYMMDD) |
| 4. | Valid until | 8n | Date until which the record is valid (YYMMDD) |
| 5. | Participation type | 2n | Specifies how the EKS reaches a participant: "00" = not reachable; "05" = Direct Participant of EKS; "06" = Indirect Participant of EKS; "10" = Participant of RPS SEPA Clearer; "20" = Participant of STEP2 or other CSM. |

Where the direct or indirect participant chooses to receive all incoming SEPA payments via the EKS, *Deutsche Bundesbank* shall be indicated in STEP2 directory as a direct participant through which incoming payments are received.

Where the direct or indirect participant is only willing to receive via the EKS the payments submitted by the EKS participants, no changes shall be effected in STEP2 directory and all payments of STEP2 shall be sent via the existing channels (including those received from the participants in RPS SEPA Clearer).

Chairman of the Bank of Latvia Board

M. Kālis