

Appendix 1
to Regulation No. 949/1
of 12 November 2009 of the Board of the Bank of Latvia

**Functional specification of the SAMS, the interbank automated payment system of the
Bank of Latvia**

CONTENTS

I. TERMS AND ABBREVIATIONS	4
1. Terms and abbreviations used in the regulation:	4
II. SYSTEM COMPONENTS	4
2. CAS.....	4
3. CIM.....	4
4. SWIFT network	4
5. Central Bank User Interface	4
6. Participant Workstation.....	5
III. CAS COMMAND PROCESSING.....	5
7. Set New Value Date.....	5
8. Open for Business	6
9. Close for Business	6
10. Force Closedown	6
11. Shutdown.....	7
12. Suspend the CAS	7
13. Lift CAS Suspension.....	7
14. Suspend Settlement Account.....	7
15. Lift Settlement Account Suspension.....	7
16. Place Participant Organisation in Default	8
17. Start Settlement Processing for Payment Type	8
18. End Settlement Processing for a Particular Payment Type	8
19. Close Settlement Processing for a Particular Payment Type	9
20. Start Payment Entry for a Particular Payment Type	10
21. End Payment Entry for a Particular Payment Type	10
IV. INWARD MESSAGE QUEUE	11
22. Inward Message Flows.....	11
23. Inward Message Sequence	11
24. Inward Message Queue Processing	11
25. CAS and CIM Inward Link Control	11
V. OUTWARD MESSAGE QUEUE.....	11
26. Outward Message Flows	11
27. Outward Message Queue Processing.....	12
VI. PAYMENT MESSAGE STATUS	12
28. Payment Message Status "Ready"	12
29. Payment Message Status "Settled"	12
30. Payment Message Status "Pending"	12
31. Payment Message Status "Warehoused"	12
32. Payment Message Status "Rejected"	13
VII. PAYMENT PROCESSING.....	13
33. Payment and Related Message Flow	13
34. Account Transfer	14
35. Validation of Payment Messages.....	15
VIII. QUEUING AND SETTLEMENT.....	17
36. Operational Day and Settling Status.....	17
37. Changes to the Order of Settlement.....	18
38. Payment Queue Order.....	18
39. Payment Settlement	18
40. Payment Queue States.....	19

41. Gridlock Resolution	19
IX. MANAGING QUEUES	20
42. Payment Cancellations	20
43. Account Transfer Cancellation	21
44. Payment Priority Changes	21
X. PAYMENT-RELATED ENQUIRIES.....	22
45. Types of Enquiries from a Participant	22
46. Processing of Enquiries	22
47. Special Processing	22
XI. System reports	23
48. Statement Message	23
XII. reports from participants.....	23
49. Participant's End of Day Reconciliation Statement	23
50. Other Messages.....	24
XIII. MESSAGE FIELD SPECIFICATIONS	24
51. General Description	24
52. Payment message field specifications.....	24
53. Informative message field specifications	30
54. Field Format Specifications for Informational Messages and Enquiries MT298	34
XIV. PARTICIPANT WORKSTATION	47
55. Participant Workstation Content	47
56. Session Window	47
57. Main Window	47
58. Security measures	48

I TERMS AND ABBREVIATIONS

1 Terms and abbreviations used in the regulation:

1.1 CAM – Central Accounting Module.

1.2 CAS – Central Accounting System.

1.3 CIM – Central Interface Module.

1.4 CMH – Central Message Handler.

1.5 User – authorized person which has access rights to the System data.

1.6 Payment Type – according to the SWIFT rules Customer Payment (MT102, MT103, MT103+) or Financial Institution Transfer (MT202, MT202COV, MT205, MT205COV) and Account Transfer.

1.7 Payment – "Payment Order" within the meaning of the System Rules.

1.8 System – Interbank Automated Payment System (SAMS) of the Bank of Latvia.

1.9 System Rules – "System Rules for participation in SAMS", approved by the Council of the Bank of Latvia

1.10 Terms "Participant", "Participant Workstation", "Payee", "Payer" and "Instructing Participant" correspond to the terms used in the System Rules.

II SYSTEM COMPONENTS

2 CAS

2.1 The CAS provides settlement functionality.

2.2 The CAS comprises two main elements:

2.2.1 The CAM holds the participant's settlement accounts for real time gross settlement, including the settlement account for the Bank of Latvia. It performs settlement accounting. It ensures that no payment is settled unless sufficient funds are available on the settlement account. It queues payments blocked by insufficient funds and has gridlock resolution facilities. The CAM also supports payment and account enquiries, payment cancellations, payment priorities and account maintenance functions;

2.2.2 The CMH provides functionality related to the messages required across the SWIFT network. The CMH provides interface between the CAM and the CIM.

3 CIM

3.1 The CIM is a SWIFT Alliance terminal which provides interface for incoming and outgoing messages between the CAS and the SWIFT network.

3.2 Message formats between the CAS and other components are based on SWIFT message standards; messages are designed to ensure compatibility with the SWIFT FIN Copy.

4 SWIFT network

4.1 The SWIFT network provides access to the real time gross settlement system for participants.

5 Central Bank User Interface

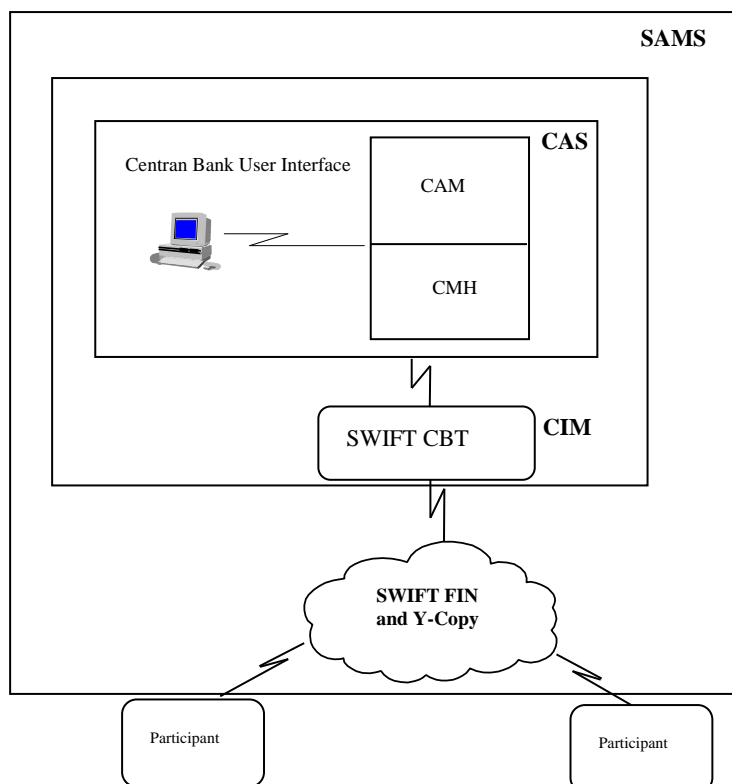
5.1 The CAS provides possibility to manage system operation by using the Central Bank User Interface. The Central Bank User Interface ensures entering of CAS commands, control of the

operational day, entering of information enquiries, entering and authorization of account transfers. It performs entering and changing of a participant's static data.

6 Participant Workstation

6.1 The CAS ensures access to a participant's settlement account and payment data, using a participant workstation.

Figure 1. System Components



III CAS COMMAND PROCESSING

7 Set New Value Date

7.1 When the new value date is set, the CAS is preparing for a new operational day:

7.1.1 the CAS sets the new value date for the current operational day's set of data;

7.1.2 the CAS sets the operational day status to "started";

7.1.3 the CAS allows all logged-on users to access system data;

7.1.4 the CAS initiates processing for the new operational day.

7.2 Data processing:

7.2.1 the CAS re-validates each payment that has a status of "warehoused";

7.2.2 the CAS re-calculates the payment type of the payment and determines a new status of the payment;

7.2.3 the CAS sets the entry status for all payment types to "starting". This triggers "start payment entry" processing;

7.2.4 the CAS writes a "links to CIM" audit record and sets the links to the CIM to "up".

8 Open for Business

8.1 In a single unit of work the CAS strikes a trial balance by summing the open for business balances on each settlement account. If the result is not zero, the CAS:

8.1.1 writes a CAS operational day audit record stating that the trial balance is not zero and that the CAS cannot be opened for business;

8.1.2 raises a system error condition.

8.2 If the trial balance is zero, the CAS:

8.2.1 sets the operational day status to "open";

8.2.2 writes an audit record indicating a successful opening for business and generates a warning;

8.2.3 sets the settling status of all payment types to "starting", triggering the "start settlement processing" processing;

8.2.4 informs the user that the CAS was opened for business successfully.

9 Close for Business

9.1 The CAS sets the operational day status to "closing" and triggers "close settlement processing" for each payment type.

9.2 When the settling status of all payment types is either "rejecting" or "finished", the CAS sets the operational day status to "rejecting".

9.3 When the settling status of all payment types is "finished" (i.e., when the payment rejection process has been completed), the CAS, in one unit of work:

9.3.1 sets the operational day status to "finished";

9.3.2 writes an audit record indicating that the operational day status is now "finished";

9.3.3 generates a warning;

9.3.4 determines and sets the close of business balance for each settlement account;

9.3.5 calculates a trial balance from the close of business balances;

9.3.6 if the trial balance is not zero, the CAS writes a "CAS operational day" audit record stating that the close of business balance is not zero and generates an alarm.

9.4 For each settlement account, even if no new entries have been posted, the CAS generates an MT950 Statement Message and sends it to the respective participant.

9.5 When reporting is finished, the CAS:

9.5.1 sets the operational day status to "reported";

9.5.2 writes an audit record indicating that reporting is finished and generates a warning.

9.6 Printing end of day reports can be requested using the Database Enquiry Tool on the Central bank User Interface. They can be requested at any time, but the user is warned if the operational day is not "finished", "reported", "shutting" or "shut".

10 Force Closedown

10.1 The Force Closedown command can be issued from the Central Bank User Interface to close down the SAMS operation if necessary.

10.2 As a result of this command, the CAS sets the settling status of each payment type which has a current settling status of "closing" or "closed" to "rejecting", causing payments to be rejected. If the settling status had been "ending" or "starting", it will move to "rejecting" when

outstanding processing is completed. This causes the operational day status to move to "finished".

11 Shutdown

11.1 The Shutdown command is issued from the Central Bank User Interface after the command Close for Business has been issued, and the operational day status has been changed to "reported".

11.2 Set operational day status to "shutting":

11.2.1 sets the operational day status to "shutting";

11.2.2 sets all payment entry statuses which are not "ending" or "ended" to "ending".

11.3 The CAS waits until all payment entry statuses are "ended". The CAS then stops receiving inward messages from the CIM. The Links from the CIM are set to "down". No new commands are accepted from the Central Bank User Interface and the participant workstations.

11.4 When all inward messages have been processed and all outstanding responses have been successfully sent to the CIM (or stored in the system if links to the CIM are "down") or to the Central Bank User Interface, all communications links to the CIM are set to "down". The CAS writes an audit record with a notice that all communications links to the CIM are set to "down". All user sessions are terminated.

11.5 Operational day status is set to "shut".

12 Suspend the CAS

12.1 If the CAS is suspended, the CAS sets the CAS settlement status to "suspended" and generates a CAS Suspension Notification MT298 SMT700 for every participant. Inward payments are queued.

13 Lift CAS Suspension

13.1 When CAS suspension is lifted, the CAS sets the settlement status to "not suspended" and generates a CAS Suspension Lifted Notification MT298 SMT700 for every participant. The CAS causes a settlement trigger.

14 Suspend Settlement Account

14.1 When processing of queued payments of a participant is suspended, the settlement account of the participant is suspended.

14.2 The CAS sets the settlement account status to "DR/CR suspended", generates an Account Suspended Notification MT298 SMT700 for every participant, and causes a settlement trigger.

15 Lift Settlement Account Suspension

15.1 When the suspension on the processing of queued payments is lifted, the suspension on the settlement account of the participant is lifted.

15.2 The CAS sets the settlement account status to "not suspended", generates an MT298 SMT700 Account Suspension Lifted Notification for every participant and causes a settlement trigger.

16 Place Participant Organisation in Default

16.1 In case participation in the system is terminated, the CAS sets the participant organisation default status to "defaulted" and generates an MT298 SMT700 Participant Organisation Default Notification for every participant.

16.2 The CAS sets the status of all payments to or from any of the settlement accounts, owned by the defaulted participant organisation, with the current status of "ready", "pending" or "warehoused" to "rejected".

17 Start Settlement Processing for Payment Type

17.1 Start Settlement Processing for Payment Type can happen:

17.1.1 automatically when the operational day status is set to "open";

17.1.2 on command;

17.1.3 at the time specified in the operational plan.

17.2 The following checks take place:

17.2.1 if the operational day status is not "open", the command is rejected and the user is informed;

17.2.2 if the payment type is invalid, the command is rejected and the user is informed;

17.2.3 if the payment type settling status is "starting" or "started", the user is informed and no further action is taken;

17.2.4 otherwise, if the payment type settling status is not "finished" or "pended", the command is rejected and the user is informed.

17.3 If the settling status was "pended", the CAS sets the settling status of the payment type to "starting", otherwise it sets it to "started".

17.4 The CAS writes an audit record indicating a successful start of settlement processing for this payment type and generates a warning.

17.5 For each stored payment with this payment type and a current status of "pending", the CAS sets the new status to "ready". Settlement is now permitted.

17.6 When all pending payments are "ready", the CAS sets the settling status to "started". If the 'Close Settlement processing' command has been entered while the process of making pending payments "ready" is running, the status changes to 'closing'.

18 End Settlement Processing for a Particular Payment Type

18.1 This can happen:

18.1.1 automatically when the operational day status is set to "closing";

18.1.2 on command;

18.1.3 at the time specified in the operational plan.

18.2 The following checks take place:

18.2.1 if the operational day status is not "open", the command is rejected and the user is informed;

18.2.2 if the payment type is invalid, the command is rejected and the user is informed;
18.2.3 if the payment type settling status is "ending" or "pended", the user is informed and no further action is taken;
18.2.4 otherwise, if the payment type settling status is not "started", the command is rejected and the user is informed.

18.3 The CAS sets the settling status of the particular payment type to "ending", writes an audit record indicating that settlement processing for the payment type is ending and generates a warning. The CAS then makes all "ready" payments "pending".

18.4 When there are no more payments with a status of "ready" in the system, the CAS:

18.4.1 sets the settling status to "pended";

18.4.2 writes an audit record indicating that settlement for this payment type has pended;

18.4.3 generates a warning.

19 Close Settlement Processing for a Particular Payment Type

19.1 Close Settlement Processing for a Particular Payment Type can happen:

19.1.1 automatically when the operational day status is set to "closing";

19.1.2 on command;

19.1.3 at the time specified in the operational plan.

19.2 The following checks take place:

19.2.1 if the operational day status is not "open" or "closing", the command is rejected and the user is informed;

19.2.2 if the payment type is invalid, the command is rejected and the user is informed;

19.2.3 if the payment type settling status is "closing", "closed", "rejecting" or "finished" the user is informed and no further action is taken;

19.2.4 otherwise, if the payment type settling status is not "starting", "started", "ending" or "pended" the command is rejected and the user is informed.

19.3 If the settling status is "starting", the CAS sets the settling status of the particular payment type to "closing" and allows the process of making pending payments ready to complete.

19.4 If the settling status is "started", the CAS sets the settling status of the payment type to "closing".

19.5 If the settling status is "ending", the CAS sets the settling status of the payment type to "rejecting" and allows the process of making ready payments pending to complete.

19.6 If the settling status is "pended", the CAS sets the settling status of the payment type to "rejecting".

19.7 The CAS writes an audit record indicating that settlement processing for the particular payment type is closing and generates a warning.

19.8 If the grace period for payment processing in the system is zero, the CAS sets the settling status to "closed". The CAS writes an audit record indicating that settlement processing for the particular payment type is closed and generates a warning. Otherwise, the CAS sets the grace period timer.

19.9 When the grace period is over, the CAS sets the settling status to "closed". The CAS writes an audit record indicating that settlement processing for the particular payment type is closed and generates a warning.

19.10 The CAS waits until all payment queues are empty and then sets the settling status to "rejecting".

19.11 When the settling status becomes "rejecting", the CAS rejects all "ready" and "pending" payments for this payment type. When this has been completed, the CAS:

19.11.1 sets the settling status to "finished";

19.11.2 writes an audit record indicating that settlement for this payment type has finished;

19.11.3 generates a warning.

20 Start Payment Entry for a Particular Payment Type

20.1 Start Payment Entry for a Particular Payment Type can happen automatically when the operational day status is set to "started", on command, or at the time specified in operational plan.

20.2 The following checks take place:

20.2.1 if the operational day status is "unknown" or "shutting", the command is rejected and the user is informed;

20.2.2 if the payment type is invalid, the command is rejected and the user is informed;

20.2.3 if the payment type entry status is "started", the user is informed and no further action is taken;

20.2.4 if the payment type entry status is "ending", the command is rejected and the user is informed.

20.3 The CAS sets the entry status of the particular payment type to "started".

21 End Payment Entry for a Particular Payment Type

21.1 End Payment Entry for a Particular Payment Type can happen automatically when the operational day status is set to "shutting", on command, or at the time specified in the operational plan.

21.2 The following checks take place:

21.2.1 if the operational day status is "unknown" or "shutting", the command is rejected and the user is informed;

21.2.2 if the payment type is invalid, the command is rejected and the user is informed;

21.2.3 if the payment type entry status is not "started", the user is informed and no further action is taken.

21.3 The CAS sets the entry status of a particular payment type to "ending".

21.4 If the grace period for payment processing in the system is zero, the CAS sets the payment entry status to "ended". The CAS writes an audit record indicating that entry processing for the particular payment type has ended and generates a warning. Otherwise, the CAS sets the grace period timer.

21.5 When the grace period is over the CAS sets the entry status to "ended". The CAS writes an audit record indicating that entry processing for particular the payment type has ended and generates a warning.

IV INWARD MESSAGE QUEUE

22 Inward Message Flows

22.1 The Inward Message Queue contains messages received from the CIM and awaiting validation and processing.

22.2 All messages received from the CIM are time-stamped and placed on the Inward Message Log.

22.3 Some validation is performed at this time, checking that:

22.3.1 it is a valid message type;

22.3.2 enough of the message format is valid for further processing to be possible.

22.4 Valid messages are placed at the end of the Inward Message Queue. Invalid messages are logged on the Inward Message Log but not queued for further processing.

22.5 Once the messages have been queued, they are processed asynchronously. This decouples the interface with the CIM from the processing within the CAS.

23 Inward Message Sequence

23.1 The CAS ensures that all payment messages, payment cancellations and payment priority changes from a participant are processed in the order of arrival. To maintain the order of payments and payment commands, each such message is assigned a sequence number. This sequence number is then used to enforce the processing order.

24 Inward Message Queue Processing

24.1 Entries are read from the Inward Message Queue and processed as follows:

24.1.1 the message is read from the Inward Message Log;

24.1.2 the message is routed to the appropriate processing element in the CAS for that type of message;

24.1.3 when the message has been processed in the CAS or is queued and stored on the CAS database, the message on the Inward Message Log is updated to indicate that it has been processed;

24.1.4 the entry is deleted from the Inward Message Queue.

25 CAS and CIM Inward Link Control

25.1 The inward message stream from the CIM may be started and stopped by operational commands.

V OUTWARD MESSAGE QUEUE

26 Outward Message Flows

26.1 The Outward Message Queue contains messages created by the CAS which are to be sent to the CIM for onward transmission to participants via the network.

26.2 The CAS creates messages for transmission to participants on the Outward Message Log, and places an entry for each such message on the Outward Message Queue.

26.3 The messages are read from the queue asynchronously. This decouples the business processing within the CAS from the interface to the CIM. The CAS can thus create messages even when the CIM is not available, and then send them when it becomes available.

27 Outward Message Queue Processing

27.1 Entries are read from the Outward Message Queue and processed as follows:

27.1.1 the message is read from the Outward Message Log;

27.1.2 the message is eligible for transmission if it has been stored on the remote system, or the link to the standby site has been bypassed by the "break with the standby";

27.1.3 if the message is eligible, the CAS sends the message to the CIM;

27.1.4 upon response from the CIM the message is updated on the Outward Message Log and the entry is deleted from the Outward Message Queue;

27.1.5 an audit record is created for each payment message and for each related message (DR Advice, CR Advice, Payment Settlement Confirmation Notification and Payment Settlement Refusal Notification);

27.1.6 if the CIM rejects the message, an alarm is generated, but the CAS continues to transmit further messages.

VI PAYMENT MESSAGE STATUS

28 Payment Message Status "Ready"

28.1 A payment message status can be set or changed to "ready" by the CAS when:

28.1.1 it is received;

28.1.2 settlement processing starts.

28.2 The CAS determines the payer's settlement account for the payment. The CAS then places the payment in the payment queue for the respective settlement account and causes a settlement trigger. If the payment does not settle immediately, the CAS sets the status to "ready".

29 Payment Message Status "Settled"

29.1 A payment message status can be set or changed to "settled" by the CAS when:

29.1.1 it has been processed;

29.1.2 records are done on the payer and payee settlement accounts.

30 Payment Message Status "Pending"

30.1 A payment message status can be set or changed to "pending" by the CAS when:

30.1.1 it is received (the settling status for the payment type is "ending" or "pending");

30.1.2 a new operational day is started, the payment has had the status "warehoused" and its value date is the same as the date of the new operational day;

30.1.3 the payment has been on the payment queue and the settlement status for the payment type is set to "ending".

31 Payment Message Status "Warehoused"

A payment message status can be set to "warehoused" when the system's operational day status is "closed", "rejecting", "finished", "reported" or "shutting" and the value date is the date of the next operational day.

32 Payment Message Status "Rejected"

32.1 A payment message status is set or changed to "rejected" if it is invalid, if the CAS has detected an abnormal condition or for reasons listed below:

32.1.1 when the payment is received and the settling status for the payment type is "closing" and the payment is too late, or the system's operational day status is "closed", "rejecting" or "finished";

32.1.2 when a new operational day is started and the payment value date is not the same as the date of the operational day;

32.1.3 when the payer's or payee's participant organisation is placed in default.

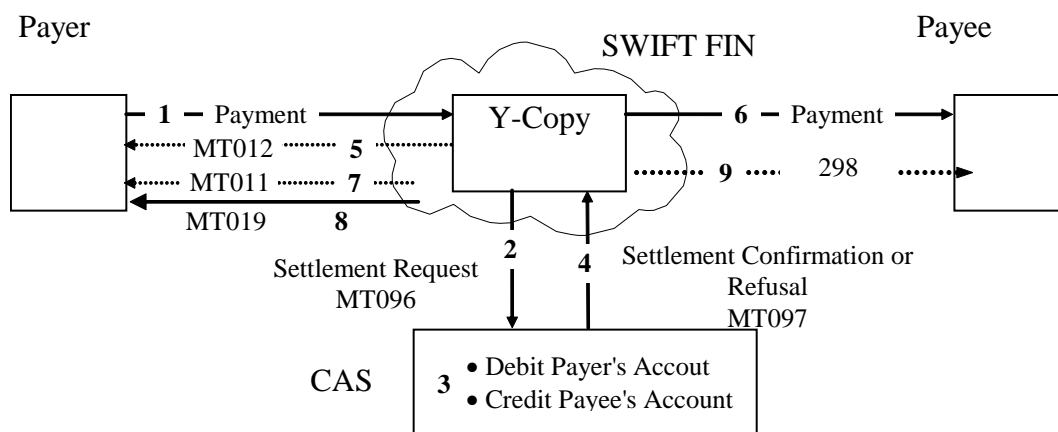
32.2 The CAS determines an appropriate reason for rejection, writes a "rejected payment" audit record, and sends an MT019 Abort Message to the instructing participant.

VII PAYMENT PROCESSING

33 Payment and Related Message Flow

33.1 Message flow for processing a payment is shown in Figure 2 below.

Figure 2. Message Flow



Normal Message Flow

1. The participant emits a domestic payment message MT103, MT102, MT202 or MT205 which is accepted by SWIFT.
2. The payment message is held in SWIFT FIN Copy and an MT096 Settlement Request containing partial details of the payment message is sent to the CAS.
3. The CAS receives the MT096 Settlement Request, creates a settlement instruction, and settles the payment, debiting the payer's settlement account and crediting the payee's settlement account.
4. The CAS returns an MT097 Payment Settlement Confirmation to SWIFT FIN Copy.
5. SWIFT FIN Copy optionally returns an MT012 Sender Notification to the payer.
6. SWIFT FIN Copy sends the full payment message to the payee.

7. If appropriate delivery monitoring was specified in the payment message, an MT011 Delivery Notification is sent to the sending participant once the payment message has been successfully delivered by SWIFT to the receiving participant.

Message Flow in case of rejection

1. The participant emits a domestic payment message MT103, MT102, MT202COV or MT205COV which is accepted by SWIFT.
2. The payment message is held in SWIFT FIN Copy and an MT096 Settlement Request containing partial details of the payment message is sent to the CAS.
3. The CAS receives an MT096 Settlement Request, creates a settlement instruction and rejects it.
4. The CAS sends an MT097 Payment Settlement Refusal Notification to SWIFT FIN Copy.
8. SWIFT FIN Copy returns an MT019 Abort Notification Message.
9. The CAS sends payment settlement refusal by using MT298 SMT701 – Payment Settlement Refusal Notification.

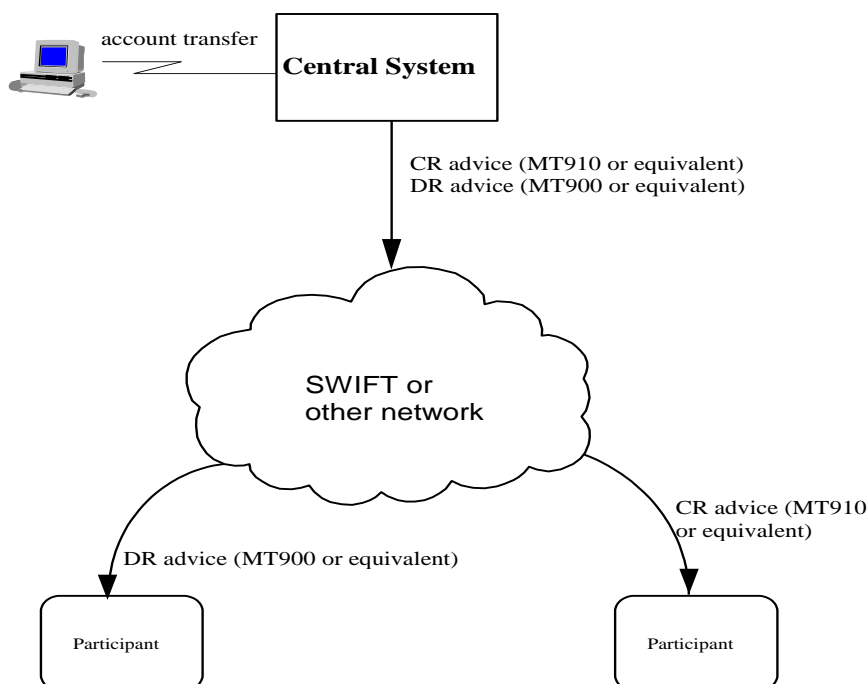
34 Account Transfer

34.1 The processing of an account transfer:

- 34.1.1 an account transfer is entered and authorized from the Central Bank User Interface;
- 34.1.2 if valid, the CAS settles the account transfer immediately or places it on the queue ;
- 34.1.3 the CAS settles the payment if sufficient funds for the account transfer are available on the settlement account;
- 34.1.4 when the account transfer is settled, the CAS sends an MT900 Confirmation of debit to the payer and an MT910 Confirmation of credit to the payee.

34.2 The messages sent and received for an account transfer are shown in Figure 3 below.

Figure 3. Account transfer



35 Validation of Payment Messages

35.1 The CAS checks whether a payment is a duplicate and if so, it assigns the status "rejected" to the payment and rejects the message.

The CAS determines the payer's and payee's settlement accounts, using the participant identity. If a settlement account cannot be found, the CAS sets the status of the payment to "rejected" and generates an alarm, the payment message is rejected.

35.2 If either of the participant organisations that own the participant identities of the debit and credit parties is placed in default, the CAS sets the status of the payment to "rejected" and rejects the payment message.

35.3 The CAS checks the business priority number of a payment message:

35.3.1 if no business priority number has been assigned, the CAS gives the payment the lowest possible business priority;

35.3.2 if the business priority number entered exceeds the maximum of the allowed range, the CAS gives it the highest possible business priority;

35.3.3 if the business priority number entered is less than the minimum of the allowed range, the CAS gives it the lowest business priority number available to participants.

35.4 The CAS checks the payment type. If the entry status of this payment type is "starting", the payment is valid for entry into the CAS. If the entry status is "ending" and the entry date and time is less than or equal to the time when the "ending" status was set, the payment is valid for entry into the CAS. Otherwise, the CAS sets the status of the payment to "rejected" and rejects the payment message.

35.5 The CAS checks the value date:

35.5.1 if the value date is less than the value date of the current operational day, the CAS sets the status of the payment to "rejected" and rejects the payment message;

35.5.2 if the operational day status is "closed", "rejecting", "finished" or "reported" or "shutting" and if the value date is equal to the value date of the current operational day, the CAS sets the status of the payment to "rejected" and rejects the payment;

35.5.3 if the operational day status is "closed", "rejecting", "finished", "reported" or "shutting" and if the value date is the value date of the next operational day, the CAS sets the status of the payment to "warehoused" and the payment message is stored in the system;

35.5.4 if the operational day status is "started", "open" or "closing" and the value date is not the same as the value date of the current operational day, the CAS sets the status of the payment to "rejected" and rejects the payment.

35.6 The CAS determines the Payment Status:

35.6.1 if the settling status of the payment's payment type is "ending" or "pending", the CAS sets the payment status to "pending";

35.6.2 if the settling status of the payment's payment type is "closed", "rejecting" or "finished", the CAS sets the payment status to "rejected" and rejects the payment message;

35.6.3 if the settling status of the payment's payment type is "starting" or "started", the CAS sets the status of the payment to "ready";

35.6.4 if the settling status of the respective payment type is "closing" and the entry date and time of the payment is less than or equal to the time when the "closing" status was set, the CAS sets the status of the payment to "ready";

35.6.5 otherwise, the CAS sets the status to "rejected" and rejects the payment.

35.7 The CAS checks a predefined set of conditions which must be true for a payment to settle:

35.7.1 the participant organisation (payer or payee) has not been placed in default;

35.7.2 the value date of the payment message must be the current value date;

35.7.3 settlement processing for the respective payment type must have started;

35.7.4 the processing of queued payments on the settlement account of the payee is not suspended;

35.7.5 the processing of queued payments on the settlement account of the payer is not suspended;

35.7.6 there are sufficient funds on the payer's settlement account.

35.8 Where a payment fails to satisfy any of the predefined conditions, the CAS takes the following actions:

35.8.1 if the participant organisation (payer or payee) has been placed in default, the payment is rejected;

35.8.2 if the value date is not the date of the current operational day, the payment is rejected or stored in the system with the status "warehoused", depending on the indicated value date and on the operational day status;

35.8.3 if the settlement processing for the respective payment type has not started, the payment is either stored (with the status "pending") waiting for it to start, or rejected, depending on the way the settlement processing for the payment type has been completed;

35.8.4 if the processing of queued payments of a payee's settlement account is suspended, this payment is blocked until the suspension on the processing of queued payments is lifted;

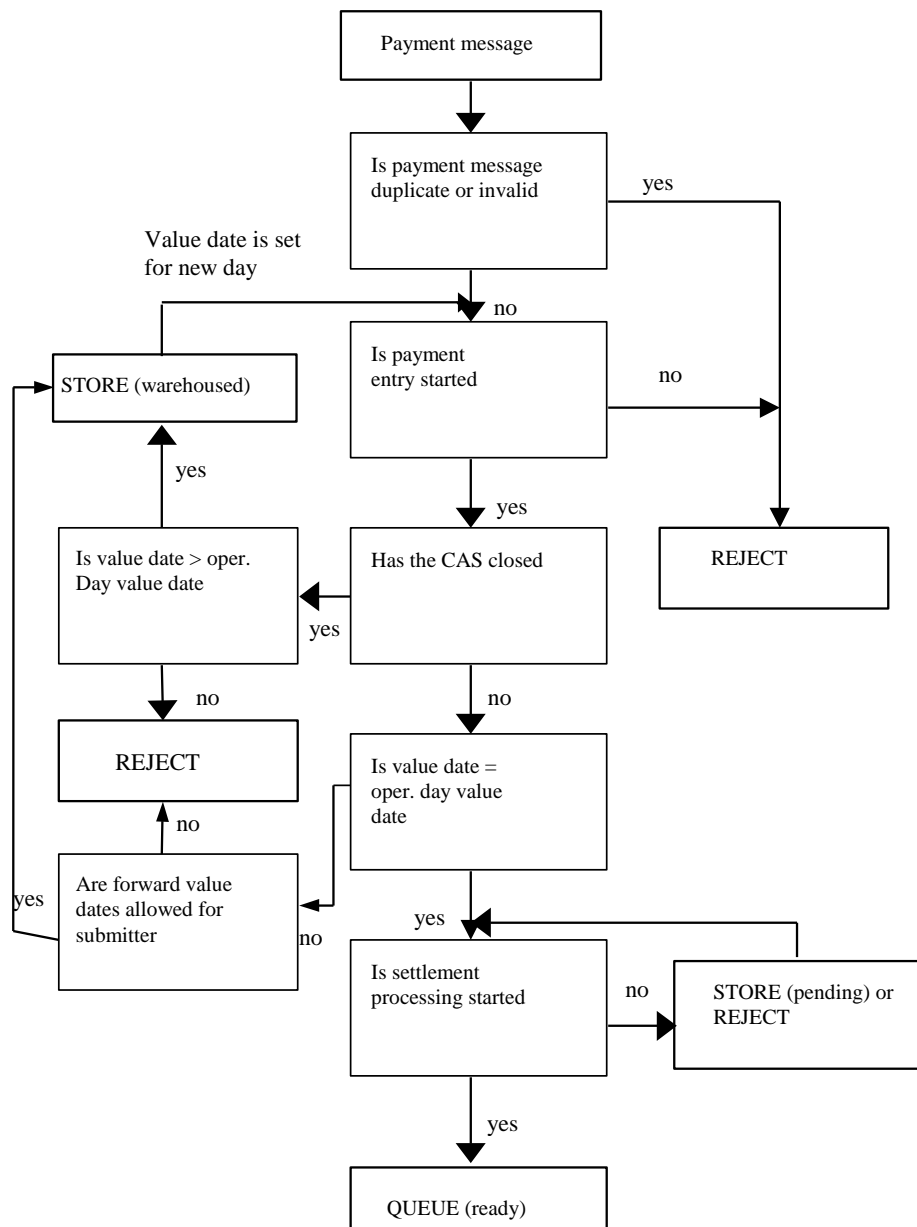
35.8.5 if the processing of queued payments of a payer's settlement account is suspended, all payments for this debit party are blocked until the suspension on the processing of queued payments is lifted;

35.8.6 if there are no sufficient funds on the payer's settlement account, payment processing is postponed.

35.9 If the payment is ready for processing, but the set of conditions is not true, the payment is queued.

35.10 The validation process of payment messages is shown in Figure 4 below.

Figure 4. Validation of payment messages



VIII QUEUING AND SETTLEMENT

36 Operational Day and Settling Status

36.1 Changes in the operational day status and settling status have the following effect on the payment queues:

36.1.1 prior to the operational day status becoming "open", the payment queues are empty;

36.1.2 when the settling status is set to "starting" (and then to "started"), payments can be added to the payment queues;

36.1.3 when the settling status is set to "ending" or "closing", only new payments with the original input time, which is earlier than the time when the close command was entered, can be added to the payment queue;

36.1.4 when the settling status is set to "ending", "pended", "closed", "rejecting" or "finished", no new payments can be added to payment queues;

36.1.5 when the settling status is "ending", queued payments are made "pending";

36.1.6 when the settling status is "rejecting", queued payments are rejected;

36.1.7 after the settling status is set to "finished", and also when the operational day status is "finished", there are no more payments on the payment queues.

37 Changes to the Order of Settlement

37.1 The payer may cancel its queued payment or the central bank can cancel the payment on behalf of the participant. When a payment is cancelled, it is removed from whichever payment queue it is on.

37.2 The payer may change the priority of the payment or the central bank may change it on behalf of the participant. When the payment priority is changed, its place in the payment queue may change.

37.3 When the settling status for the respective payment type changes to "started", the status of payments of the respective payment types is changed from "pending" to "ready" and the payments are added to the payment queues in the order of their submission and the assigned priority level.

38 Payment Queue Order

38.1 Events which cause the CAS to attempt to settle the first eligible payment on a payment queue are as follows:

38.1.1 a new payment arrives and the queue is empty or the payment is placed at the end of the queue;

38.1.2 a settlement account with insufficient funds is credited;

38.1.3 the intraday credit limit on the settlement account is changed;

38.1.4 suspension on the processing of queued payments of a participant is lifted (suspension on the payer's settlement account associated with the queue is lifted);

38.1.5 suspension on the processing of queued payments of a payee is lifted;

38.1.6 CAS Settlement Status suspension is lifted;

38.1.7 the settlement processing is set to "starting", resulting in payments changing status from "pending" to "ready", and being placed on the payment queue;

38.1.8 the settlement processing ends, resulting in payments with the "ready" status being given the "pending" status;

38.1.9 a payment on the payment queue is cancelled or rejected;

38.1.10 the order of payments is changed by a change in a payment's priority;

38.1.11 gridlock resolution is successfully completed.

38.2 These events are called 'settlement triggers'.

39 Payment Settlement

39.1 A settlement attempt is made for a payment when the payment becomes the first eligible payment on the queue.

39.2 If the settlement attempt is successful, the CAS creates records on the payer's and payee's settlement accounts and sets the payment status to "settled".

40 Payment Queue States

40.1 A payment queue is either blocked or clear.

40.2 If the first payment on the queue cannot be settled, the payment queue is blocked, except the cases when the processing of queued payments of a payee is suspended (payee's settlement account is suspended).

40.3 If the payment queue is blocked, it means that no payments on the queue can be settled.

40.4 A participant receives a message MT298 SMT700 on blocked queues in the following cases:

40.4.1 a payment queue becomes blocked due to insufficient funds on the settlement account, the "first queue block reporting time" business driver expires, and the queue is still blocked;

40.4.2 a payment queue has been blocked due to insufficient funds on the settlement account, the payment blocking the queue is different from that previously reported, and the "subsequent queue block reporting time" business driver expires;

40.4.3 a payment queue previously reported as blocked due to insufficient funds on the settlement account is now clear, and the "subsequent queue block reporting time" business driver expires.

41 Gridlock Resolution

41.1 If there is more than one payment queue blocked, the CAS initiates gridlock resolution:

41.1.1 subject to a request submitted from the Central Bank User Interface;

41.1.2 automatically at a frequency specified by the "gridlock resolution frequency" business driver.

41.2 The CAS first determines how many payment queues are blocked. If there are two or more blocked payment queues, the CAS performs the following actions:

41.2.1 all settlement accounts which have blocked payment queues and are not "DR/CR suspended" (the processing of queued payments is not suspended) are included in the gridlock resolution and no further debits can be made from those settlement accounts which are participating in gridlock resolution until the gridlock resolution is completed;

41.2.2 a copy is taken of the blocked payment queues, excluding payments which are queued because the credit settlement account is "DR/CR suspended" (the processing of queued payments is suspended). These queues then participate in the gridlock resolution attempt;

41.2.3 a copy of the associated current settlement account balance and the current intraday credit limit is also taken.

41.3 Whilst the gridlock resolution attempt is in progress:

41.3.1 the copied payment data is used as the basis for the gridlock resolution attempt;

41.3.2 new payments can be added to the payment queues, but they are not included in the gridlock resolution attempt;

41.3.3 if the priority of a payment on one of the blocked queues is changed, its position on the original queue is adjusted accordingly, but this change is not reflected in the copy of the queue used by the gridlock resolution algorithm;

41.3.4 if a request is received from the Central Bank User Interface to cancel a payment, the request is processed and is taken into account in the gridlock resolution process;

41.3.5 if a participating settlement account is "DR/CR suspended" (the processing of queued payments of a participant is suspended), or the participant organisation is placed in default, these changes are processed and are taken into account in the gridlock resolution process;

41.3.6 changes in intraday credit limits are allowed;

41.3.7 payments on the queues which are not participating in the gridlock resolution attempt continue to be processed normally;

41.3.8 the resulting changes in the balances of settlement accounts on the payment queues which are participating in the gridlock resolution attempt are not included in the gridlock resolution calculations.

41.4 When the payments selected by the gridlock algorithm are settled, the settlement account net change is reflected in the new settlement account balance. The net change is calculated from debits and credits from payments selected by the gridlock resolution process and credits due to payments from non-participating settlement accounts.

41.5 When the gridlock resolution attempt is completed, having found a set of payments which can be settled, the CAS settles the selected set of payments in a single unit of work, adjusting the settlement account balances accordingly. Note that the balances on these settlement accounts may have changed during the gridlock resolution attempt due to credits being made from payments on queues which were not blocked at the start of the gridlock resolution attempt. The CAS removes all payments settled during this process from the original payment queues.

41.6 During settlement, the following execution conditions are double-checked:

41.6.1 whether a payment being settled as part of the gridlock resolution process is not found to have been cancelled or rejected (due to a participant organisation being placed in default);

41.6.2 whether a settlement account which is being debited or credited as part of the gridlock resolution process is not found to have been "DR/CR suspended" (the processing of queued payments of a participant have been suspended);

41.6.3 whether the CAS settlement status is not suspended;

41.6.4 whether the settlement processing status for one or more of the payment types which are being settled is not set to "finished";

41.6.5 whether the operational day status is not "finished";

41.6.6 whether sufficient funds are available on one or more settlement accounts for settlement (because an intraday credit limit has been changed during the gridlock resolution process).

41.7 If the result for any of the checks is not true, the gridlock resolution attempt doesn't take place; settlement is not resumed unless a new gridlock resolution attempt takes place.

41.8 At the end of gridlock resolution processing the CAS resumes normal settlement processing for the settlement accounts included in the gridlock resolution and creates a settlement trigger for each participating settlement account.

IX MANAGING QUEUES

42 Payment Cancellations

42.1 A participant can cancel his own payment by sending a notification of payment cancellation MT298 SMT200.

42.2 If the participant identity of the submitter of the cancellation is not the same as the participant identity of the submitter of the payment referenced in the cancellation request, the

CAS rejects the payment cancellation request and generates a Payment Cancellation Refusal Response - MT298 SMT250.

42.3 If the respective payment is found and the status of the payment is "ready", "pending" or "warehoused", the CAS sets the payment status to "cancelled" and the payment is cancelled.

42.4 When the payment status is set to "cancelled", the CAS generates an MT019 Payment Settlement Refusal Notification confirming the payment cancellation.

42.5 If the respective payment is not found or the payment has already been settled or has been cancelled or rejected, the CAS rejects the cancellation and generates a Payment Cancellation Refusal Response MT298 SMT250.

42.6 The following answer codes are used in Field L05 of the SWIFT message MT298 SMT250:

Answer Code	Additional Fields	Description
LR001	–	Not done as the payment is not found
LR003	13 L10	Not done as the payment is not in an appropriate state for the request to succeed

42.7 If the answer code in Field L05 is "LR003", one of the following additional status codes is put in Field L10, explaining the reason for not executing the required action:

Status Codes	Description
LN000	Payment settled
LA079	Cancelled
LA071	Aborted as submitting or receiving Participant is unknown

43 Account Transfer Cancellation

43.1 Only the central bank can cancel an account transfer.

43.2 If an account transfer is queued and afterwards it is cancelled or rejected, the CAS writes an audit record and sends a Payment Settlement Refusal Notification MT298 SMT701 to the payer and the payee.

44 Payment Priority Changes

44.1 A participant can change the payment priority by sending a Payment Priority Change Request MT298 SMT202.

44.2 If the participant identity of the submitter of the priority change and participant identity of the submitter of the payment referenced in the priority change are not the same, the CAS rejects the priority change and generates a SWIFT message MT298 SMT252.

44.3 If the respective payment is found and the status of the payment is "pending" or "warehoused", the CAS updates the payment's current priority. If the payment status is "ready", the CAS repositions it in the payment queue as per the new payment priority and triggers settlement.

44.4 If the respective payment is not found or the payment has already been settled or has been cancelled or rejected, the CAS rejects the priority change and generates a Priority Change Refusal Response MT298 SMT252.

44.5 The following answer codes are used in Field L05 of SWIFT message MT298 SMT252:

Answer Code	Additional Fields	Description
LR001	–	Not done as the payment is not found
LR003	13 L10	Not done as the payment is not in an appropriate state for the request to succeed

44.6 If the answer code in Field L05 is "LR003", one of the following additional status codes is put in Field L10, explaining the reason for not executing the required action:

Status Codes	Description
LN000	Payment settled
LA079	Cancelled
LA071	Aborted as submitting or receiving Participant is unknown

X PAYMENT-RELATED ENQUIRIES

45 Types of Enquiries from a Participant

45.1 The CAS processes the following payment-related enquiries from a participant:

- 45.1.1 MT298 SMT800 Payment Enquiry Request;
- 45.1.2 MT298 SMT801 Summary of Outstanding Operations Request;
- 45.1.3 MT298 SMT804 Detail of Outstanding Operations Request;
- 45.1.4 MT920 Balance Report Request;
- 45.1.5 MT920 Interim Transaction Report Request.

45.2 Information on payments and settlement account status of all participants is available from the Central Bank User Interface.

46 Processing of Enquiries

46.1 All data for these enquiries is retrieved either from the current operational day's set of data or from the payment queues.

46.2 All data found is placed in one response message and sent to the participant who has submitted the enquiry. If there are too many items to fit in a single message, multiple messages are sent. All messages contain the same timestamp.

46.3 Each response to a participant contains the date and timestamp (time taken immediately before the first item is retrieved).

46.4 The CAS checks that the submitter of the enquiry is the owner of the settlement account which has been inquired about.

47 Special Processing

47.1 If Field 12 (Message Requested) of the participant's enquiry MT920 contains an MT950 Statement Message, the CAS processes it as if it were a request for an Interim Transaction Report MT942 and sends an MT942 to the participant.

47.2 When processing requests on settlements made on the participant's settlement account, the CAS selects entries using any floor limit indicators specified in the message MT920 (Field 34F). For each Interim Transaction Request, the CAS starts to select entries according to the following rules:

47.2.1 if two floor limits are specified, the CAS applies the lower of the two floor limits to both debits and credits;

47.2.2 the CAS starts reporting from the last entry reported on the previous MT950 Statement Message or the last entry reported on the previous MT 942 Interim Transaction Report, whichever is the later;

47.2.3 if there is no previous Statement or previous "no floor" Interim Transaction Report, the CAS reports all entries for the current value.

47.3 The balance report MT941 uses the last stated balance from the MT950 or last Balance Report balance MT941 whichever is the later. The new balance report statement number is assigned by incrementing the previous report number by one.

47.4 After the balance report has been sent, the CAS updates the following:

47.4.1 the last balance report balance of the settlement account;

47.4.2 the last balance report number of the settlement account.

XI SYSTEM REPORTS

48 Statement Message

48.1 The CAS sends to all participants account statement messages after closing of the business day.

48.2 The statement message is generated as a standard SWIFT message MT950. The source of the statement data is the current operational day's set of data.

48.3 The statement starts with the last stated account entry. The opening balance is the last stated balance and the statement number is incremented by one in comparison with the previous statement number.

48.4 The CAS updates the following fields on each settlement account statement:

48.4.1 last stated balance;

48.4.2 last account entry reported;

48.4.3 last statement number used.

XII REPORTS FROM PARTICIPANTS

49 Participant's End of Day Reconciliation Statement

49.1 A participant can send a SWIFT MT941 Balance Report to reconcile the settlement account balance in the system with transactions recorded in the participant's internal applications. The data from this report is stored on the CAS database.

49.2 End of Day Reconciliation Statement should be sent while the CAS is open for settlement but after the participant's last payment has been processed. Before sending this statement, participants should check that all their responses have been received from the SWIFT network and that their settlement account balance does not contain settlement instructions or payment instructions that have not been delivered to the CAS but are queued in the SWIFT network, or cancelled or rejected payments. The CAS operation is not disturbed if no End of Day Reconciliation Statement is received from the participant.

49.3 In this statement the participant should include the following transactions:

49.3.1 debits from settled settlement instructions or payment instructions submitted to the CAS with a future value date during the previous operational day;

49.3.2 debits from settled settlement instructions or payment instructions submitted to the CAS with the same day value date during the current operational day;

49.3.3 credits from settlement instructions or payment instructions received from the CAS during the current operational day;

49.3.4 debits/credits from debit/credit advices received from the CAS, time stamped during the current operational day.

50 Other Messages

50.1 Where no appropriate SWIFT message type is available, the CAS uses MT298s with a proprietary format to send and receive information. Different messages sent using SWIFT MT298s are distinguished, using sub-message types (SMT). The CAS reserves certain sub-message types for its own business messages.

50.2 If the CAS receives a message which has an undefined sub-message type or which is invalid in some other way, a response (MT298 SMT900) is sent to the submitting participant, indicating that invalid input was received.

XIII MESSAGE FIELD SPECIFICATIONS

51 General Description

51.1 To prepare all types of messages, participants shall comply with the SWIFT message structure and field specifications defined in SWIFT documents and the Conditional Field Rules defined in this document. If there is a difference in format specifications, the specifications defined in SWIFT documents are deemed to be the overriding ones.

51.2 Field types:

M – Mandatory; O – Optional

51.3 A payment message is always addressed to a payee.

52 Payment message field specifications

52.1 MT103 - Customer Transfer

Field	SWIFT name	Type	Notes	Format
20	Sender's Reference	M		16x
13C	Time Indication	O		/8c/4!n1!x4!n
23B	Bank Operation Code	M		4!c

Field	SWIFT name	Type	Notes	Format
23E	Instruction Code	O		<u>4!c[/30x]</u>
26T	Transaction Type Code	O		<u>3!c</u>
32A	Value Date, Currency Code, Interbank Settled Amount	M		<u>6!n3!a15d</u>
33B	Currency/-Instructed Amount	M		<u>3!a15d</u>
36	Exchange Rate	O		12d
50a	Ordering Customer	M		A, K or F
51A	Sending Institution	O		<u>[/1!a][/34x]</u> <u>4!a2!a2!c[3!c]</u>
52a	Ordering Institution	O		A or D
53a	Sender's Correspondent	O		A, B or D
54a	Receiver's Correspondent	O		A, B or D
55a	Third Reimbursement Institution	O		A, B or D
56a	Intermediary Institution	O		A, C or D
57a	Account with Institution	O		A, B, C or D
59a	Beneficiary Customer	M		A or no letter option
70	Remittance Information	O		<u>4*35!]</u>
71A	Details of Charges	M		<u>3!a</u>
71F	Sender's Charges	O or not allowed		<u>3!a15d</u>
71G	Receiver's Charges	O or not allowed		<u>3!a15d</u>
72	Sender to Receiver Information	O		<u>6*35!]</u>
77B	Regulatory Reporting	M		<u>3*35x</u>
103*	Service Code	M	Close User Group Code (LVL)	<u>3a</u>
108*	Message User Reference	O	MUR completed by the Sender.	<u>16x</u>
113*	Business Priority	O	Settlement instruction priority.	<u>4x</u>

* The Field is a part of the User Header Block of the message.

52.2 Conditional Field Rules for MT103:

52.2.1 Transaction Reference Number in Field 20 must be unique within any single business day for all messages submitted by a particular participant;

52.2.2 Value Date in Field 32A is the current business day or the following business day if the CAS has closed for business. The Currency Code must be "LVL";

52.2.3 Field 54A is not allowed in domestic payments;

52.2.4 If the ordering customer has stated its account number and the company's registration number, tax payer number or person's identity number in the payment instruction, maximal information to be reported in Field 50a is as follows:

	Format	Explanation
Row 1	<u>[/34x]</u>	Ordering customer's IBAN.
Row 2 and 3	<u>2*35x!]</u>	Ordering customer's name or BEI/BIC.
Row 3 and 4	<u>[/ID/13x or 11!n]</u>	Company's registration number, tax payer number or person's identity number.

52.2.5 If the ordering customer has not stated its account number and the company's registration number, tax payer number or person's identity number in the payment instruction, maximal information to be reported in Field 50a is as follows:

	Format	Explanation
Row 1 to 4.	<u>4*35x!]</u>	Ordering customer's name or BEI/BIC.

52.2.6 If the Ordering customer has stated the account number, company's registration number, tax payer number or person's identity number of the Beneficiary, maximal information to be reported in Field 59a is as follows:

	Format	Explanation
Row 1	[/34x]	Beneficiary's IBAN.
Row 2 to 4.	3*35x1	Beneficiary 's name.
Row 4 and 5	[/ID/13x or 11!n]	Company's registration number, tax payer number or person's identity number.

52.2.7 If the Ordering customer has not stated the account number, company's registration number, tax payer number or person's identity number of the Beneficiary in the payment instruction, maximal information to be reported in Field 59a is as follows:

	Format	Explanation
Row 1 to 4.	4*35x1	Beneficiary 's name.

52.2.8 The Code /ORDERRES/ together with the Country Code to identify the country of residence of the Ordering Customer must be used in Field 77B. The Code /BENEFRES/ together with the Country Code of the Beneficiary must be used only if the Ordering Customer has used it in its payment order.

52.3 MT102 – Multiple Customer Credit Transfer

Field	SWIFT name	Type	Notes	Format
	Sequence A	M	General Information	
20	File Reference	M		16x
23	Bank operation code	M	Identification of the type of operation.	16x
51A	Sending Institution	O		[/1!a]/[34x] 4!a2!a2!c[3!c]
50a	Ordering Customer	O		A, F, or K
52a	Ordering Institution	O		<u>A, B, or C</u>
26T	Transaction Type Code	O		3!c
77B	Regulatory reporting	M		3*35x
71A	Details of Charges	M		3!a
36	Exchange Rate	O		12d
	Sequence B	M	Transaction Details	
21	Transaction Reference	M		16x
32B	Transaction Amount	M		3!a15d
50a	Ordering Customer	O		A, F, or K
52a	Ordering Institution	O		A, B, or C
57a	Account With Institution	O		A or C
59a	Beneficiary Customer	M		No letter option or A
70	Remittance Information	O		4*35x
26T	Transaction Type Code	O		3!c
77B	Regulatory Reporting	M		<u>3*35x</u>
33B	Currency/Instructed Amount	O		3!a15d
71A	Details of Charges	M		3!a
71F	Sender's Charges	O		<u>3!a15d</u>
71G	Receiver's Charges	O		3!a15d
36	Exchange Rate	O		12d
	Mandatory Sequence C	M	Settlement Details	

Field	SWIFT name	Type	Notes	Format
32A	Value Date, Currency Code, Amount	M		<u>6!n3!a15d</u>
19	Sum of Amounts	O		<u>17d</u>
71G	Sum of Receiver's Charges	O		<u>3!a15d</u>
13C	Time Indication	O		<u>/8c/4!n1!x4!n</u>
53a	Sender's Correspondent	O		A or C
54A	Receiver's Correspondent	O		<u>[/1!a][/34x] 4!a2!a2!c[3!c]</u>
72	Sender to Receiver Information	O		6*35x
103*	Service Code	M	Close User Group Code (LVL)	<u>3a</u>
108*	Message User Reference	O	MUR completed by the Sender.	<u>16x</u>
113*	Business Priority	O	Settlement instruction priority	<u>4x</u>

* The Field is a part of the User Header Block of the message.

52.4 Conditional Field Rules for MT102:

52.4.1 Transaction Reference Number in Fields 20 and 21 must be unique within any single business day for all messages submitted by a particular participant;

52.4.2 Value Date in Field 32A is the current business day or the following business day if the CAS has closed for business. The Currency Code must be "LVL";

52.4.3 Field 54A is not allowed in domestic payments;

52.4.4 The Code /ORDERRES/ together with the Country Code to identify the country of residence of the Ordering Customer must be used in Field 77B. The Code /BENEFRES/ together with the Country Code of the Beneficiary must be used only if the Ordering Customer has used it in its payment order.

52.5 MT202 – General Financial Institution Transfer

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M		16x
21	Related Reference	M		16x
13C	Time Indication	O		<u>/8c/4!n1!x4!n</u>
32A	Value Date, Currency Code and Amount	M		<u>6n3a15number</u>
52a	Ordering Institution	O		<u>[/1a][/34x] 4a2a2c[3c]</u>
53a	Sender's Correspondent	O		<u>[/1a][/34x] 4a2a2c[3c]</u>
54a	Receiver's Correspondent	O		<u>[/1a][/34x] 4a2a2c[3c]</u>
56a	Intermediary	O		<u>[/1a][/34x] 4a2a2c[3c]</u>
57a	Account with Institution	O		<u>[/1a][/34x] 4a2a2c[3c]</u>
58a	Beneficiary Institution	M		<u>[/1a][/34x] 4a2a2c[3c]</u>
72	Sender to Receiver Information	O		6*35x
103*	Service Code	M	Close User Group Code (LVL)	<u>3a</u>
108*	Message User Reference	O	MUR completed by the Sender.	<u>16x</u>
113*	Business Priority	O	Settlement instruction priority	<u>4x</u>

* The Field is a part of the User Header Block of the message.

52.6 Conditional Field Rules for MT202:

52.6.1 Transaction Reference Number in Field 20 must be unique within any single business day for all messages submitted by a particular participant;

52.6.2 Value Date in Field 32A is the current business day or the following business day if the CAS has closed for business. The Currency Code must be "LVL";

52.6.3 Field 54A is not allowed in domestic payments.

52.7 MT202COV – General Financial Institution Transfer

Field	SWIFT name	Type	Notes	Format
	Mandatory Sequence A	M	General Information	
20	Transaction Reference Number	M		16x
21	Related Reference	M		16x
13C	Time Indication	O		/8c/4!n1!x4!n
32A	Value Date, Currency Code, Amount	M		6!n3!a15d
52a	Ordering Institution	O		A or D
53A	Sender's Correspondent	O		A, B, or D
54a	Receiver's Correspondent	O		A, B, or D
56a	Intermediary	O		A or D
57a	Account with Institution	O		A, B, or D
58a	Beneficiary Institution	M		A or D
72	Sender to Receiver Information	O		6*35x
	Mandatory Sequence B	M	Underlying customer credit transfer details	
50a	Ordering Customer	M		A, F, or K
52a	Ordering Institution	O		A or D
56a	Intermediary	O		A, C, or D
57a	Account With Institution	O		A, B, C, or D
59a	Beneficiary Customer	M		No letter option or A
70	Remittance information	O		4*35x
72	Sender to Receiver Information	O		6*35x
33B	Currency/Instructed Amount	O		3!a15d
103*	Service Code	M	Close User Group Code (LVL)	<u>3a</u>
108*	Message User Reference	O	MUR completed by the Sender.	<u>16x</u>
113*	Business Priority	O	Settlement instruction priority	<u>4x</u>
119*	Validation Flag	M	Code of Validation (COV)	{119:8c}

* The Field is a part of the User Header Block of the message.

52.8 Conditional Field Rules for MT202COV:

52.8.1 To trigger the MT 202 COV format validation, the user header of the message (block 3) is mandatory and must contain the code COV in the validation flag field 119 ({{3:{{119:COV}}}).

52.8.2 Payment message consists of mandatory sequences A and B;

52.8.3 Transaction Reference Number in Field 20 must be unique within any single business day for all messages submitted by a particular participant;

52.8.4 Value Date in Field 32A is the current business day or the following business day if the CAS has closed for business. The Currency Code must be "LVL";

52.8.5 Field 54A is not allowed in domestic payments;

Fields of Sequence B shall be filled in complying with the same rules as filling in the respective fields of MT103.

52.9 MT205 - Financial Institution Transfer Execution

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M		16x
21	Related Reference	M		16x
13C	Time Indication	O		/8c/4!n1!x4!n
32A	Value Date, Currency Code and Amount	M		6n3a15number
52a	Ordering Institution	O		[/1a]/[34x] 4a2a2c[3c]
53a	Sender's Correspondent	O		[/1a]/[34x] 4a2a2c[3c]
56a	Intermediary	O		[/1a]/[34x] 4a2a2c[3c]
57a	Account with Institution	O		[/1a]/[34x] 4a2a2c[3c]
58a	Beneficiary Institution	M		[/1a]/[34x] 4a2a2c[3c]
72	Sender to Receiver Information	O		6*35x
103*	Service Code	M	Close User Group Code (LVL)	3a
108*	Message User Reference	O	MUR completed by the Sender.	16x
113*	Business Priority	O	Settlement instruction priority.	4x

* The Field is a part of the User Header Block of the message.

52.10 Conditional Field Rules for MT205:

52.10.1 Transaction Reference Number in Field 20 must be unique within any single business day for all messages submitted by a particular participant;

52.10.2 Value Date in Field 32A is the current business day or the following business day if the CAS has closed for business. The Currency Code must be "LVL".

52.11 MT205COV – Financial Institution Transfer Execution

Field	SWIFT name	Type	Notes	Format
	Mandatory Sequence A	M	General Information	
20	Transaction Reference Number	M		16x
21	Related Reference	M		16x
13C	Time Indication	O		/8c/4!n1!x4!n
32A	Value Date, Currency Code, Amount	M		6!n3!a15d
52A	Ordering Institution	M		A or D
53a	Sender's Correspondent	O		A, B, or D
56a	Intermediary	O		A or D
57a	Account with Institution	O		A, B, or D
58a	Beneficiary Institution	M		A or D
72	Sender To Receiver Information	O		6*35x
	Mandatory Sequence B	M	Underlying customer credit transfer details	
50a	Ordering Customer	M		A, F, or K
52a	Ordering Institution	O		A or D
56a	Intermediary	O		A, C, or D
57a	Account With Institution	O		A, B, C, or D

Field	SWIFT name	Type	Notes	Format
59a	Beneficiary Customer	M		No letter option or A
70	Remittance Information	O		4*35x
72	Sender To Receiver Information	O		6*35x
33B	Currency/Instructed Amount	O		3!a15d
103*	Service Code	M	Close User Group Code (LVL)	<u>3a</u>
108*	Message User Reference	O	MUR completed by the Sender.	<u>16x</u>
113*	Business Priority	O	Settlement instruction priority.	<u>4x</u>
119*	Validation Flag	M	Code of Validation (COV)	{119:8c}

* The Field is a part of the User Header Block of the message.

52.12 Conditional Field Rules for MT205COV:

52.12.1 To trigger the MT 205 COV format validation, the user header of the message (block 3) is mandatory and must contain the code COV in the validation flag field 119 ({{3:{{119:COV}}});

52.12.2 Payment message consists of sequence A and B;

52.12.3 Transaction Reference Number in Field 20 must be unique within any single business day for all messages submitted by a particular participant;

52.12.4 Value Date in Field 32A is the current business day or the following business day if the CAS has closed for business. The Currency Code must be "LVL";

52.12.5 Field 54a is not allowed in case of domestic payments;

Fields of Sequence B shall be filled in complying with the same rules as filling in the respective fields of MT103.

52.13 Refusal-specific codes

52.13.1 If the CAS rejects a payment, one of the following error codes is put in Field 432 of Abort Notification MT019, explaining the reason for refusal of the payment.

Status Codes	Description
62	Field 54A is not allowed in domestic payments
70	Aborted due to authentication failure
71	Aborted as submitting or receiving Participant is unknown
72	The CAS has stopped accepting or processing payments of this type.
73	Aborted due to invalid value date
74	Aborted as payment entry is not permitted for payments of this type.
76	Aborted due to participant organisation being placed in default
77	Duplicate payment
78	Invalid payment
79	Cancelled
80	Error in CAS
81	Invalid Format
82	Insufficient funds

52.13.2 Codes 01–33 are described in the SWIFT publication FIN Copy Service Description.

53 Informative message field specifications

53.1 MT900 – Confirmation of Debit

53.1.1 After the settlement has been completed, the CAS sends an MT900 Confirmation of Debit to a Participant who is the debit party of an account transfer performed by the Bank of Latvia.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M		16x
21	Related Reference	M		16x
25	Account Identification	M	This field contains the primary BIC of the debit account	35x
32a	Value date, Currency Code, Amount	M		<u>6</u> n <u>3</u> a15number
72	Sender to Receiver Information	O	For account transfers this field will contain any information entered at the Central Bank User Interface, for sender notifications it contains a copy of Field 72 from the payment message which has settled.	6*35x

53.2 Conditional Field Rules for MT900:

53.2.1 Field 52a – Ordering Institution is never present;

53.2.2 Field 21 contains the TRN of the account transfer performed by the central bank;

53.2.3 Value Date in Field 32A is the current business day. The Currency Code must be "LVL".

53.3 MT910 – Confirmation of Credit

53.3.1 After the settlement has been completed, the CAS sends an MT910 Confirmation of Credit to a Participant who is the debit party of an account transfer performed by the Bank of Latvia.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M		16x
21	Related Reference	M		16x
25	Account Identification	M	This field contains the primary BIC of the credit account.	35x
32a	Value date, Currency Code, Amount	M		<u>6</u> n <u>3</u> a15number
52a	Ordering Institution	M		[/1a]/[34x] 4*35x
72	Sender to Receiver Information	O	Information entered at the Central Bank User Interface.	6*35x

53.4 Conditional Field Rules for MT910:

53.4.1 Field 21 contains the TRN of the account transfer performed by the Central Bank.;

53.4.2 Value Date in Field 32A is the current business day. The Currency Code must be "LVL".;

53.4.3 Field 52a contains the BIC of the Central Bank in the case of an account transfer.

53.5 MT920 –Request Message

53.5.1 Sent by a Participant to the CAS to request MT941 or MT942. MT941 or MT942 is returned to the submitter of MT920.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M		16x
12	Message Requested	M		<u>3</u> n
25	Account Identification	M	This field must contain the BIC of the Participant.	35x
34F	Floor Limit Indicator	O		<u>3</u> a[<u>1</u> a]15number

53.6 Conditional Field Rules for MT920:

53.6.1 Transaction Reference Number in Field 20 must be unique within any single business day for all messages submitted by a particular participant;

53.6.2 Field 12 identifies the message type which is being requested: MT940, MT941, MT942, MT950;

53.6.3 if the requested message is an MT942, at least one Field 34F is mandatory;

53.6.4 Field 34F – the CAS supports the specification of one floor limit applicable to both debits and credits. If a different floor limit is specified for debits and credits, the lower of the two will be used.

53.7 MT941 – Balance Report

53.7.1 This message may be requested by a Participant, sending an MT920 to the system.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M		16x
21	Related Reference	O		16x
25	Account Identification	M	This field contains the participant's BIC.	35x
28	Statement Number / Sequence Number	M		5n[/2n]
60F	Opening Balance	O		<u>1</u> a <u>6</u> n <u>3</u> a15number
90D	Number and Sum of Entries	O		5n <u>3</u> a15number
90C	Number and Sum of Entries	O		5n <u>3</u> a15number
62F	Closing Balance (Booked Funds)	M		<u>1</u> a <u>6</u> n <u>3</u> a15number
86	Information to Account Owner	O		6*65x

53.8 Conditional Field Rules for MT941:

53.8.1 Fields 60F – Opening Balance, 86 – Information to Account Owner, 90D – Number and Sum of Entries, 90C – Number and Sum of Entries are always present;

53.8.2 Fields 64 – Closing Available Balance and 65 – Forward Available Balance are never present;

53.8.3 Field 21 is present only if the message was requested using an MT920. It contains the TRN of the requesting MT920;

53.8.4 Field 86 – Information to Account Owner is only present when the message is generated by the CAS. The field indicates the reason for generating the message (usually – REQUESTED BY MEMBER). If the message is prepared by a participant, the MT941 message does not contain this field.

53.9 MT942 – Interim Transaction Report

53.9.1 Sent by the CAS in response to an MT920. It contains all transactions affecting the settlement account of the requesting Participant since the last MT942 or MT950 was issued. If no MT942 or MT950 has been issued for the current value date, all entries for the current value date are returned.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M	.	16x
21	Related Reference	O		16x
25	Account Identification	M	This field contains the primary BIC of the participant.	35x
28C	Entry Number/Sequence Number	M	Contains the sequential number of the report, and the sequence number of the message within that report.	5n[/3n]
34F	Floor Limit Indicator	M		3a[1a]15number
13	Date/Time Indicator	M	The date and time the CAS began producing the report	10n
61	Statement Line	O		6n[4n]2a[1a]15number1a3c)16x[//16x][/34x]
86	Information to Account Owner	O		6*65x
90D	Number and Sum of Entries	O	Debit entries	5n3a15number
90C	Number and Sum of Entries	O	Credit entries	5n3a15number

53.10 Conditional Field Rules for MT942:

53.10.1 Field 21 – Related Reference (TRN of the requesting MT920) and Field 86 – Information to Account Owner (at the end of the message) are always present;

53.10.2 Field 86 – Information to Account Owner never occurs associated with Field 61 – Statement Line. The first line will always be "REQUESTED BY MEMBER". The second line indicates the sequence number of this message;

53.10.3 Field 34F – the floor limit is applicable to both debits and credits.

53.11 MT950 – Statement Message

53.11.1 Sent by the CAS to each Participant when the CAS closes. It contains credit and debit entries for all transactions for all BICs using the account servicing the Participant since the CAS opened on the current operational day. Note that if an MT950 – Statement Message is requested by a Participant using an MT920, an MT942 – Interim Transaction Report will be returned rather than an MT950.

Field	SWIFT name	Type	Notes	Format
20	Transaction reference Number	M		16x
25	Account Identification	M	This field contains the primary BIC of the settlement account owner.	35x
28C	Statement Number/Sequence Number	M		5n[/3n]
60a	Opening Balance	M		1a6n3a15number
61	Statement Line	O		6n[4n]2a[1a]15number1a3c)16x[//16x][/34x]
62a	Closing Balance (Booked Funds)	M		1a6n3a15number

53.12 Conditional Field Rule for MT950: Field 64 – Closing Available Balance – is never present.

54 Field Format Specifications for Informational Messages and Enquiries MT298

54.1 The Message MT298 is always addressed to the system. The Participant sending an MT298 must use the BIC of the system as the recipient's BIC.

54.2 The CAS uses the SWIFT MT298 as an envelope for various Sub-Message Types (SMTs). SMTs fall into nine categories according to the first digit of the SMT number.

Category	Description
1	Payment Messages
2	Payment Command Messages
3	Undefined
4	Undefined
5	Undefined
6	Unsolicited Member Information
7	Unsolicited System Information
8	Participant Enquiry Requests and Responses
9	Miscellaneous

54.3 MT298 specific field description

54.3.1 Field L01 – the identification of the CAS object and its state – used in SubMessage Types: SMT700, SMT804, SMT851, SMT854.

Subfield	Format	Description
Subfield 1	16x	System Element
Subfield 2	16x	Current State

Code Words for Subfield 1

Code Words	Definition	Sub-Message Types
ACCOUNT	An account within CAS.	SMT700, SMT851
CAS	The Central Accounting System.	SMT700, SMT851
ORG	A participant organisation.	SMT700
PAYMENT	A set of payments within CAS.	SMT804, SMT851, SMT854
QUEUE	A payment queue within CAS.	SMT700, SMT851

Code Words for Subfield 2

Code Words	Definition	Sub-Message Types
BLOCKED-ACTSUSP	The element is blocked as the processing of queued payments of a participant is suspended (the debit settlement account is suspended).	SMT851
BLOCKED-CAS	The element is blocked due to CAS being suspended.	SMT851
BLOCKED-NOFUNDS	The element is blocked due to lack of funds on the settlement account.	SMT700, SMT851
CLEAR	The element is not blocked.	SMT700, SMT851
CREDITSUSP	The element is blocked as the processing of queued payments for the credit settlement account is suspended (the settlement account is suspended).	SMT851
DEFAULTED	The element is defaulted.	SMT700
NOTDEFAULTED	The element is not defaulted.	SMT700
NOTSUSP	The element is not suspended.	SMT700, SMT851
PENDING	The element is waiting for settlement processing to start.	SMT804, SMT851, SMT854
READY	The element is queued for settlement.	SMT804, SMT851, SMT854
SUSPENDED	The element is suspended.	SMT700, SMT851
WAREHOUSED	The element is waiting for the new CAS value date to be set.	SMT804, SMT851, SMT854

54.3.2 Field L02 – CAS message details – used in SubMessage Types SMT200, SMT202, SMT250, SMT252, SMT700, SMT701, SMT800, SMT801, SMT804, SMT850, SMT851, SMT854.

For the specification of the CAS message details, the format 1x6n3x3x11a16x is used.

Subfield	Format	Description
Subfield 1:	<u>1x</u>	Credit/Debit Indicator
Subfield 2:	<u>6n</u>	Value Date
Subfield 3:	<u>3x</u>	Message Type
Subfield 4:	<u>3x</u>	Sub-Message Type
Subfield 5:	<u>11a</u>	Originator Identification
Subfield 6:	<u>16x</u>	Originator's Reference

54.3.3 Field L05 - the outcome of a request to the CAS to perform an action – used in SubMessage Types SMT250, SMT252, SMT850.

The CAS reports the following outcomes to actions it has been asked to perform:

Answer Code	Additional Fields	Description
LR000	None	Action performed successfully.
LR001	None	Not done as the payment is not found.
LR002	—	Available.
LR003	13 L10	Not done as the payment is not in an appropriate state for the request to succeed.

The "Additional Fields" column refers to the fields which are included in the message in addition to the specified "Answer Code". In the case of credits, only those which have already been posted to the enquirer's settlement account are included in the response. Any credit which is waiting to be settled or was refused settlement or was cancelled is not included.

54.3.4 Field L07 – the source from where an event or message originated – used in SubMessage Type SMT850.

Source Code	Description
LS000	Originated from CAS itself.
LS001	Originated from the Central Bank User Interface.
LS002	Originated from a Participant.

54.3.5 Field L10 – the current status of a message – used in SubMessage Types SMT250, SMT252, SMT701, SMT850, SMT900.

Subfield	Format	Description
Subfield 1	5a	Message status
Subfield 2	[3n]	Message line

The message line is used when a message's state is a direct consequence of a particular line in the message. For example, if a message is rejected because it contains an invalid BIC, the line containing the invalid BIC is indicated in Subfield 2, below the message status.

Code types of Subfield 1

Status Types	Description
LA	Abort states
LN	Non-error and non-rejection states
LT	Transient states
LF	Format errors

Codes of Subfield 1

Status Codes	Description
LN000	Payment settled
LT000	Payment awaiting settlement
LF000	Invalid message content ¹
LF001	Invalid BIC
LF002	Invalid code word
LF003	Unexpected field
LA062	Field 54A not allowed in domestic payments (Y-Copy option only)
LA070	Aborted due to authentication failure
LA071	Aborted as submitting or receiving Participant is unknown
LA072	The CAS has stopped accepting or processing payments of this type.
LA073	Aborted due to invalid value date
LA074	Aborted as payment entry not permitted for payments of this type.
LA075	Not used
LA076	Aborted due to participant organisation being placed in default
LA077	Duplicate payment
LA078	Invalid payment
LA079	Cancelled
LA080	Error in CAS
LA081	Invalid format
LA082	Insufficient funds on the settlement account

¹ This code is used when a more specific format error is not available.

54.3.6 Field L13 – the type, currency and value of a CAS limit – used in SubMessage Type SMT851.

Subfield	Format	Description
Subfield 1	16x/	Limit Type
Subfield 2	3a	Currency Code
Subfield 3	15number	Amount

Codes of Subfield 1

Codes	Definition	Sub-Message Types
OVERDRAFT	The limit specifies the maximum size of overdraft allowed (may be zero).	SMT851
MINBALANCE	The limit specifies the minimum positive balance allowed (may be zero).	SMT851
NOLIMIT	There is no limit. In this case Subfield 3 (Amount) contains 0.	SMT851

54.3.7 MT298 specific fields are indicated in Field 77E in the following format:

:Field 1:Field contents

:Field 2:Field contents

54.4 SMT200 – Payment Cancellation

54.4.1 Sent by a Participant to the CAS to request cancellation of a payment.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M	Transaction Reference Number: the combination of this field must be unique within any single business day for all messages submitted by a particular BIC.	16x
12	Sub-Message Type	M	SMT200	<u>3</u> n
77E	Proprietary Field Tag	M	L02	73x [n*78x]
L02	CAS Message Details	M	This field must identify the payment for which cancellation is requested.	1x6n3x3x11#16x

54.5 SMT202 – Payment Priority Change

54.5.1 Sent by a Participant to the CAS to request a priority change of a payment.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M	The combination of this field must be unique within any single business day for all messages submitted by a particular BIC.	16x
12	Sub-Message Type	M	SMT202	<u>3</u> n
77E	Proprietary Field Tag	M	L02 113	73x [n*78x]

Field	SWIFT name	Type	Notes	Format
L02	CAS Message Details	M	This field must contain the details of a previously submitted payment for which a priority change is required. As only debits may have their priorities changed, this field must reference a debit.	1x6n3x3x11a16x
113	Business Priority	M	This field must contain the required new priority for the payment.	4x

54.6 SMT250 – Payment Cancellation Refusal Response

54.6.1 Sent by the CAS to the submitting Participant in response to SMT200 when the CAS is unable to cancel the payment.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M	Transaction Reference Number	16x
12	Sub-Message Type	M	SMT250	3n
77E	Proprietary Field Tag	M	21 L12 L02 L05 13 L10	73x [n*78x]
21	Related Reference	M	This field has the same value as the Transaction Reference Number in the SMT200 to which it responds.	16x
L12	CAS Action Time	M	The date and time, local to CAS, when the CAS started performing an action.	12n
L02	CAS Message Details	M	This field identifies the Payment for which cancellation was requested in the associated SMT200 message	1x6n3x3x11a16x
L05	CAS Action Response	M	This field indicates why the requested cancellation could not be performed.	5a
13	Date/Time Indicator	O	This field contains the date and time when the payment obtained its state in field L10 – CAS Message Status.	10n
L10	CAS Message Status	O	This field indicates why the submitted message is invalid.	5a[3n]

54.6.2 Conditional Field Rules for SMT250: the presence of Fields 13 – Date/Time Indicator and L10 – CAS Message Status depends on the content of Field L05 – CAS Action Response.

54.7 SMT252 – Payment Priority Change Refusal Response

54.7.1 Sent by the CAS to a Participant when a priority change request in an SMT202 – Payment Priority Change cannot be completed.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M	Transaction Reference Number	16x
12	Sub-Message Type	M	SMT252	3n

Field	SWIFT name	Type	Notes	Format
77E	Proprietary Field Tag	M	21 L12 L05 L02 13 L10	73x [n*78x]
21	Related Reference	M	This field has the same value as the Transaction Reference Number in the SMT202 – Payment Priority Change, to which it responds.	16x
L12	CAS Action Time	M	The date and time, local to CAS, when CAS started performing an action.	12n
L05	CAS Action Response	M	This field will contain the code providing a reason why the message's priority could not be changed.	5a
L02	CAS Message Details	M	This field identifies the Payment for which the priority change was requested.	1x6n3x3x1 1a16x
13	Date/Time Indicator	O	This field contains the date and time when the payment obtained its state in field L10 – CAS Message Status.	10n
L10	CAS Message Status	O	This field indicates why the submitted message is invalid.	5a[3n]

54.7.2 Conditional Field Rules for SMT252: the presence of Fields 13 – Date/Time Indicator and L10 – CAS Message Status, depends on the content of field L05 – CAS Action Response.

54.8 SMT700 – State Change Notification

54.8.1 Sent when any of the following change:

CAS settlement status;

54.8.1.1 settlement account suspension status (suspension of payment queue processing);

54.8.1.2 participant organisation default status;

54.8.1.3 participant organisation suspension status;

54.8.1.4 payment queue block/clear status.

In all cases except for payment queue status changes this message is sent by the CAS to all Participants. In the case of payment queue status changes, it is sent only to the Participant whose payment queue has had changes.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M	Transaction Reference Number	16x
12	Sub-Message Type	M	SMT700	3n
77E	Proprietary Field Tag	M	L12 L01 L02 113 32B L04	73x [n*78x]

Field	SWIFT name	Type	Notes	Format
L12	CAS Action Time	M	The date and time, local to CAS, when CAS started performing an action.	<u>1</u> 2n
L01	CAS Object State	M	This field indicates which element of system has changed state and what its current state is..	16x/16x
L02	CAS Message Details	O	This field specifies the identity of the payment at the head of a blocked queue	<u>1</u> x <u>6</u> n <u>3</u> x <u>3</u> x <u>1</u> 1 <u>a</u> 16x
113	Business Priority	O	Business Priority of payment at the head of a queue	<u>4</u> x
32B	Amount	O	This field specifies the currency and amount of the payment at the head of a blocked queue.	<u>3</u> a15number
L04	CAS Member BIC	O	This field identifies the BIC of a settlement account for which the processing of queued payments has been suspended or the suspension has been lifted (settlement account has been either suspended or the suspension has been lifted) or is owned by a defaulted participant organisation.	<u>6</u> a <u>5</u> a

Field L01 (CAS Object State) valid values

Element	State	Explanation
QUEUE	BLOCKED-NOFUNDS CLEAR	A Settlement Queue in CAS is blocked due to insufficient funds on the settlement account. A previously blocked Settlement Queue in CAS is no longer blocked.
ORG	DEFAULTED SUSPENDED NOTSUSP	A participant organisation is placed in default. Processing of queued payments on all settlement accounts for a participant organisation in CAS have been suspended (settlement accounts are suspended). All settlement accounts for a previously suspended participant organisation in CAS are no longer suspended (processing of queued payments has been resumed).
ACCOUNT	SUSPENDED NOTSUSP	Processing of queued payments has been suspended (a settlement account in CAS has been suspended). Processing of previously suspended queued payments has been resumed (a previously suspended CAS account is no longer suspended).
CAS	SUSPENDED NOTSUSP	The CAS has been suspended. The CAS suspension has been lifted.

54.8.2 Conditional Field Rules for SMT700:

54.8.2.1 if Field L01 contains the code words QUEUE/BLOCKED-NOFUNDS, then fields L02, 32B and 113 are also present;

54.8.2.2 if Field L01 contains the code words ACCOUNT/SUSPENDED, ACCOUNT/NOTSUSP, ORG/SUSPENDED, ORG/NOTSUSP, ORG/DEFAULTED or ORG/NOTDEFAULTED, Field L04 is present once or several times for each BIC.

54.9 SMT701 – Payment Settlement Refusal Notification

54.9.1 Sent by the CAS to a Participant who was the debit party or credit party in a rejected or cancelled account transfer or credit party in a rejected or cancelled payment.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M	Transaction Reference Number	16x
12	Sub-Message Type	M	SMT701	<u>3</u> n
21	Related Reference	M	The TRN of the rejected or cancelled payment.	16x
77E	Proprietary Field Tag	M	L02 L10	73x [n*78x]
L02	CAS Message Details	M	This field identifies the rejected or cancelled payment.	1x6n3x3x11a16x
L10	CAS Message Status	M	This field contains the reason why the payment was rejected or cancelled.	5a[3n]

54.10 SMT800 – Payment Enquiry Request

54.10.1 Sent by a Participant to the CAS to request an SMT850 – Payment Enquiry Response. Both debit and credit payments of the current business day may be enquired upon. However, they must be debits or credits which affect the settlement account of the enquiring BIC.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M	The combination of this field must be unique within any single business day for all messages submitted by a particular BIC.	16x
12	Sub-Message Type	M	SMT800	<u>3</u> n
77E	Proprietary Field Tag	M	L02	73x [n*78x]
L02	CAS Message Details	M	This field must identify the payment is being enquired upon.	1x6n3x3x11a16x

54.11 SMT801 – Summary of Outstanding Operations Request

54.11.1 Sent by a Participant to the CAS to request the status of its queue, the CAS and CAS Participants.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M	The combination of this field must be unique within any single business day for all messages submitted by a particular BIC	16x
12	Sub-Message Type	M	SMT801	<u>3</u> n
77E	Proprietary Field Tag	M	L04	73x [n*78x]
L04	CAS Member BIC	M	This field specifies the Participant upon which the enquiry is being performed, it must contain the BIC of the Participant submitting the message.	6a5a

54.12 SMT804 – Detail of Outstanding Operations Request

54.12.1 Sent by a Participant to the CAS to request details of unsettled payments for its settlement account.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M	The combination of this field must be unique within any single business day for all messages submitted by a particular BIC.	16x
12	Sub-Message Type	M	SMT804	<u>3</u> n
77E	Proprietary Field Tag	M	L04 L01	73x [n*78x]
L04	CAS Member BIC	M	This field specifies the Participant upon which the enquiry is being performed, it must contain the BIC of the Participant submitting the message	6a5a
L01	CAS Object State	O	This field specifies the state of the payments being enquired upon.	16x/16x

54.12.2 Payments with the following statuses can be enquired upon:

Payment Status	Description
PAYMENT/READY	Payments queued for settlement.
PAYMENT/PENDING	Payments waiting for settlement processing to start.
PAYMENT/ WAREHOUSED	Payments waiting for a new CAS value date to be set.

54.12.3 If Field L01 is not present, the status PAYMENT/READY is assumed.

54.13 SMT850 – Payment Enquiry Response

54.13.1 Sent by the CAS to a Participant to respond to an SMT800. SMT850 comprises details of the payments enquired upon. The information returned varies depending on whether a credit or debit to the enquirer's settlement account was the subject of the enquiry. In the case of credits, only those which have already been recorded on the enquirer's settlement account are included in the response. Any credit which is waiting to be settled or was refused settlement or was cancelled is not included.

54.13.2 Conditional Field Rules for optional fields:

54.13.2.1 the repeating group (see the fields below the double lines in the table) will normally occur more than once only when a debit is being enquired upon and when more than one debit with the same TRN and message type is submitted to the CAS on the same business day by the same BIC. All but one of such a collection of debits are rejected as duplicate payments. Note, however, that it is possible for two or more account transfers to have the same TRN if they have been submitted to the CAS in different ways;

54.13.2.2 fields L10, L04 and 32B are only present if Field L05 has the value LR000, indicating that the requested payment has been found;

54.13.2.3 Field 13 – Date/Time Indicator is present only if Field L10 indicates that the payment has been settled or, in the case of debits only, has been rejected or cancelled;

54.13.2.4 Field L07 is present only if Field L10 indicates that the payment has been rejected or cancelled. It will never be present in responses to credit enquiries;

54.13.2.5 Field 113 is present if Field L10 indicates that the payment is awaiting settlement within the CAS. It will never be present in responses to credit enquiries.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M	Transaction Reference Number	16x
21	Related Reference	M	This field has the same value as the Transaction Reference Number in the SMT800 to which it responds.	16x
12	Sub-Message Type	M	SMT850	3n
77E	Proprietary Field Tag	M	L02 L03 L12 L05 L10 L04 32B L07 113 13	73x [n*78x]
L02	CAS Message Details	M	The details of the message to which this answer applies.	1x6n3x3x11a16x
L03	CAS MESSAGE SEQUENCE	M	The position of an object in a sequence and the total number of objects in the sequence.	4n/[4n]
L12	CAS Action Time	M	The date and time, local to CAS, when CAS started performing an action.	12n
L05	CAS Action response	M	This field contains either LR000 if the message is found or LR001 if it is not.	5a
L10	CAS Message Status	O	This field contains the reason why the payment was cancelled or rejected.	5a[3n]
L04	CAS Member BIC	O	If the payment to which this answer applies is a debit then this field contains BIC of the credit party. If the payment to which this answer applies is a credit then this field contains BIC of the debit party.	6a5a
32B	Amount	O	The value of the payment to which this answer applies.	3a15number
L07	CAS Source Code	O	The source where an event or message originated from.	5a
113	Business Priority	O	Settlement instruction priority	4x
13	Date/Time Indicator	O	This field contains the date and time when the payment obtained its state in field L10	10n

54.14 SMT851 – Summary of Outstanding Operations Response

54.14.1 Sent by the CAS to a Participant in response to an SMT801.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M	Transaction Reference Number	16x
12	Sub-Message Type	M	SMT851	3n
77E	Proprietary Field Tag	M	21 L03 L12 L04 L01 L09 L13 L02 32B L11	73x [n*78x]

Field	SWIFT name	Type	Notes	Format
21	Related Reference	M	This field has the same value as the Transaction Reference Number in the SMT801 to which it responds.	16x
L03	CAS Message Sequence	M	The position of an object in a sequence and the total number of objects in the sequence.	4n[/4n]
L12	CAS Action Time	M	This field contains the date and time when the summary was generated by the CAS.	12n
L04	CAS Member BIC	M	This field contains the primary BIC of the settlement account owner to which the account information in this message relates.	6a5a
L01	CAS Object State (CAS)	M	This field contains one of the CAS settlement states described in Table 1 below.	16x/16x
L09	Settlement Account Balance	O	This field contains the balance of the settlement account for the BIC for which this message is generated.	3a1a15number
L13	CAS Limit	O	The type, currency and value of a CAS limit.	16x/3a15number
L01	CAS Object State (Queue)	O	This group contains details concerning the submitter's payment queue (see Table 2 "Queue States").	16x/16x
L02	CAS Message Details	O	The details of the message to which this answer applies.	1x6n3x3x11#16x
32B	Amount	O	The value of the payment to which this answer applies.	3a15number
L01	CAS Object State (Payment)	O	This repeating group is used to summarise the state of payments within CAS which have not yet been settled. The payment state is followed by the number of payments in this state and their total value (see Table 3 "Payment States").	16x/16x
L11	CAS Object Count	O	The number of payments with the respective payment status within CAS.	8n
32B	Amount	O	The value of payments with the respective payment status.	3a15number
L01	CAS Object State (Account)	O	Details of Participants' settlement accounts which are suspended (see Table 4 "Account States").	16x/16x
L04	CAS Member BIC	M	This field contains the primary BIC of the settlement account owner to which the account information in this message relates.	6a5a

Field L01 (CAS object state) may contain the following codes:

Table 1 – CAS states

CAS Settlement Status	Description
CAS/NOTSUSP	CAS is not suspended.
CAS/SUSPENDED	CAS is suspended, settlement processing has been stopped.

Table 2 – Queue states

Queue State	Description
QUEUE/BLOCKED-NOFUNDS	The queue is blocked. The payment at the head of the queue cannot be settled due to lack of funds on the settlement account.
QUEUE/BLOCKED-CAS	The queue is blocked. The payment at the head of the queue cannot be settled as CAS is suspended.
QUEUE/BLOCKED-ACTSUSP	The queue is blocked. The payment at the head of the queue cannot be settled as the processing of queued payments on the debit settlement account of a participant is suspended (the debit settlement account is suspended).
QUEUE/CLEAR	The queue is not blocked.

Table 3 – Payment states

Payment Status	Description
PAYMENT/READY	Payments queued for settlement (this includes those which cannot be settled because the processing of queued payments on the credit settlement account of a participant is suspended (credit settlement account is suspended)).
PAYMENT/CREDITSUSP	Payments queued for settlement but they cannot be settled as the processing of queued payments on the credit settlement account of a participant is suspended (the credit settlement account is suspended).
PAYMENT/PENDING	Payments waiting for settlement processing to start.
PAYMENT/ WAREHOUSED	Payments waiting for the new CAS value date to be set.
PAYMENT/CREDITREADY	Credit payments queued for settlement.
PAYMENT/CRCRSUSP	Credit payments queued for settlement but they cannot be settled as the processing of queued payments of a participant is suspended (the credit settlement account is suspended).
PAYMENT/CREDITPENDING	Credit payments waiting for settlement processing to start.
PAYMENT/ CREDITWAREHOUSED	Credit payments waiting for the new CAS value date to be set.

Table 4 – Account states

Account State	Description
ACCOUNT/SUSPENDED	The processing of queued payments of a participant is suspended (the settlement account has been suspended by the central bank).

If the processing of queued payments of a participant is not suspended (there are no suspended settlement accounts), this group will not appear in the message. Note that if a participant organisation is suspended, all the organisation's settlement accounts are also suspended, and are listed separately in this message.

54.14.2 Conditional Field Rules for SMT801:

54.14.2.1 Fields L09 and L13 are only present when the Summary of Outstanding Operations Response is supplied to the participant which owns the respective settlement account in the CAS;

54.14.2.2 Field L14 is not present;

54.14.2.3 Fields L02 and 32B associated with Field L01 (Queue) are only present when Field L01 (Queue) indicates that the queue is blocked. These three fields are only present if the Summary of Outstanding Operations Response is supplied to the participant which owns the respective account in the CAS;

54.14.2.4 the repeating group of Fields L01 and L04 only occurs when processing of queued payments is suspended for at least one settlement account (the settlement account is suspended).

54.15 SMT854 – Detail of Outstanding Operations Response

54.15.1 Sent by the CAS to a Participant to respond to SMT804. It gives details of all debit payments queued for the respective settlement account. The response lists only the debits of the settlement account of the enquiring BIC.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M	Transaction Reference Number	16x
12	Sub-Message Type	M	SMT854	<u>3</u> n
21	Related Reference	M	This field has the same value as the transaction reference number in the SMT804 to which it responds.	16x
77E	Proprietary Field Tag	M	L03 L04 L12 L01 32B 113	73x [n*78x]
L03	CAS Message Sequence	M	The position of an object in a sequence and the total number of objects in the sequence.	4n[/4n]
L04	CAS Member BIC	M	This field contains the BIC of the owner of the debited settlement account	<u>6a5a</u>
L12	CAS Action Time	M	The date and time, local to CAS, when CAS started performing an action.	<u>12</u> n
L01	CAS Object State	M	This field contains the state of the payments being reported upon. It has the same value as Field L01 CAS Object State in SMT804. If the field was not present in the request, it contains PAYMENT/READY in this response.	16x/16x
L04	CAS Member BIC	O	This field contains the BIC of the owner of the credited settlement account.	<u>6a5a</u>
32B	Amount	O	The value of the payment to which this answer applies.	<u>3a15</u> number
113	Business Priority (Current)	O	Current settlement instruction priority.	<u>4</u> x
113	Business Priority (Original)	O	Original settlement instruction priority.	<u>4</u> x

54.15.2 Conditional Field Rules for SMT854:

54.15.2.1 the repeating group starting with Field L02 occurs once for each payment queued. If no payments are queued, the group will not appear at all;

54.15.2.2 Field 113 – Business Priority (Original) only occurs if a message's current priority is different from its original priority.

54.16 SMT900 – Invalid Input Received Notification

54.16.1 Sent by the CAS to a Participant to notify it that it submitted a message in an invalid format.

Field	SWIFT name	Type	Notes	Format
20	Transaction Reference Number	M	Transaction Reference Number	16x
12	Sub-Message Type	M	SMT900	<u>3</u> n
77E	Proprietary Field Tag	M	21 L12 12 L10	73x [n*78x]
21	Related Reference	M	This field contains the TRN of the rejected message.	16x
Field	SWIFT name	Type	Notes	Format
L12	CAS Action Time	M	The date and time, local to CAS, when CAS started performing an action.	<u>12</u> n
12	Message Type	M	This field contains the message type of the invalid message.	<u>3</u> n
L10	CAS Message Status	M	This field indicates why the submitted message is invalid.	5a[<u>3</u> n]

XIV PARTICIPANT WORKSTATION

55 Participant Workstation Content

55.1 The participant workstation consists of two windows: the Session Window and Main Window.

55.2 The Session Window shows information about the current status of the CAS, and gives access to Help.

55.3 The Main Window is a menu providing access to the main facilities of the workstation. Each available object (e.g. accounts or payments) gives access to enquiries on the objects. The content of the Main Window depends on the access rights granted.

56 Session Window

56.1 The main Session Window on the participant workstation is the same as for the Central Bank User Interface, showing:

56.1.1 current operational day status;

56.1.2 current CAS settlement status;

56.1.3 current value date;

56.1.4 system name;

56.1.5 Value date sequence number on current business day

56.1.6 live/test mode;

56.1.7 gridlock resolution in progress indicator.

56.2 Facilities available from the Session Window:

56.2.1 change password;

56.2.2 print active window;

56.2.3 help;

56.2.4 close session (log off).

57 Main Window

57.1 Enquiries are available on:

57.1.1 a participant's debit payments;

57.1.2 a participant's settled credit payments;

57.1.3 a participant's account;

57.1.4 a participant's payment queue (account monitor);

57.1.5 participant organisations;

57.1.6 the operational day.

58 Security measures

58.1 A participant has limited access to CAS data. The enhanced security measures ensure that participants can only see their own data. It is not possible to see other participants' data. The CAS is protected from outside interference of any sort.

Chairman of the Board of the Bank of Latvia

M. Kālis