

Appendix
to the Board of Latvijas Banka Regulation No. _____
of 2014

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

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

I. THE EKS OPERATION SCHEME

The EKS accepts and processes payments in euro. The payments may be addressed to the direct participants, indirect participants, addressable BIC holders and institutions that are reachable via STEP2 (see Chart 1).

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

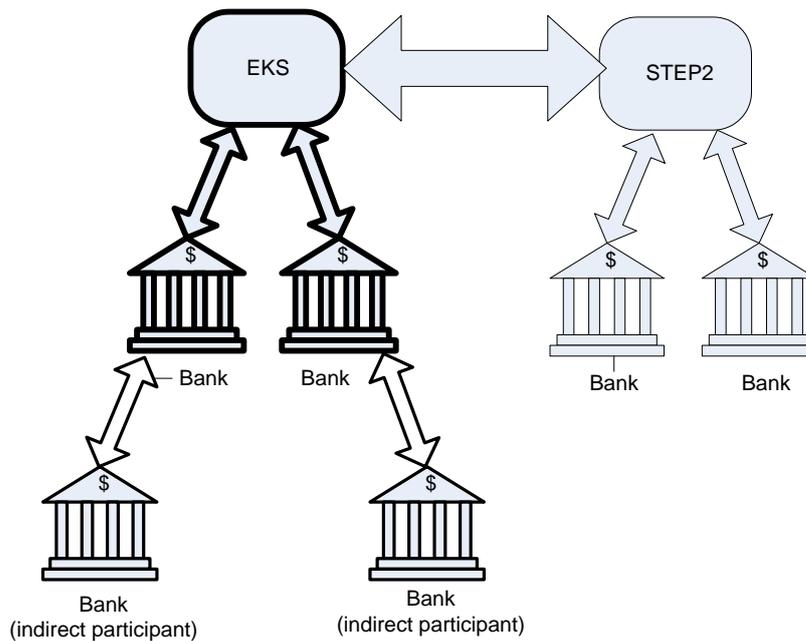


Chart 1. Scheme for the EKS operation

II. SETTLEMENT IN THE EKS

Clearing is executed in TARGET2-Latvija on TARGET2 business day, based on the payment instructions submitted by the EKS.

To ensure the operation of the EKS on a business day other than the business day of TARGET2 (hereinafter, a holiday of TARGET2), transferred by the Cabinet of Ministers Decree, the participants in the EKS shall credit funds to Latvijas Banka's account with TARGET2-Latvija on the previous business day of TARGET2 for the provision of settlement in the EKS. The EKS shall perform accounting of the funds credited to the cover accounts and execute clearing. Clearing position of each participant in the clearing cycle of the EKS is settled by reducing or increasing the participant's cover account balance. Funds which are held on the cover account shall be credited by the EKS to the relevant EKS participant's account in TARGET2 on the next business day of TARGET2.

III. PAYMENT PROCESSING PROCEDURE

The payment processing procedure comprises sequential EKS procedures performed from the moment of payment submission by an EKS participant to the EKS until the sending of the payment to the respective EKS participant after execution or another payment system servicing the respective institution. The present document does not describe the procedures for information exchange and settlement between the payment systems and between direct and indirect participants or addressable BIC holder (see Chart 2).

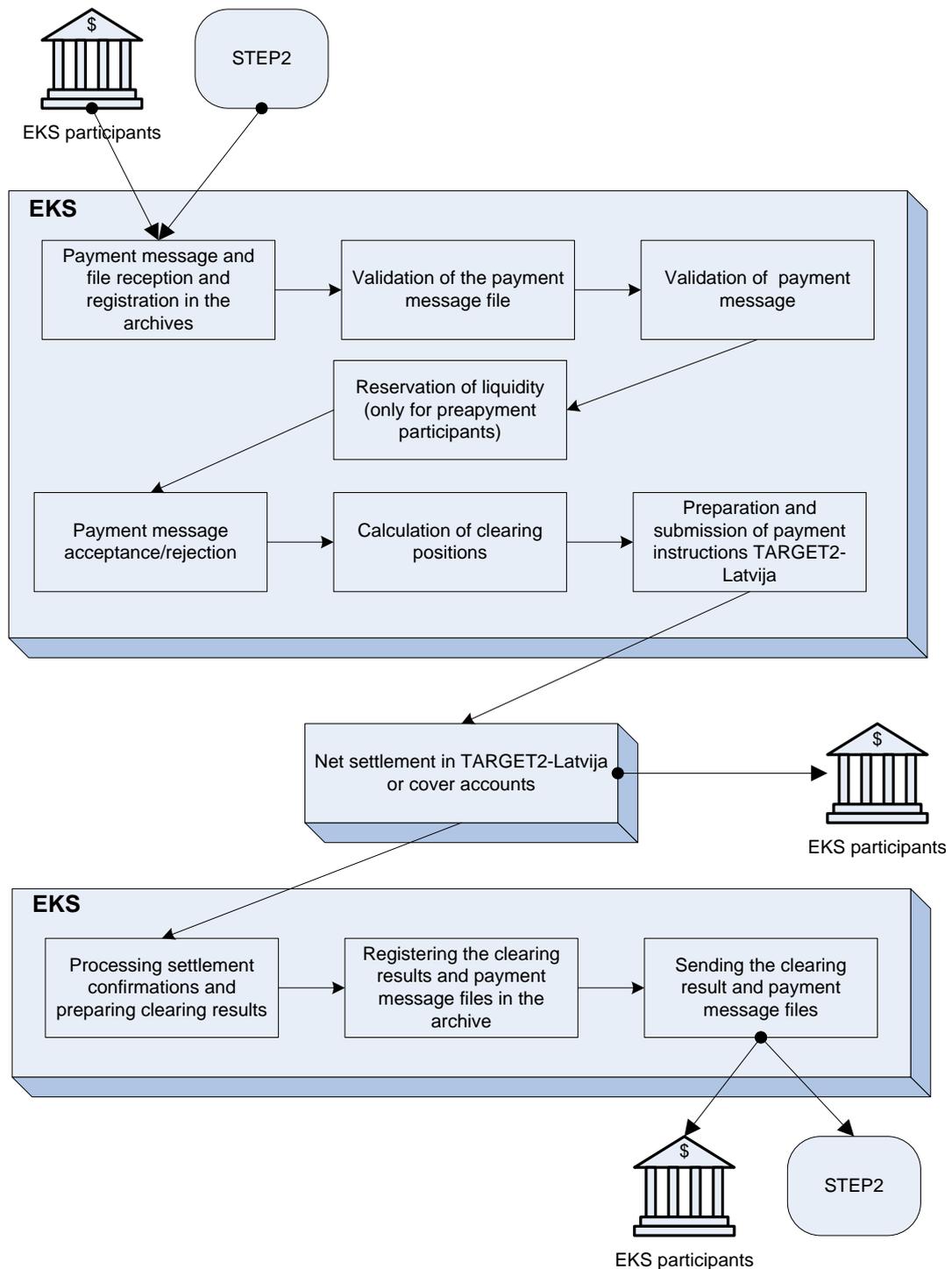


Chart 2. EKS procedures

1. Operating Schedule

Time	Description
8.00	Start-of-day processing
8.00–9.15	Receipt of payment message files in clearing cycle 1 (receipt of payments to be transmitted to other SEPA payment systems) ¹
9.15–9.30	Calculation of net positions of clearing cycle 1 and sending instructions for settlement
10.00	Latest ending time of clearing cycle 1
9.15–10.30	Receipt of payment message files in clearing cycle 2 (receipt of payments to be transmitted to other SEPA payment systems) ¹
10.30–10.45	Calculation of net positions of clearing cycle 2 and sending instructions for settlement
11.15	Latest ending time of clearing cycle 2
10.30–11.45	Receipt of payment message files in clearing cycle 3 (receipt of payments to be transmitted to other SEPA payment systems) ¹
11.45–12.00	Calculation of net positions of clearing cycle 3 and sending instructions for settlement
12.30	Latest ending time of clearing cycle 3
11.45–14.15	Receipt of payment message files in clearing cycle 4 (receipt of payments to be transmitted to other SEPA payment systems) ¹
14.15–14.30	Calculation of net positions of clearing cycle 4 and sending instructions for settlement
15.00	Latest ending time of clearing cycle 4
14.15–16.15	Receipt of payment message files in clearing cycle 5 (receipt of payments to be transmitted to other SEPA payment systems) ¹
16.15	Cut-off time for the receipt of payment message files to be transmitted to other SEPA payment systems
16.15–16.30	Calculation of net positions of clearing cycle 5 and sending instructions for settlement
17.00	Latest ending time for clearing cycle 5
16.15–18.15	Receipt of payment message files in clearing cycle 6
18.15–18.30	Calculation of net positions of clearing cycle 6 and sending instructions for settlement
19.00	Latest ending time for clearing cycle 6
19.30	End-of-day processing

2. File Receipt and Validation of the Payment Message File

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

2.2. The EKS checks:

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

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

2.2.3. presence of those control messages in the file header and bulk header which are included in a file;

¹ Payments to be transmitted to the participants of other SEPA payment systems shall be accepted only on TARGET2 business days.

2.2.4. consistency of the number and amount of the included payment messages with the information indicated in the control message.

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

3. Payment Message Validation

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

3.2. The EKS receives payment messages for sending them to the participants in other payment systems in clearing cycles 1, 2, 3, 4 and 5 on TARGET2 business days.

3.3. Where all payment messages are without errors:

3.3.1. for participants who have no obligation to make a pre-deposit – the EKS includes such payment messages in the calculation of clearing positions and prepares a notice of file acceptance, sending it immediately to the respective participant;

3.3.2. for participants who have an obligation to make a pre-deposit – the EKS sends a pre-deposit reservation instruction to TARGET2-Latvija or makes a pre-deposit reservation on the cover accounts and after receiving a confirmation about full pre-deposit reservation sends a notice of file acceptance to the respective EKS participant. Where the funds available to the participant who has an obligation to make a pre-deposit are insufficient for such reservation, the EKS prepares a notice of file rejection and sends it to the respective participant. Where part of the required amount has been reserved on the participant's sub-account, the above amount is returned to the participant's account in TARGET2.

4. Calculation of Clearing Positions

The EKS calculates clearing positions in accordance with the EKS operating schedule.

5. Preparation and Submission of Payment Instructions for Settlement

5.1. On TARGET2 business days

Based on the calculated clearing positions, the EKS prepares payment instructions for submission to TARGET2-Latvija for net settlement.

5.2. On TARGET2 holidays

Based on the calculated clearing positions, the EKS executes net settlement by reducing or increasing the balance on the cover accounts of the relevant EKS participants.

6. Net Settlement

6.1. On TARGET2 business days

Based on the payment instructions submitted by the EKS, TARGET2-Latvija performs net settlement. TARGET2-Latvija sends confirmations to the EKS participants and the EKS about the settlement effected on their accounts (SWIFT MT900 and MT910 messages). A participant of TARGET2 may waive the receipt of such confirmations.

6.2. On TARGET2 holidays

Based on the payment instructions submitted by the EKS, the EKS executes net settlement on the cover accounts.

7. Processing of Net Settlement Confirmations and Issue of Clearing Results

7.1. Processing of net settlement confirmations

7.1.1. Where any EKS participant fails to have funds required for the settlement on its settlement account in TARGET2 on TARGET2 business day or on a cover account in the

EKS on TARGET2 holiday, the EKS postpones all those payment messages which cannot be executed due to insufficient funds on the EKS participant's settlement account in TARGET2 or cover account to the next clearing cycle or rejects them (see the provisions of Paragraph 7.1.2 herein), recalculates clearing positions within the funds reserved on TARGET2 sub-accounts or available on cover accounts and then issues payment instructions to TARGET2-Latvija for the execution of net settlement or executes net settlement on cover accounts.

7.1.2. All payments without coverage are postponed to the next clearing cycle as a result of recalculation, if payments are transmitted to other SEPA payment systems during this cycle (see Paragraph 1 herein). If payments are not transmitted to other payment systems during the next clearing cycle, the payments without coverage addressed to the participants of other payment systems are rejected, while all payments addressed to the EKS direct participants, indirect participants or addressable BIC holders are postponed to the next clearing cycle as a result of recalculation. In the last clearing cycle, all payments without coverage are rejected as a result of recalculation.

7.2. Issue of clearing results

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

8. File Registration in the Archives

All payment message files received and clearing results and payment message files which have to be sent to the EKS participants are registered in the archives by the EKS. Latvijas Banka stores the above documents in the archives for at least five years. In the event of a possible dispute, Latvijas Banka provides paper-based copies of payment messages.

9. Sending of Clearing Results and Payment Message Files

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

IV. PREPARATION OF FILES

10. File Name

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

cc – file type¹;

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

nnnn – file sequence number on the current settlement day;

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

¹ Allowed values of the file type:

for payment message files:

PE – payment and payment return file;

for information message files:

VE – file and message validation file;

UE – excluded payment rejection file;

FE – payment postponement file;
 TE – clearing result file;
 ME – warning file;
 KE – cover account statement file.

11. Payment Currency

Only payments in euro can be included in a file.

12. Number of Messages and Bulks per File

12.1. Each payment and payment return file may comprise 999 bulks. Each bulk may comprise only the header of the bulk (group) and the messages of the same type. The total number of messages per file shall not exceed 15 000.

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

- 1) SEPA Credit Transfer message bulks (pacs.008),
- 2) SEPA Payment Cancellation Request message bulks (camt.056),
- 3) SEPA Payment Return message bulks (pasc.004),
- 4) SEPA Resolution of Investigation bulks (camt.029).

12.3. The messages included in the files outgoing from the EKS and addressed to an indirect participant or addressable BIC holder are placed in separate bulks.

13. Format

13.1. Mandatory set of characters

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

- capital letters of the Latin alphabet (from A to Z),
- small letters of the Latin alphabet (from a to z),
- digits,
- characters – – '/', '-', '?', ':', '(', ')', '!', ',', '"', '+',
- space.

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

Example

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

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

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

Latvijas Banka shall maintain and publish on its website a list, indicating the consent given by a direct participant, indirect participant or addressable BIC holder to process SEPA credit transfer orders and SEPA payment return orders containing letters of Latin alphabet with Latvian diacritical marks.

The direct participant's choice to process SEPA credit transfer orders and SEPA payment return orders containing letters of Latin alphabet with Latvian diacritical marks or not shall apply to the relevant indirect participant and addressable BIC holder.

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

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

13.4. A participant is entitled to reject a payment where the characters not listed in Paragraph 13.1 herein have been used, if the participant has not agreed to their processing.

14. Use of Address Field

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

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

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

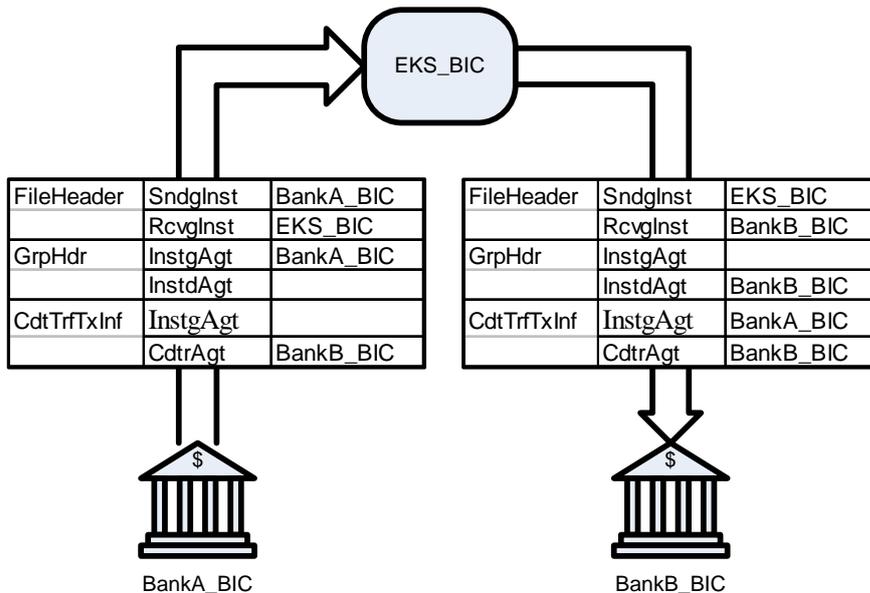
InstgAgt (in the Header of the group) – BIC of the submitter of the bulk. The indicated BIC account of an institution will be debited when making a payment.

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

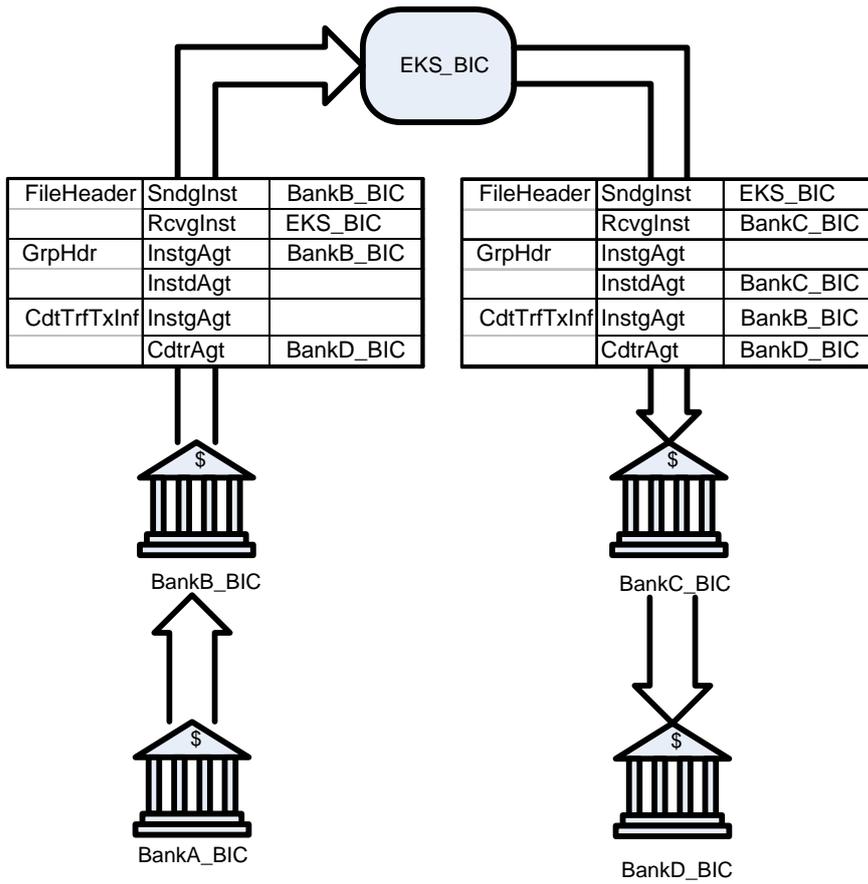
InstgAgt (in the message) – BIC of the submitter of the bulk (is indicated in the messages delivered by the system to the beneficiary). (Field InstdAgt (in the message) is not maintained at the message level.

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

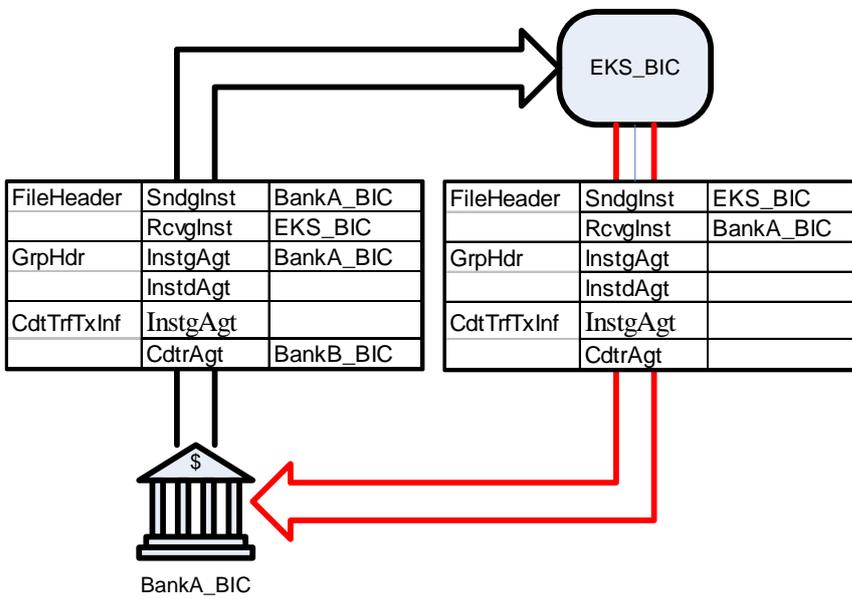
14.1. The use of fields in the SEPA Credit Transfer message, where the sending and receiving institutions are direct participants in the EKS



14.2. The use of fields in the SEPA Credit Transfer message, where the sending and receiving institutions are indirect participants or addressable BIC holders in the EKS

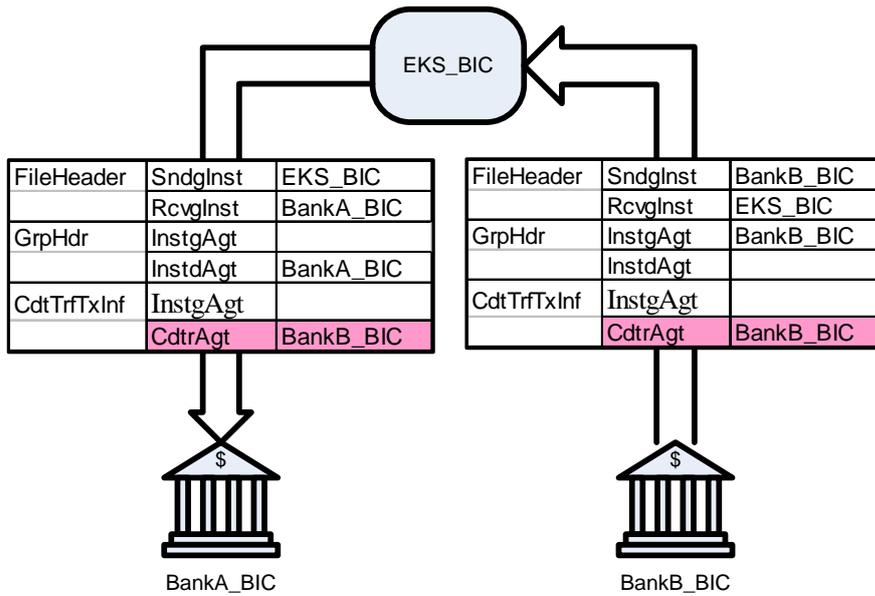


14.3. The use of fields in the notice of payment message rejection



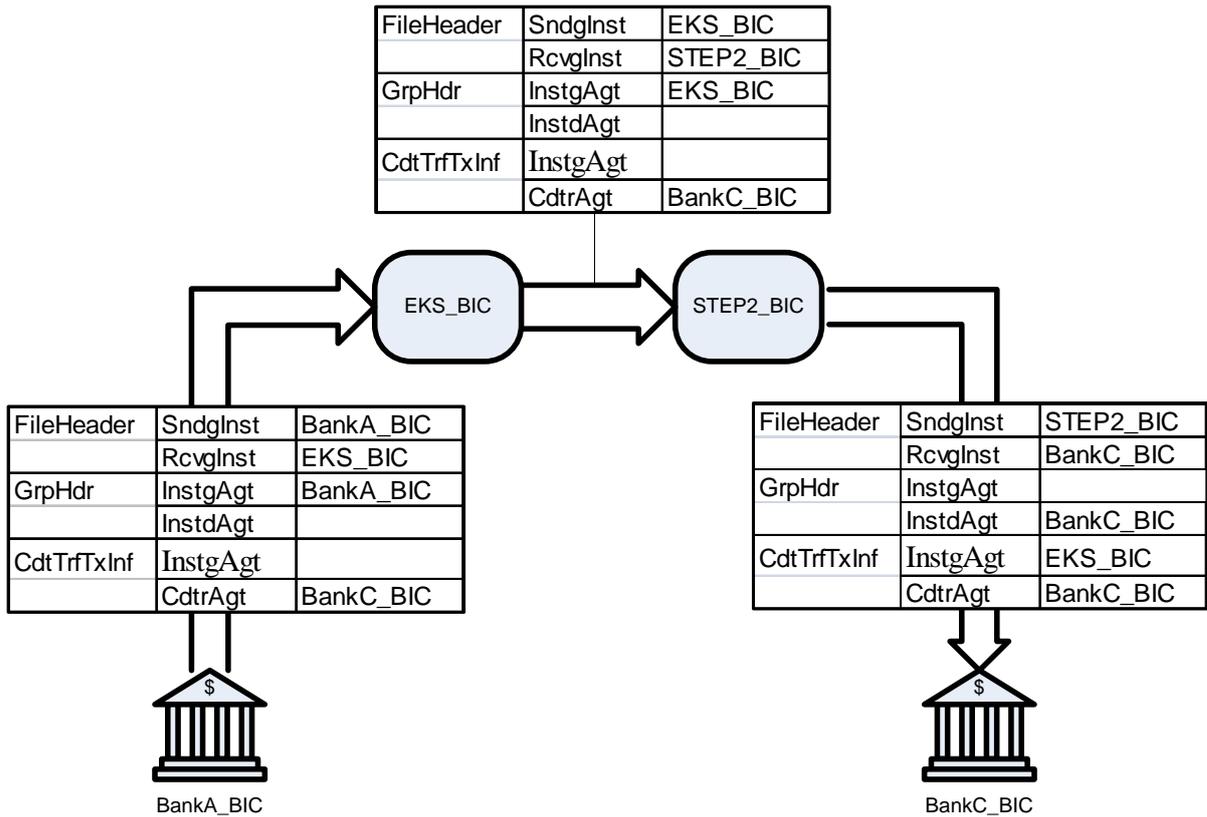
14.4. The use of fields in the SEPA Payment Return message

In the SEPA Payment Return messages, the field <CdtrAgt> shall contain BIC of the creditor's bank of the original message.



14.5. The use of fields in the SEPA Credit Transfer message, where the creditor's agent is a participant in STEP2.

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



15. 15. XML File Header

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

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

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

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

No.	Status	Element Name	XML element	Format	Notes
1.	M	Sending Institution	SndgInst	4!a2!a2!c	BIC of the Participant sending the file.
2.	M	Receiving Institution	RcvgInst	4!a2!a2!c	BIC of Latvijas Banka
3.	M	File Reference	FileRef	16!c	Reference of the file
4.	M	Service Identifier	SrvId	3!a	Only code "SCT" is allowed.
5.	M	Test Code	TstCode	1!a	Only code "T" in test or code "P" in production environment is allowed.
6.	M	File Type	FType	3!a	Only code "ICF" is allowed (code "SCF" will be used in

					the payments received from the EKS).
7.	M	File Date and Time	FDtTm	ISODateTime	The file creation Date and Time
8.	M	Total Number of pacs.008 bulks	NumCTBlk	8n	The total number of SEPA Credit Transfer message bulks contained in the file
9.	M	Total Number of camt.056 bulks	NumPRCBlk	8n	The total number of SEPA Payment Cancellation Request message bulks contained in the file
10.	M	Total Number of pacs.004 bulks	NumRFRBlk	8n	The total number of SEPA Return message bulks contained in the file
11.	M	Total Number of camt.029 bulks	NumROIBlk	8n	The total number of SEPA Resolution of Investigation message bulks contained in the file

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

M – mandatory,

O – optional.

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

n – numbers (from 0 to 9);

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

c – capital letters of the Latin alphabet and numbers;

x – any character compliant with the requirements of Paragraph 14 herein.

Field length indicators:

nn – maximum field length (minimum is 1);

nn! – fixed field length, e.g. 3!

Date and time indicators:

ISODate – YYYY-MM-DD;

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

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

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

15.3. Header of the file and message validation results' file

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

15.4. Header of the excluded payment rejection file

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

15.5. Header of the payment postponement file

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

4.	M	Test Code	TstCode	1!a	Only code "T" in test or code "P" in production environment is allowed.
5.	M	File Type	FType	3!a	Only code "PCF" is allowed.
6.	M	File Reference	FileRef	16c	Reference of the file
7.	M	File Date and Time	FileDtTm	ISODateTime	The file creation Date and Time
8.	M	File Business Date	FileBusDt	ISODate	The business date on which this file was created.
9.	M	File Cycle Number	FileCycleNo	2!n	The cycle in which this file was created.

15.6. Header of the warning file

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

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

V. PREPARATION OF THE PAYMENT MESSAGES

16. General Rules for Preparing Messages

16.1. The messages shall be prepared in accordance with the SEPA Credit Transfer Scheme Rulebook version 7.0, SEPA Credit Transfer Scheme Inter-Bank Implementation Guidelines v7.0 and ISO 20022 XML message standards.

16.2. Terms used in the present Specification:

Debtor (Originator) – a customer who initiates a credit transfer and whose account is debited.

Debtor bank – a financial institution which holds the debtor's account and receives a payment order from the debtor and sends SEPA Credit Transfer message containing information provided by the debtor.

Creditor bank – a financial institution which holds a creditor's account and receives a SEPA Credit Transfer message and credits funds to the creditor's account subject to the information provided in the message.

Creditor (Beneficiary) – a customer whose account is credited with the funds specified in the SEPA Credit Transfer message.

17. Preparation of SEPA Credit Transfer Messages

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

17.1. Bulk (group) header

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

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

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

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

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

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

² The link to the format is only active in the electronic version of the document. The formats are described in Paragraph 27 herein in accordance with the ISO number and message type.

17.2. SEPA Credit Transfer message

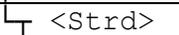
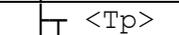
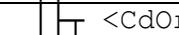
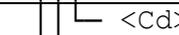
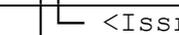
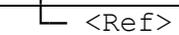
Index	Usage	Element	Description	Link to the format	Notes
2.0	[1..n]	<CdtTrfTxInf>	SEPA Credit Transfer Transaction Information		At least 1 message in bulk
2.1	[1..1]	<PmtId>	Payment Identification		
2.2	[0..1]	<InstrId>	Instruction Identification	X	Assigned by an instructing party (sender of the bulk).
2.3	[1..1]	<EndToEndId>	End to End Identification	X	Originator's Reference to the Credit Transfer. In the case it is not available, the value must be "NOTPROVIDED".
2.4	[1..1]	<TxId>	Transaction Identification	X	Assigned by an institution where the ordering customer's account is opened.
2.6	[1..1]	<PmtTpInf>	Payment Type Information		Mandatory in each message
2.9	[1..1]	<SvcLvl>	Service Level		Mandatory
2.10	[1..1]	<Cd>	Code	X	Only the code 'SEPA' is allowed
2.12	[0..1]	<LclInstrm>	Community specific instrument information		Only used if bilaterally agreed between the Debtor Bank and the Creditor Bank.
2.13	{Or	<Cd>	Code	X	Only ISO 20022 codes are allowed (table 1). Not allowed to use with 2.14
2.14	Or}	<Prtry>	Proprietary Code	X	Not allowed to use with 2.13
2.15	[0..1]	<CtgyPurp>	Category Purpose		
2.16	{Or	<Cd>	Code	X	Only ISO 20022 codes are allowed (table 2). Not allowed to use with 2.17
2.17	Or}	<Prtry>	Proprietary Code	X	Not allowed to use with 2.16
2.18	[1..1]	<IntrBkSttlmAmt>	Interbank Settlement Amount	X	

2.33	[1..1]		<ChrgBr>	Charge Bearer	X	Only the code 'SLEV' is allowed
2.39	[0..1]		<InstgAgt>	Instructing Agent		Participant submitting the payment to the EKS. Should be used in the case of the payments received from the EKS. Not allowed to use in the case of the the payments sent to the EKS.
6.1.0	[1..1]		<FinInstnId>	Financial Institution Identification		
6.1.1	[1..1]		<BIC>	BIC	X	Only BIC is allowed
2.47	[0..1]		<UltmtDbtr>	Ultimate Debtor		
9.1.0	[0..1]		<Nm>	Name	X	
9.1.12	[0..1]		<Id>	Identification		
9.1.13	{Or		<OrgId>	Organisation Identification		Not allowed to use with 9.1.21
9.1.14	{Or		<BICOrBEI>	BIC or BEI	X	Not allowed to use with 9.1.15
9.1.15	Or}		<Othr>	Unique identification of an organisation		Not allowed to use with 9.1.14
9.1.16	[1..1]		<Id>	Identification assigned by an institution	X	
9.1.17	[0..1]		<SchmeNm>	Name of the identification scheme		
9.1.18	{Or		<Cd>	Name of the identification scheme, in a coded form as published in an external list.	X	Only ISO 20022 codes are allowed (table 3). Not allowed to use with 9.1.19
9.1.19	Or}		<Prtry>	Name of the identification scheme, in a free text form.	X	Not allowed to use with 9.1.18
9.1.20	[0..1]		<Issr>	Entity that assigns the identification	X	
9.1.21	Or}		<PrvtId>	Private Identification		Not allowed to use with 9.1.13
9.1.22	{Or		<DtAndPlcOfBirth>	Date and Place of Birth		Not allowed to use with 9.1.27
9.1.23	[1..1]		<BirthDt>	Birth Date	X	
9.1.24	[0..1]		<PrvcOfBirth>	Province of Birth	X	
9.1.25	[1..1]		<CityOfBirth>	City of Birth	X	
9.1.26	[1..1]		<CtryOfBirth>	Country of Birth	X	Only ISO 3166 Alpha-2 codes are allowed.
9.1.27	Or}		<Othr>	Unique identification of a person		Not allowed to use with 9.1.22
9.1.28	[1..1]		<Id>	Identification assigned by an institution	X	
9.1.29	[0..1]		<SchmeNm>	Name of the identification scheme		
9.1.30	{Or		<Cd>	Name of the identification scheme, in a coded form as published in an external list.	X	Only ISO 20022 codes are allowed (table 4). Not allowed to use with 9.1.31
9.1.31	Or}		<Prtry>	Name of the identification scheme, in a free text form.	X	Not allowed to use with 9.1.30
9.1.32	[0..1]		<Issr>	Entity that assigns the identification	X	

2.49	[1..1]		<Dbtr>	Debtor		
9.1.0	[1..1]		<Nm>	Name	X	Mandatory
9.1.1	[0..1]		<PstlAdr>	Postal Address		
9.1.10	[0..1]		<Ctry>	Country	X	Only ISO 3166 Alpha-2 codes are allowed.
9.1.11	[0..2]		<AdrLine>	Address Line	X	Only two occurrences of element are allowed
9.1.12	[0..1]		<Id>	Identification		
9.1.13	{Or		<OrgId>	Organisation Identification		Not allowed to use with 9.1.21
9.1.14	{Or		<BICOrBEI>	BIC or BEI	X	Not allowed to use with 9.1.15
9.1.15	Or}		<Othr>	Unique identification of an organisation		Not allowed to use with 9.1.14
9.1.16	[1..1]		<Id>	Identification assigned by an institution	X	
9.1.17	[0..1]		<SchmeNm>	Name of the identification scheme		
9.1.18	{Or		<Cd>	Name of the identification scheme, in a coded form as published in an external list.	X	Only ISO 20022 codes are allowed (table 3). Not allowed to use with 9.1.19
9.1.19	Or}		<Prtry>	Name of the identification scheme, in a free text form.	X	Not allowed to use with 9.1.18
9.1.20	[0..1]		<Issr>	Entity that assigns the identification	X	
9.1.21	Or}		<PrvtId>	Private Identification		Not allowed to use with 9.1.13
9.1.22	{Or		<DtAndPlcOfBirth>	Date and Place of Birth		Not allowed to use with 9.1.27
9.1.23	[1..1]		<BirthDt>	Birth Date	X	
9.1.24	[0..1]		<PrvcOfBirth>	Province of Birth	X	
9.1.25	[1..1]		<CityOfBirth>	City of Birth	X	
9.1.26	[1..1]		<CtryOfBirth>	Country of Birth	X	Only ISO 3166 Alpha-2 codes are allowed.
9.1.27	Or}		<Othr>	Unique identification of a person		Not allowed to use with 9.1.22
9.1.28	[1..1]		<Id>	Identification assigned by an institution	X	
9.1.29	[0..1]		<SchmeNm>	Name of the identification scheme		
9.1.30	{Or		<Cd>	Name of the identification scheme, in a coded form as published in an external list.	X	Only ISO 20022 codes are allowed (table 4). Not allowed to use with 9.1.31
9.1.31	Or}		<Prtry>	Name of the identification scheme, in a free text form.	X	Not allowed to use with 9.1.30
9.1.32	[0..1]		<Issr>	Entity that assigns the identification	X	
2.50	[1..1]		<DbtrAcct>	Debtor account		Mandatory
1.1.0	[1..1]		<Id>	Identification		
1.1.1	[1..1]		<IBAN>	IBAN	X	
2.51	[1..1]		<DbtrAgt>	Debtor Agent/		Only BIC is allowed

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

9.1.32	[0..1]		<Issr>	Entity that assigns the identification	X	
2.56	[1..1]		<CdtrAcct>	Creditor Account		Mandatory
1.1.0	[1..1]		<Id>	Identification		
1.1.1	[1..1]		<IBAN>	IBAN	X	
2.57	[0..1]		<UltmtCdtr>	Ultimate Creditor		
9.1.0	[0..1]		<Nm>	Name	X	
9.1.12	[0..1]		<Id>	Identification		
9.1.13	{Or		<OrgId>	Organisation Identification		Not allowed to use with 9.1.21
9.1.14	{Or		<BICOrBEI>	BIC or BEI	X	Not allowed to use with 9.1.15
9.1.15	Or}		<Othr>	Unique identification of an organisation		Not allowed to use with 9.1.14
9.1.16	[1..1]		<Id>	Identification assigned by an institution	X	
9.1.17	[0..1]		<SchmeNm>	Name of the identification scheme		
9.1.18	{Or		<Cd>	Name of the identification scheme, in a coded form as published in an external list.	X	Only ISO 20022 codes are allowed (table 3). Not allowed to use with 9.1.19
9.1.19	Or}		<Prtry>	Name of the identification scheme, in a free text form.	X	Not allowed to use with 9.1.18
9.1.20	[0..1]		<Issr>	Entity that assigns the identification	X	
9.1.21	Or}		<PrvtId>	Private identification		Not allowed to use with 9.1.13
9.1.22	{Or		<DtAndPlcOfBirth>	Date and Place of Birth		Not allowed to use with 9.1.27
9.1.23	[1..1]		<BirthDt>	Birth Date	X	
9.1.24	[0..1]		<PrvcOfBirth>	.Province of Birth	X	
9.1.25	[1..1]		<CityOfBirth>	.City of Birth	X	
9.1.26	[1..1]		<CtryOfBirth>	Country of Birth	X	Only ISO 3166 Alpha-2 codes are allowed.
9.1.27	Or}		<Othr>	Unique identification of a person		Not allowed to use with 9.1.22
9.1.28	[1..1]		<Id>	Identification assigned by an institution	X	
9.1.29	[0..1]		<SchmeNm>	Name of the identification scheme		
9.1.30	{Or		<Cd>	Name of the identification scheme, in a coded form as published in an external list.	X	Only ISO 20022 codes are allowed (table 4). Not allowed to use with 9.1.31
9.1.31	Or}		<Prtry>	Name of the identification scheme, in a free text form.	X	Not allowed to use with 9.1.30
9.1.32	[0..1]		<Issr>	Entity that assigns the identification	X	
2.64	[0..1]		<Purp>	Purpose		
2.65	[1..1]		<Cd>	Purpose ISO code	X	Only ISO 20022 codes are allowed (table 5).
2.75	[0..1]		<RmtInf>	Remittance Information		Only 2.76 or 2.77

2.76	[{Or		<Ustrd>	Unstructured	X	Not allowed to use with 2.77
2.77	Or}		<Strd>	Structured		Not allowed to use with 2.76. Only one occurrence of element is allowed with maximum 140 characters.
2.97	[0..1]		<CdtrRefInf>	Creditor Reference Information		
2.98	[1..1]		<Tp>	Creditor Reference Type		
2.99	[1..1]		<CdOrPrtry>			
2.100	[1..1]		<Cd>	Creditor Reference Type Code	X	Only the code 'SCOR' is allowed; when used, 2.103 must be present.
2.102	[0..1]		<Issr>	Issuer	X	Entity that assigns the credit reference type.
2.103	[0..1]		<Ref>	Creditor Reference	X	When used, 2.100 must be present.

18. Preparation of SEPA Payment Return Messages

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

18.1. Bulk (group) header

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

18.2. SEPA Payment Return message

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

6.1.0	[1..1]		<FinInstnId>			
6.1.1	[1..1]		<BIC>	BIC of the Instructing Agent	<u>X</u>	
3.22	[1..1]		<RtrRsnInf>	Return Reason Information		
3.23	[1..1]		<Orgtr>	Return Originator Information		
9.1.0	{Or		<Nm>	The Customer originating this Return	<u>X</u>	Not allowed to use with 9.1.12
9.1.12	Or}		<Id>	The Participant originating this Return		Not allowed to use with 9.1.0
9.1.13	[1..1]		<OrgId>			
9.1.14	[1..1]		<BICOrBEI>	BIC of the Return Originator	<u>X</u>	
3.24	[1..1]		<Rsn>	Return Reason		
3.25	[1..1]		<Cd>	Return Reason ISO Code	<u>X</u>	Only the listed codes are allowed (table 6).
3.27	[0..1]		<AddtlInf>	Additional Information	<u>X</u>	Only allowed if the messages are a response to SEPA payment cancellation request. In this case it is mandatory and shall be filled in with a reference to the Payment cancellation request message.
3.28	[1..1]		<OrgnlTxRef>	Original Transaction Reference		
3.35	[1..1]		<IntrBkSttlmDt>	Interbank Settlement Date	<u>X</u>	
3.39	[1..1]		<SttlmInf>	Settlement Information		
3.40	[1..1]		<SttlmMtd>	Settlement Method	<u>X</u>	Only code "CLRG" is allowed.
3.51	[1..1]		<PmtTpInf>			
3.54	[1..1]		<SvcLvl>	Service Level		
3.55	[1..1]		<Cd>	Service Level Code	<u>X</u>	Only code "SEPA" is allowed.
3.57	[0..1]		<LclInstrm>	Community specific instrument information		Only used if bilaterally agreed between the Debtor Bank and the Creditor Bank
3.58	{Or		<Cd>	Code	<u>X</u>	Only ISO 20022 codes are allowed (table 1). Not allowed to use with 3.59.
3.59	Or}		<Prtry>	Proprietary Code	<u>X</u>	Not allowed to use with 3.58.
3.61	[0..1]		<CtgyPurp>	Category Purpose		
3.62	{Or		<Cd>	ISO Code	<u>X</u>	Only ISO 20022 codes are allowed (table 2). Not allowed to use with 3.63
3.63	Or}		<Prtry>	Proprietary Code	<u>X</u>	Not allowed to use with 3.62

3.84	[0..1]		<RmtInf>	Remittance Information		
3.85	{Or		<Ustrd>	Unstructured	<u>X</u>	Not allowed to use with 3.86. Only one occurrence of element is allowed with maximum 140 characters.
3.86	Or}		<Strd>	Structured		Not allowed to use with 3.85. Only one occurrence of element is allowed with maximum 140 characters.
3.106	[0..1]		<CdtrRefInf>	Creditor Reference Information		
3.107	[1..1]		<Tp>	Creditor Reference Type		
3.108	[1..1]		<CdOrPrtry>			
3.109	[1..1]		<Cd>	Creditor Reference Type Code	<u>X</u>	Only code "SCOR" is allowed. When used, 3.112 must be present.
3.111	[0..1]		<Issr>	Issuer	<u>X</u>	Entity that assigns the credit reference type.
3.112	[0..1]		<Ref>	Creditor's assigned reference	<u>X</u>	When used, 3.109 must be present.
3.116	[0..1]		<UltmtDbtr>	Ultimate Debtor		
9.1.0	[0..1]		<Nm>	Name	<u>X</u>	
9.1.12	[0..1]		<Id>	Identification		
9.1.13	{Or		<OrgId>	Organisation Identification		Not allowed to use with 9.1.21.
9.1.14	{Or		<BICOrBEI>	BIC or BEI	<u>X</u>	Not allowed to use with 9.1.15.
9.1.15	Or}		<Othr>	Unique identification of an organisation		Not allowed to use with 9.1.14.
9.1.16	[1..1]		<Id>	Identification assigned by an institution	<u>X</u>	
9.1.17	[0..1]		<SchmeNm>	Name of the identification scheme		
9.1.18	{Or		<Cd>	Name of the identification scheme, in a coded form as published in an external list.	<u>X</u>	Only ISO 20022 codes are allowed (table 3). Not allowed to use with 9.1.19
9.1.19	Or}		<Prtry>	Name of the identification scheme, in a free text form.	<u>X</u>	Not allowed to use with 9.1.18
9.1.20	[0..1]		<Issr>	Entity that assigns the identification	<u>X</u>	
9.1.21	Or}		<PrvtId>	Private Identification		Not allowed to use with 9.1.13
9.1.22	{Or		<DtAndPlcOfBirth>	Date and Place of Birth		Not allowed to use with 9.1.27.
9.1.23	[1..1]		<BirthDt>	Birth Date	<u>X</u>	
9.1.24	[0..1]		<PrvcOfBirth>	Province of Birth	<u>X</u>	
9.1.25	[1..1]		<CityOfBirth>	City of Birth	<u>X</u>	
9.1.26	[1..1]		<CtryOfBirth>	Country of Birth	<u>X</u>	Only ISO 3166 Alpha-2 codes are allowed
9.1.27	Or}		<Othr>	Unique identification of a person		Not allowed to use with 9.1.22.

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

					form as published in an external list.		Not allowed to use with 9.1.31
9.1.31	Or}			<Prtry>	Name of the identification scheme, in a free text form.	X	Not allowed to use with 9.1.30
9.1.32	[0..1]			<Issr>	Entity that assigns the identification	X	
3.118	[1..1]			<DbtrAcct>	Debtor Account		Mandatory
1.1.0	[1..1]			<Id>	Identification		
1.1.1	[1..1]			<IBAN>	IBAN	X	
3.119	[1..1]			<DbtrAgt>	Debtor Bank		Only BIC is allowed
6.1.0	[1..1]			<FinInstnId>	Financial Institution Identification		
6.1.1	[1..1]			<BIC>	BIC	X	
3.121	[1..1]			<CdtrAgt>	Creditor Bank		Only BIC is allowed
6.1.0	[1..1]			<FinInstnId>	Financial Institution Identification		
6.1.1	[1..1]			<BIC>	BIC	X	
3.123	[1..1]			<Cdtr>	Creditor		
5.1.0	[1..1]			<Nm>	Name	X	Mandatory
9.1.1	[0..1]			<PstlAdr>	Postal Address		
9.1.10	[0..1]			<Ctry>	Country	X	Only ISO 3166 Alpha-2 codes are allowed
9.1.11	[0..2]			<AdrLine>	Address Line	X	Only two occurrences of element are allowed
9.1.12	[0..1]			<Id>	Identification		
9.1.13	{Or			<OrgId>	Organisation Identification		Not allowed to use with 9.1.21
9.1.14	{Or			<BICOrBEI>	BIC or BEI	X	Not allowed to use with 9.1.15.
9.1.15	Or}			<Othr>	Unique identification of an organisation		Not allowed to use with 9.1.14.
9.1.16	[1..1]			<Id>	Identification assigned by an institution	X	
9.1.17	[0..1]			<SchmeNm>	Name of the identification scheme		
9.1.18	{Or			<Cd>	Name of the identification scheme, in a coded form as published in an external list.	X	Only ISO 20022 codes are allowed (table 3). Not allowed to use with 9.1.19
9.1.19	Or}			<Prtry>	Name of the identification scheme, in a free text form.	X	Not allowed to use with 9.1.18
9.1.20	[0..1]			<Issr>	Entity that assigns the identification	X	
9.1.21	Or}			<PrvtId>	Private Identification		Not allowed to use with 9.1.13
9.1.22	{Or			<DtAndPlcOfBirth>	Date and Place of Birth		Not allowed to use with 9.1.27.
9.1.23	[1..1]			<BirthDt>	Birth Date	X	
9.1.24	[0..1]			<PrvcOfBirth>	Province of Birth	X	

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

9.1.29	[0..1]		 <SchmeNm>	Name of the identification scheme		
9.1.30	{Or		 <Cd>	Name of the identification scheme, in a coded form as published in an external list.	X	Only ISO 20022 codes are allowed (table 4). Not allowed to use with 9.1.31
9.1.31	Or}		 <Prtry>	Name of the identification scheme, in a free text form.	X	Not allowed to use with 9.1.30
9.1.32	[0..1]		 <Issr>	Entity that assigns the identification	X	

19. Preparation of Payment Status Message

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

Payment status message is sent to inform the EKS participant about the acceptance or rejection of SEPA Credit Transfer message or SEPA Payment Return message.

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

19.1. Bulk (Group) header

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

19.2. Payment status message

Index	Usage	Element	Description	Link to Format	Notes
2.0	[1..1]	 <OrgnlGrpInfAndSts>	Original Bulk Information and Status		
2.1	[1..1]	 <OrgnlMsgId>	Original Bulk Identification	X	
2.2	[1..1]	 <OrgnlMsgNmId>	Original Message Name Identification	X	Only codes "pacs.008", "pacs.004",

						"camt.056", "camt.029" are allowed.
2.4	[1..1]	└─	<OrgnlNbOfTxS>	Original Number of Transactions	X	
2.5	[1..1]	└─	<OrgnlCtrlSum>	Original Control Sum	X	
2.6	[1..1]	└─	<GrpSts>	Original Bulk Status	X	Only codes "RJCT" (rejected), "PART" (partly accepted) and "ACCP" (accepted) are allowed.
2.7	[1..1]	└─	<StsRsnInf>	Status Reason Information		
2.8	[1..1]	└─	<Orgtr>	Status Originator		
9.1.12	[1..1]	└─└─	<Id>			
9.1.13	[1..1]	└─└─	<OrgId>			
9.1.14	[1..1]	└─└─	<BICOrBEI>	BIC	X	BIC of the EKS (Latvijas Banka)
2.9	[1..1]	└─	<Rsn>	Status Reason		
2.10	{Or	└─	<Cd>	ISO Error Code	X	Only error code "ED05" (Settlement Failed) is allowed. Not allowed to use with 2.11
2.11	Or}	└─	<Prtry>	Proprietary EKS Error Code	X	Only listed error codes are allowed (table 13). Not allowed to use with 2.10
2.13	[0..1]	└─	<NbOfTxSPerSts>	Accepted Transaction Information		Allowed only when 2.6 contains code "PART"
2.14	[1..1]	└─	<DtldNbOfTxS>	Detailed Number of Transactions	X	
2.15	[1..1]	└─	<DtldSts>	Detailed Status	X	Only code "ACCP" is allowed.
2.16	[1..1]	└─	<DtldCtrlSum>	Detailed Control Sum	X	
2.13	[0..1]	└─	<NbOfTxSPerSts>	Rejected Transaction Information		Allowed only when 2.6 contains code "PART"
2.14	[1..1]	└─	<DtldNbOfTxS>	Detailed Number of Transactions	X	
2.15	[1..1]	└─	<DtldSts>	Detailed Status	X	Only code "RJCT" is allowed.
2.16	[1..1]	└─	<DtldCtrlSum>	Detailed Control Sum	X	
3.0	[0..n]	└─	<TxInfAndSts>	Transaction Information and Status		Only to be used, if 2.6 contains code "PART".
3.1	[1..1]	└─	<StsId>	Status Identification created by the EKS	X	
3.2	[0..1]	└─	<OrgnlInstrId>	Original Instruction Identification	X	
3.3	[1..1]	└─	<OrgnlEndToEndId>	Original End To End Identification	X	
3.4	[1..1]	└─	<OrgnlTxId>	Original Transaction Identification	X	Identification origin specific for each message type.
3.5	[1..1]	└─	<TxSts>	Transaction Status	X	Only code "RJCT" is allowed.

3.6	[1..1]	<StsRsnInf>	Status Reason Information		
3.7	[1..1]	<Orgtr>	Status Originator		
9.1.12	[1..1]	<Id>			
9.1.13	[1..1]	<OrgId>			
9.1.14	[1..1]	<BICorBEI>	BIC of Status Originator	X	BIC of the EKS (Latvijas Banka)
3.8	[1..1]	<Rsn>	Status Reason		
3.9	{Or	<Cd>	Status Reason ISO Code	X	Only listed error codes are allowed (table 14), not allowed to use with 3.10.
3.10	Or}	<Prtry>	Status Reason Proprietary Code of the EKS	X	Only listed error codes are allowed (table 15), not allowed to use with 3.9.
3.20	[0..1]	<OrgnlTxRef>	Original Transaction Information		
3.21	[1..1]	<IntrBkSttlmAmt>	Original Interbank Settlement Amount	X	
3.27	[1..1]	<IntrBkSttlmDt>	Original Interbank Settlement Date	X	
3.109	[1..1]	<DbtrAgt>	Debtor Bank		Debtor Bank of the original payment
6.1.0	[1..1]	<FinInstnId>			
6.1.1	[1..1]	<BIC>	BIC	X	
3.113	[1..1]	<CdtrAgt>	Creditor Bank		Creditor Bank of the original payment
6.1.0	[1..1]	<FinInstnId>			
6.1.1	[1..1]	<BIC>	BIC	X	

20. Notice of Payment Message Postponement

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

Notice of payment message postponement is sent to inform the EKS participant that the sent in SEPA Credit Transfer message or the SEPA Payment Return message is postponed to the next clearing cycle.

20.1. Bulk (Group) header

Index	Usag e	Element	Description	Link to Format	Notes
1.0	[1..1]	<GrpHdr>	Bulk Header		

1.1	[1..1]	<MsgId>	Bulk Identification	X	
1.2	[1..1]	<CreDtTm>	Date and time at which bulk was created	X	

20.2. Notice of payment postponement message

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

3.7	[1..1]	<Orgtr>	Status Originator		
9.1.12	[1..1]	<Id>			
9.1.13	[1..1]	<OrgId>			
9.1.14	[1..1]	<BICorBEI>	BIC or BEI of Status Originator	X	
3.8	[1..1]	<Rsn>	Status Reason		
3.10	[0..1]	<Prtry>	Status Reason EKS Proprietary Code	X	Only listed codes are allowed (table 16).
3.20	[1..1]	<OrgnlTxRef>	Original Transaction Information		
3.21	[1..1]	<IntrBkSttlmAmt>	Original Interbank Settlement Amount	X	
3.27	[1..1]	<IntrBkSttlmDt>	Original Interbank Settlement Date	X	
3.109	[1..1]	<DbtrAgt>	Debtor Bank		Debtor bank of the original transaction
6.1.0	[1..1]	<FinInstnId>			
6.1.1	[1..1]	<BIC>	BIC	X	
3.113	[1..1]	<CdtrAgt>	Creditor Bank		Creditor bank of the original transaction
6.1.0	[1..1]	<FinInstnId>			
6.1.1	[1..1]	<BIC>	BIC	X	

21. Preparation of the Excluded Payment Rejection Message

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

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

21.1. Bulk (Group) header

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

21.2. Excluded payment rejection message

Index	Usag e	Element	Description	Link to Format	Notes
2.0	[1..1]	<OrgnlGrpInfAndSts>	Original Bulk Information and Status		
2.1	[1..1]	<OrgnlMsgId>	Original Bulk Identification	X	
2.2	[1..1]	<OrgnlMsgNmId>	Original Message Name Identification	X	Only codes "pacs.008", "pacs.004", "camt.056", "camt.029" are allowed.
2.4	[1..1]	<OrgnlNbOfTxS>	Original Number of Transactions	X	
2.5	[1..1]	<OrgnlCtrlSum>	Original Control Sum	X	
2.6	[1..1]	<GrpSts>	Bulk Status	X	Only code "RJCT" is allowed.
2.7	[1..1]	<StsRsnInf>	Status Reason Information		
2.8	[1..1]	<Orgtr>	Status Originator		
9.1.12	[1..1]	<Id>			
9.1.13	[1..1]	<OrgId>			
9.1.14	[1..1]	<BICOrBEI>	BIC	X	BIC of the EKS (Latvijas Banka)
2.9	[1..1]	<Rsn>	Status Reason		
2.11	[1..1]	<Prtry>	Proprietary EKS Rejection Reason Code	X	Only listed codes are allowed (table 17).
2.13	[0..1]	<NbOfTxSPerSts>	Rejected Transaction Information		
2.14	[1..1]	<DtldNbOfTxS>	Detailed Number of Transactions	X	
2.15	[1..1]	<DtldSts>	Detailed Status	X	Only code "RJCT" is allowed.
2.16	[1..1]	<DtldCtrlSum>	Detailed Control Sum	X	
3.0	[0..n]	<TxInfAndSts>	Transaction Information And Status		
3.1	[1..1]	<StsId>	Status Identification created by the EKS	X	
3.2	[0..1]	<OrgnlInstrId>	Original Instruction Identification	X	
3.3	[1..1]	<OrgnlEndToEndId>	Original End To End Identification	X	
3.4	[1..1]	<OrgnlTxId>	Original Transaction Identification	X	Identification origin specific for each message type.
3.5	[1..1]	<TxSts>	Transaction Status	X	Only code "RJCT" is allowed.
3.6	[1..1]	<StsRsnInf>	Status Reason Information		
3.7	[1..1]	<StsOrgtr>	Status Originator		
9.1.12	[1..1]	<Id>			
9.1.13	[1..1]	<OrgId>			
9.1.14	[1..1]	<BICOrBEI>	BIC	X	BIC of the EKS (Latvijas Banka)

3.8	[1..1]	<StsRsn>	Status Reason		
3.10	[1..1]	<Prtry>	Proprietary EKS Rejection Reason Code	X	Only listed codes are allowed (table 17).
3.20	[0..1]	<OrgnlTxRef>	Original Transaction Information		
3.21	[1..1]	<IntrBkSttlmAmt>	Original Interbank Settlement Amount	X	
3.27	[1..1]	<IntrBkSttlmDt>	Original Interbank Settlement Date	X	
3.109	[1..1]	<DbtrAgt>	Debtor Bank		Debtor bank of the original transaction
6.1.0	[1..1]	<FinInstnId>			
6.1.1	[1..1]	<BIC>	BIC	X	
3.113	[1..1]	<CdtrAgt>	Creditor Bank		Creditor bank of the original transaction
6.1.0	[1..1]	<FinInstnId>			
6.1.1	[1..1]	<BIC>	BIC	X	

22. Preparation of Information Message

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

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

22.1. Bulk (Group) header

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

22.2. Excluded payment rejection message

Index	Usage	Element	Description	Link to Format	Notes
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2.0	[1..1]	└─ <OrgnlGrpInfAndSts>			
2.1	[1..1]	└─ <OrgnlMsgId>	Original Bulk Identification	<u>X</u>	
2.2	[1..1]	└─ <OrgnlMsgNmId>	Original Message Name Identification	<u>X</u>	Codes "camt.056" and "camt.029" are allowed.
2.4	[1..1]	└─ <OrgnlNbOfTxS>	Original Number of Transactions	<u>X</u>	
2.6	[1..1]	└─ <GrpSts>	Bulk Status	<u>X</u>	Only code "RJCT" is allowed.
2.7	[1..1]	└─ <StsRsnInf>	Status Reason Information		
2.8	[1..1]	└─ <Orgtr>	Status Originator		
9.1.12	[1..1]	└─ <Id>			
9.1.13	[1..1]	└─ <OrgId>			
9.1.14	[1..1]	└─ <BICorBEI>	BIC	<u>X</u>	BIC of <i>RPS SEPA Clearer</i> or other system
2.9	[1..1]	└─ <Rsn>	Status Reason		
2.11	[1..1]	└─ <Prtry>	Proprietary EKS Error Code	<u>X</u>	Only code "XT99" is allowed.
2.13	[0..1]	└─ <NbOfTxSPerSts>			
2.14	[1..1]	└─ <DtldNbOfTxS>	Detailed Number of Transactions	<u>X</u>	
2.15	[1..1]	└─ <DtldSts>	Detailed Status	<u>X</u>	Only code "RJCT" is allowed.
2.16	[1..1]	└─ <DtldCtrlSum>	Detailed Control Sum	<u>X</u>	
3.0	[0..n]	└─ <TxInfAndSts>			
3.1	[1..1]	└─ <StsId>	Status Identification created by the EKS	<u>X</u>	
3.4	[1..1]	└─ <OrgnlTxId>	Original Transaction Identification	<u>X</u>	Identification origin specific for each message type (camt.056 – <CxlId>, camt.029 – <CxlStsId>).
3.5	[1..1]	└─ <TxSts>	Transaction Status	<u>X</u>	Only code "RJCT" is allowed.
3.6	[1..1]	└─ <StsRsnInf>	Status Reason Information		
3.7	[1..1]	└─ <StsOrgtr>	Status Originator		
9.1.12	[1..1]	└─ <Id>			
9.1.13	[1..1]	└─ <OrgId>			
9.1.14	[1..1]	└─ <BICorBEI>	BIC	<u>X</u>	BIC of <i>RPS SEPA Clearer</i> or other system
3.8	[1..1]	└─ <Rsn>	Status Reason		
3.10	[1..1]	└─ <Prtry>	Proprietary EKS Status Reason Code	<u>X</u>	Only code "XT99" is allowed.
3.20	[0..1]	└─ <OrgnlTxRef>	Original Transaction Information		
3.21	[1..1]	└─ <IntrBkSttlmAmt>	Original Interbank Settlement Amount	<u>X</u>	
3.27	[1..1]	└─ <IntrBkSttlmDt>	Original Interbank Settlement Date	<u>X</u>	
3.109	[1..1]	└─ <DbtrAgt>	Debtor Bank		Debtor bank of the original transaction

6.1.0	[1..1]		<FinInstnId>			
6.1.1	[1..1]		<BIC>	BIC	<u>X</u>	
3.113	[1..1]		<CdtrAgt>	Creditor Bank		Creditor bank of the original transaction
6.1.0	[1..1]		<FinInstnId>			
6.1.1	[1..1]		<BIC>	BIC	<u>X</u>	

23. SEPA Payment Cancellation Request Message

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

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

23.1. Bulk header (information of the assignment)

Index	Usag e	Element	Description	Link to Format	Notes
1.0	[1..1]	<Assgnmt>	Assignment		
1.1	[1..1]	<Id>	Identifier of the SEPA Assignment	<u>X</u>	
1.2	[1..1]	<Assgnr>	Assigner		Payments sent to the EKS shall contain the sending bank's BIC, payments received from the EKS shall contain BIC of the EKS (Latvijas Banka)
1.4	[1..1]	<Agt>			
2.1.0	[1..1]	<FinInstnId>			
2.1.1	[1..1]	<BIC>	BIC	<u>X</u>	
1.5	[1..1]	<Assgne>	Assignee		Payments sent to the EKS shall contain BIC of the EKS (Latvijas Banka), payments received from the EKS shall contain BIC of the EKS (Latvijas Banka).
1.7	[1..1]	<Agt>			
2.1.0	[1..1]	<FinInstnId>			
2.1.1	[1..1]	<BIC>	BIC	<u>X</u>	

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

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

23.3. Payment Cancellation Request Message data

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

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

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

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

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

				text form.		
6.1.824	[0..1]		<Issr>	Entity that assigns the identification	X	
6.1.834	[1..1]		<CdtrAcct>	Creditor Account		Mandatory
6.1.835	[1..1]		<Id>	Identification		
6.1.836	[1..1]		<IBAN>	IBAN	X	
6.1.848	[0..1]		<UltmtCdtr>	Ultimate Creditor		
6.1.849	[0..1]		<Nm>	Name	X	
6.1.861	[0..1]		<Id>	Identification		
6.1.862	{Or		<OrgId>	Organisation Identification		Not allowed to use with 6.1.870
6.1.863	{Or		<BICOrBEI>	BIC or BEI	X	Not allowed to use with 6.1.864
6.1.864	Or}		<Othr>	Unique identification of an organisation		Not allowed to use with 6.1.863
6.1.865	[1..1]		<Id>	Identification assigned by an institution	X	
6.1.866	[0..1]		<SchmeNm>	Name of the identification scheme		
6.1.867	{Or		<Cd>	Name of the identification scheme, in a coded form as published in an external list.	X	Only ISO 20022 codes are allowed (table 3). Not allowed to use with 6.1.868
6.1.868	Or}		<Prtry>	Name of the identification scheme, in a free text form.	X	Not allowed to use with 6.1.867
6.1.869	[0..1]		<Issr>	Entity that assigns the identification	X	
6.1.870	Or}		<PrvtId>	Private Identification		Not allowed to use with 6.1.862
6.1.871	{Or		<DtAndPlcOfBirth>	Date and Place of Birth		Not allowed to use with 6.1.875
6.1.872	[1..1]		<BirthDt>	Birth Date	X	
6.1.873	[0..1]		<PrvcOfBirth>	Province of Birth	X	
6.1.874	[1..1]		<CityOfBirth>	City of Birth	X	
6.1.875	[1..1]		<CtryOfBirth>	Country of Birth	X	Only ISO 3166 Alpha-2 codes are allowed.
6.1.876	Or}		<Othr>	Unique identification of a person		Not allowed to use with 6.1.871
9.1.28	[1..1]		<Id>	Identification assigned by an institution	X	
9.1.29	[0..1]		<SchmeNm>	Name of the identification scheme		
9.1.30	{Or		<Cd>	Name of the identification scheme, in a coded form as published in an external list	X	Only ISO 20022 codes are allowed (table 4). Not allowed to use with 9.1.31
9.1.31	Or}		<Prtry>	Name of the identification scheme, in a free text form	X	Not allowed to use with 9.1.30
9.1.32	[0..1]		<Issr>	Entity that assigns the identification	X	

24. SEPA Resolution of Investigation Message

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

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

24.1. Bulk header (assignment information)

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

24.2. The status data

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

24.3. Underlying data of SEPA Resolution of Investigation message

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

						the case of the payments received from the EKS, since a participant who initiated this message has been indicated therein (where such information is available).
4.103	[1..1]		<Agt>			
2.1.0	[1..1]		<FinInstnId>			
2.1.1	[1..1]		<BIC>	BIC	X	
4.107	[1..1]		<OrgnlTxRef>	Original Transaction Reference Information		
6.1.0	[1..1]		<IntrBkSttlmAmt>	Settlement Amount		
6.1.6	[1..1]		<IntrBkSttlmDt>	Interbank Settlement Date	X	
6.1.52	[1..1]		<SttlmInf>			
6.1.53	[1..1]		<SttlmMtd>	Settlement Method	X	Only code "CLRG" is allowed.
6.1.68	[0..1]		<ClrSys>			
6.1.70	[1..1]		<Prtry>	Code of a clearing system used for settlement	X	Only code "EKS" is allowed.
6.1.233	[1..1]		<PmtTpInf>			
6.1.236	[1..1]		<SvcLvl>	Service Level		
6.1.237	[1..1]		<Cd>	Service Level Code	X	Only code "SEPA" is allowed.
6.1.239	[0..1]		<LclInstrm>	Local Instrument		
6.1.240	{Or		<Cd>	Code	X	Only ISO 20022 codes are allowed (table 1). Not allowed to use with 6.1.241
6.1.241	Or}		<Prtry>	Proprietary Code	X	Not allowed to use with 6.1.240
6.1.243	[0..1]		<CtgyPurp>	Category Purpose		
6.1.244	{Or		<Cd>	ISO Code	X	Only ISO 20022 codes are allowed (table 2). Not allowed to use with 6.1.245
6.1.245	Or}		<Prtry>	Proprietary Code	X	Not allowed to use with 6.1.244
6.1.467	[0..1]		<RmtInf>	Remittance Information		
6.1.468	{Or		<Ustrd>	Unstructured	X	Not allowed to use with 6.1.469
6.1.469	Or}		<Strd>	Structured		Not allowed to use with 6.1.468. Only one occurrence of element is allowed with maximum 140 characters.
6.1.489	[0..1]		<CdtrRefInf>	Creditor Reference Information		
6.1.490	[1..1]		<Tp>	Creditor Reference Type		Only to be used with 6.1.495
6.1.491	[1..1]		<CdOrPrtry>			
6.1.492	[1..1]		<Cd>	Creditor Reference Type Code	X	Only code "SCOR" is allowed.

6.1.494	[0..1]		<Issr>	Issuer of Creditor Reference Identification Type	X	
6.1.495	[0..1]		<Ref>	Creditor Reference	X	Only to be used with 6.1.490
6.1.583	[0..1]		<UltmtDbtr>	Ultimate Debtor		
6.1.584	[0..1]		<Nm>	Name	X	
6.1.596	[0..1]		<Id>	Identification		
6.1.597	{Or		<OrgId>	Organisation Identification		Not allowed to use with 6.1.605
6.1.598	{Or		<BICOrBEI>	BIC or BEI	X	Not allowed to use with 6.1.599
6.1.599	Or}		<Othr>	Unique identification of an organisation		Not allowed to use with 6.1.598
6.1.600	[1..1]		<Id>	Identification assigned by an institution	X	
6.1.601	[0..1]		<SchmeNm>	Name of the identification scheme		
6.1.602	{{Or		<Cd>	Name of the identification scheme, in a coded form as published in an external list	X	Only ISO 20022 codes are allowed (table 3). Not allowed to use with 6.1.603
6.1.603	Or}}		<Prtry>	Name of the identification scheme, in a free text form.	X	Not allowed to use with 6.1.602
6.1.604	[0..1]		<Issr>	Entity that assigns the identification	X	
6.1.605	Or}		<PrvtId>	Private Identification		Not allowed to use with 6.1.597
6.1.606	{Or		<DtAndPlcOfBirth>	Date and Place of Birth		Not allowed to use with 6.1.611
6.1.607	[1..1]		<BirthDt>	Birth Date	X	
6.1.608	[0..1]		<PrvcOfBirth>	Province of Birth	X	
6.1.609	[1..1]		<CityOfBirth>	City of Birth	X	
6.1.610	[1..1]		<CtryOfBirth>	Country of Birth	X	Only ISO 3166 Alpha-2 codes are allowed.
6.1.611	Or}		<Othr>	Unique identification of a person		Not allowed to use with 6.1.606
6.1.612	[1..1]		<Id>	Identification assigned by an institution	X	
6.1.613	[0..1]		<SchmeNm>	Name of the identification scheme		
6.1.614	{Or		<Cd>	Name of the identification scheme, in a coded form as published in an external list.	X	Only ISO 20022 codes are allowed (table 4). Not allowed to use with 6.1.615
6.1.615	Or}		<Prtry>	Name of the identification scheme, in a free text form.	X	Not allowed to use with 6.1.614
6.1.616	[0..1]		<Issr>	Entity that assigns the identification	X	
6.1.626	[1..1]		<Dbtr>	Debtor		
6.1.627	[1..1]		<Nm>	Name	X	Mandatory
6.1.628	[0..1]		<PstlAdr>	Postal Address		
6.1.637	[0..1]		<Ctry>	Country	X	Only ISO 3166 Alpha-2 codes are allowed.

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

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

				text form.		
6.1.824	[0..1]		<Issr>	Entity that assigns the identification	X	
6.1.834	[1..1]		<CdtrAcct>	Creditor Account		Mandatory
6.1.835	[1..1]		<Id>	Identification		
6.1.836	[1..1]		<IBAN>	IBAN	X	
6.1.848	[0..1]		<UltmtCdtr>	Ultimate Creditor		
6.1.849	[0..1]		<Nm>	Name	X	
6.1.861	[0..1]		<Id>	Identification		
6.1.862	{Or		<OrgId>	Organisation Identification		Not allowed to use with 6.1.870
6.1.863	{Or		<BICOrBEI>	BIC or BEI	X	Not allowed to use with 6.1.864
6.1.864	Or}		<Othr>	Unique identification of an organisation		Not allowed to use with 6.1.863
6.1.865	[1..1]		<Id>	Identification assigned by an institution	X	
6.1.866	[0..1]		<SchmeNm>	Name of the identification scheme		
6.1.867	{Or		<Cd>	Name of the identification scheme, in a coded form as published in an external list	X	Only ISO 20022 codes are allowed (table 3). Not allowed to use with 6.1.868
6.1.868	Or}		<Prtry>	Name of the identification scheme, in a free text form	X	Not allowed to use with 6.1.867
6.1.869	[0..1]		<Issr>	Entity that assigns the identification	X	
6.1.870	Or}		<PrvtId>	Private Identification		Not allowed to use with 6.1.862
6.1.871	{Or		<DtAndPlcOfBirth>	Date and Place of Birth		Not allowed to use with 6.1.876
6.1.872	[1..1]		<BirthDt>	Birth Date	X	
6.1.873	[0..1]		<PrvcOfBirth>	Province of Birth	X	
6.1.874	[1..1]		<CityOfBirth>	City of Birth	X	
6.1.875	[1..1]		<CtryOfBirth>	Country of Birth	X	Only ISO 3166 Alpha-2 codes are allowed.
6.1.876	Or}		<Othr>	Unique identification of a person		Not allowed to use with 6.1.871
9.1.28	[1..1]		<Id>	Identification assigned by an institution	X	
9.1.29	[0..1]		<SchmeNm>	Name of the identification scheme		
9.1.30	{Or		<Cd>	Name of the identification scheme, in a coded form as published in an external list	X	Only ISO 20022 codes are allowed (table 4). Not allowed to use with 9.1.31
9.1.31	Or}		<Prtry>	Name of the identification scheme, in a free text form	X	Not allowed to use with 9.1.30
9.1.32	[0..1]		<Issr>	Entity that assigns the identification	X	

25. Code Value Tables
25.1. Local Instrument ISO Codes

Table 1.
ISO 20022 ExternalLocalInstrument1Code
Available:

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

25.2. Payment Category Purpose ISO Codes

Table 2.
ISO 20022 ExternalCategoryPurpose1Code
Available:

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

25.3. Organisation Identification Scheme Codes

Table 3.
ISO 20022 ExternalOrganisationIdentification1Code
Available:

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

25.4. Private Identification Scheme Codes

Table 4.
ISO 20022 ExternalPersonIdentification1Code

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

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

25.5. Payment Purpose ISO Code

Table 5.
ISO 20022 ExternalPurpose1Code
Available:

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

26. Payment Return Reason Codes for Participants

Table 6.

No	Code	Description
1.	AC01	Format of the account number specified is not correct or account number does not exist.
2.	AC04	Account closed
3.	AC06	Account blocked, reason not specified
4.	AG01	Credit transfer forbidden on this type of account (e.g. savings account)

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

26.1. EKS codes of payment cancellation reason

Table 7.

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

26.2. ISO codes of cancellation status reason for a negative resolution

Table 8.

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

26.3. EKS codes of cancellation status reason for a negative resolution

Table 8.

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

27. Message Element Formatting

Data formats:

1.1 ¹ MessageIdentification <MsgId>

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

¹ Element number present in ISO 20022 standard;

² Message types where the above element is used;

³ Description of data types and formats in accordance with ISO 20022 standard.

1.1 Identification <Id>

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

1.1.1 IBAN <IBAN>

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

1.2 CreationDateTime <CreDtTm>

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

1.4 NumberOfTransactions <NbOfTx>

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

1.6 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

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

1.7 InterbankSettlementDate <IntrBkSttlmDt>

Message type:	pacs.008
Data Type:	ISODateTime

1.7 NumberOfTransactions <NbOfTx>

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

1.8 CreationDateTime <CreDtTm>

Message type:	camt.056, camt.029
Data Type:	ISODateTime

1.9 SettlementMethod <SttlmMtd>

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

1.10 TotalInterbankSettlementAmount <TtlIntrBkSttlmAmt>

Message type:	pacs.004
Data Type:	CurrencyAndAmount
Format:	fractionDigits:2 minInclusive: 0.01

	maxInclusive: 99999999999999.99 totalDigits: 18 CurrencyCode "EUR"
--	--

1.11 InterbankSettlementDate <IntrBkSttlmDt>

Message type:	pacs.004
Data Type:	ISODateTime

1.13 Proprietary <Prtry>

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

1.13 SettlementMethod <StlmMtd>

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

1.17 Proprietary <Prtry>

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

2.1 OriginalMessageIdentification <OrgnlMsgId>

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

2.1.1 BIC <BIC>

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

2.2 InstructionIdentification <InstrId>

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

2.2 OriginalMessageNameIdentification <OrgnlMsgNmId>

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

2.3 EndToEndIdentification <EndToEndId>

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

2.4 TransactionIdentification <TxId>

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

2.4 OriginalNumberOfTransactions <OrgnlNbOfTxs>

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

2.5 OriginalControlSum <OrgnlCtrlSum>

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

2.6 GroupStatus <GrpSts>

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

2.10 Code <Cd>

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

2.10 Code <Cd>

Message type:	pacs.002
Data Type:	Code
Rule(s):	Only code "ED05" (Settlement Failed) is allowed.

2.11 Proprietary <Prtry>

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

2.13 Code <Cd>

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

2.14 Proprietary <Prtry>

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

2.14 DetailedNumberOfTransactions <DtldNbOfTx>

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

2.15 DetailedStatus <DtldSts>

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

2.16 Code <Cd>

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

2.16 DetailedControlSum <DtldCtrlSum>

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

2.17 Proprietary <Prtry>

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

2.18 InterbankSettlementAmount <IntrBkSttlmAmt>

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

2.33 ChargeBearer <ChrgBr>

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

2.65 Code <Cd>

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

2.76 Unstructured <Ustrd>

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

2.100 Code <Cd>

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

2.102 Issuer <Issr>

Message type:	pacs.008, pacs.004
Data type:	Max35Text
Format:	maxLength: 35 minLength: 1

2.103 Reference <Ref>

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

3.1 ReturnIdentification <RtrId>

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

3.1 StatusIdentification <StsId>

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

3.1 NumberOfTransactions <NbOfTxs>

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

3.1 <Conf>

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

3.2 OriginalInstructionIdentification <OrgnlInstrId>

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

3.3 OriginalMessageIdentification <OrgnlMsgId>

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

3.3 OriginalEndToEndIdentification <OrgnlEndToEndId>

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

3.4 OriginalMessageNameIdentification <OrgnlMsgNmId>

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

3.4 OriginalTransactionIdentification <OrgnlTxId>

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

3.5 TransactionStatus <TxSts>

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

3.6 OriginalInstructionIdentification <OrgnlInstrId>

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

3.7 OriginalEndToEndIdentification <OrgnlEndToEndId>

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

	minLength: 1
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3.8 OriginalTransactionIdentification <OrgnlTxId>

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

3.9 Code <Cd>

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

3.10 OriginalInterbankSettlementAmount <OrgnlIntrBkStlmAmt>

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

3.10 Proprietary <Prtry>

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

3.11 ReturnedInterbankSettlementAmount <RtrdIntrBkStlmAmt>

Message type:	pacs.004
Data Type:	CurrencyAndAmount
Format:	CurrencyAndAmount fractionDigits:2 minInclusive: 0.01 maxInclusive: 999999999.99 totalDigits: 18 CurrencyCode [A-Z]{3,3}
Rule(s):	Only currency code "EUR" is allowed. Amount must be 0.01 or higher and may not exceed 999'999'999.99 The fractional part has a maximum of two digits. If a message is a reply to the payment cancellation request, then <RtrdIntrBkStlmAmt>=<OrgnlIntrBkStlmAmt>-<ChrgsInf><Amt>. If a message isn't a reply to the payment cancellation request, then <RtrdIntrBkStlmAmt>=<OrgnlIntrBkStlmAmt>.

3.13 ReturnedInstructedAmount <RtrdInstdAmt>

Message type:	pacs.004
Data Type:	CurrencyAndAmount
Format:	CurrencyAndAmount fractionDigits:2

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

3.16 ChargeBearer <ChrgBr>

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

3.18 Amount <Amt>

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

3.21 InterbankSettlementAmount <IntrBkSttlmAmt>

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

3.25 Code <Cd>

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

3.27 InterbankSettlementDate <IntrBkSttlmDt>

Message type:	pacs.002
Data Type:	ISODateTime

3.27 AdditionalInformation <AddtlInf>

Message type:	pacs.004
Data Type:	Max105Text
Format:	maxLength: 105

	minLength: 1
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3.35 IterbankSettlementDate <IntrBkSttlmDt>

Message type:	pacs.004
Data Type:	ISODateTime

3.40 SettlementMethod <StlmMtd>

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

3.55 Code <Cd>

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

3.58 Code <Cd>

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

3.59 Proprietary <Prtry>

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

3.62 Code <Cd>

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

3.63 Proprietary <Prtry>

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

3.85 Unstructured <Ustrd>

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

3.109 Code <Cd>

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

3.111 Issuer <Issr>

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

	minLength: 1
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3.112 Reference <Ref>

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

4.22 CancellationIdentification <CxId>

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

4.30 OriginalMessageIdentification <OrgnlMsgId>

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

4.31 OriginalMessageNameIdentification <OrgnlMsgNmId>

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

4.33 OriginalInstructionIdentification <OrgnlInstrId>

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

4.34 OriginalEndToEndIdentification <OrgnlEndToEndId>

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

4.35 OriginalTransactionIdentification <OrgnlTxId>

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

4.37 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

Message type:	camt.056
Data Type:	ActiveOrHistoricCurrencyAndAmount
Format:	ActiveOrHistoricCurrencyAndAmount fractionDigits:2 minInclusive: 0.01

	maxInclusive: 999999999.99 totalDigits: 18 CurrencyCode [A-Z]{3,3}
Rule(s):	Only currency code "EUR" is allowed. Amount must be 0.01 or higher and may not exceed 999'999'999.99 The fractional part has a maximum of two digits.

4.38 OriginalInterbankSettlementDate <OrgnlIntrBkSttlmDt>

Message type:	camt.056
Data Type:	ISODateTime

4.44 Code <Cd>

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

4.45 Proprietary <Prtry>

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

4.46 AdditionalInformation<AddtlInf>

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

4.73 CancellationStatusIdentification <CxlStsId>

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

4.81 OriginalMessageIdentification <OrgnlMsgId>

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

4.82 OriginalMessageNameIdentification <OrgnlMsgNmId>

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

4.84 OriginalInstructionIdentification <OrgnlInstrId>

Message type:	camt.029
Data Type:	Max35Text

Format:	maxLength: 35 minLength: 1 Cannot include leading, trailing or internal spaces.
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4.85 OriginalEndToEndIdentification <OrgnlEndToEndId>

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

4.86 OriginalTransactionIdentification <OrgnlTxId>

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

4.88 TransactionCancellationStatus <TxCxlSts>

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

4.92 Code <Cd>

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

4.93 Proprietary <Prtry>

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

4.94 AdditionalInformation <AddtlInf>

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

4.100 OriginalInterbankSettlementAmount <OrgnlIntrBkSttlmAmt>

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

5.1.0 Name <Nm>

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

5.1.14 BICOrBEI <BICOrBEI>

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

6.1.0 InterbankSettlementAmount <IntrBkSttlmAmt>

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

6.1.1 BIC <BIC>

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

6.1.6 InterbankSettlementDate <IntrBkSttlmDt>

Message type:	camt.029
Data Type:	ISODate

6.1.53 Code <Cd>

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

6.1.70 Proprietary <Prtry>

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

6.1.237 Code <Cd>

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

6.1.240 Code <Cd>

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

6.1.241 Proprietary <Prtry>

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

6.1.244 Code <Cd>

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

6.1.245 Proprietary <Prtry>

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

6.1.468 Unstructured <Ustrd>

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

6.1.492 Code <Cd>

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

6.1.494 Issuer <Issr>

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

6.1.495 Reference <Ref>

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

6.1.584 Name <Nm>

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

6.1.598 BICOrBEI <BICOrBEI>

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

6.1.600 Identification <Id>

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

Format:	maxLength: 35 minLength: 1
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6.1.602 Code <Cd>

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

6.1.603 Proprietary <Prtry>

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

6.1.604 Issuer <Issr>

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

6.1.607 BirthDate <BirthDt>

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

6.1.608 ProvinceOfBirth <PrvcOfBirth>

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

6.1.609 CityOfBirth <CityOfBirth>

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

6.1.610 CountryOfBirth <CtryOfBirth>

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

6.1.612 Identification <Id>

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

6.1.614 Code <Cd>

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

6.1.615 Proprietary <Prtry>

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

6.1.616 Issuer <Issr>

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

6.1.627 Name <Nm>

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

6.1.637 Country <Ctry>

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

6.1.638 AddressLine <AdrLine>

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

6.1.641 BICOrBEI <BICOrBEI>

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

6.1.643 Identification <Id>

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

6.1.645 Code <Cd>

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

6.1.646 Proprietary <Prtry>

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

6.1.647 Issuer <Issr>

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

Format:	maxLength: 35 minLength: 1
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6.1.650 BirthDate <BirthDt>

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

6.1.651 ProvinceOfBirth <PrvcOfBirth>

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

6.1.652 CityOfBirth <CityOfBirth>

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

6.1.653 CountryOfBirth <CtryOfBirth>

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

6.1.655 Identification <Id>

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

6.1.657 Code <Cd>

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

6.1.658 Proprietary <Prtry>

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

6.1.659 Issuer <Issr>

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

6.1.671 IBAN <IBAN>

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

6.1.685 BIC <BIC>

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

6.1.739 BIC <BIC>

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

6.1.792 Name <Nm>

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

6.1.802 Country <Ctry>

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

6.1.803 AddressLine <AdrLine>

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

6.1.806 BICOrBEI <BICOrBEI>

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

6.1.808 Identification <Id>

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

6.1.810 Code <Cd>

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

6.1.811 Proprietary <Prtry>

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

6.1.812 Issuer <Issr>

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

6.1.815 BirthDate <BirthDt>

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

6.1.816 ProvinceOfBirth <PrvcOfBirth>

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

6.1.817 CityOfBirth <CityOfBirth>

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

6.1.818 CountryOfBirth <CtryOfBirth>

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

6.1.820 Identification <Id>

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

6.1.822 Code <Cd>

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

6.1.823 Proprietary <Prtry>

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

6.1.824 Issuer <Issr>

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

6.1.836 IBAN <IBAN>

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

6.1.849 Name <Nm>

Message type:	camt.056, camt.029
Data Type:	Max70Text

Format:	maxLength: 70 minLength: 1
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6.1.863 BICOrBEI <BICOrBEI>

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

6.1.865 Identification <Id>

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

6.1.867 Code <Cd>

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

6.1.868 Proprietary <Prtry>

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

6.1.869 Issuer <Issr>

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

6.1.872 BirthDate <BirthDt>

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

6.1.873 ProvinceOfBirth <PrvcOfBirth>

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

6.1.874 CityOfBirth <CityOfBirth>

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

6.1.875 CountryOfBirth <CtryOfBirth>

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

9.1.0 Name <Nm>

Message type:	pacs.008, pacs.004
Data Type:	Max70Text
Format:	maxLength: 70 minLength: 1

9.1.10 Country <Ctry>

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

9.1.11 AddressLine <AdrLine>

Message type:	pacs.008, pacs.004
Data Type:	Max70Text
Format:	maxLength: 70 minLength: 1

9.1.14 BIC <BICOrBEI>

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

9.1.16 Id <Id>

Message type:	pacs.008, pacs.004
Data Type:	Max35Text
Format:	maxLength: 35 minLength: 1

9.1.18 Code <Cd>

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

9.1.19 Proprietary <Prtry>

Message type:	pacs.008, pacs.004
Data Type:	Max35Text
Format:	maxLength: 35 minLength: 1

9.1.20 Issuer <Issr>

Message type:	pacs.008, pacs.004
Data Type:	Max35Text
Format:	maxLength: 35 minLength: 1

9.1.23 BirthDate <BirthDt>

Message type:	pacs.008, pacs.004
Data Type:	ISODate

9.1.24 ProvinceOfBirth <PrvcOfBirth>

Message type:	pacs.008, pacs.004
Data Type:	Max35Text

Format:	maxLength: 35 minLength: 1
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9.1.25 CityOfBirth <CityOfBirth>

Message type:	pacs.008, pacs.004
Data Type:	Max35Text
Format:	maxLength: 35 minLength: 1

9.1.26 CountryOfBirth <CtryOfBirth>

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

9.1.28 Id <Id>

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

9.1.30 Code <Cd>

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

9.1.31 Proprietary <Prtry>

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

9.1.32 Issuer <Issr>

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

VI. FILE AND MESSAGE VALIDATION

28. File Checks

The EKS performs the following checks upon the receipt of payment and payment refund files:

Table 10.

No.	Name of the check	Check explanation	Error code
1.	File name	Is the file name prepared in line with the provisions for preparing files stipulated in Section IV herein?	–
1.1	File Type	Does the file name contain the allowed file type (see Section IV)?	C01

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

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

29. File Rejection Reason Codes

Table 11.

No	Code	Description
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1.	A00	File totally accepted
2.	A01	File partially accepted
3.	C01	File name contains an unauthorised file type.
4.	C02	The date indicated in the file name, expressed as the number of days from the beginning of the year, is not the same as the date of the current settlement day.
5.	C03	File sequence number contained in the file name is incorrect.
6.	C04	File extension is not appropriate for the encryption package used.
7.	C05	File name length does not comply with the one defined in Paragraph 11 herein.
8.	C06	Duplicated file name on the respective settlement day.
9.	C08	The file was received from a bank not authorised to send files.
10.	C10	The digital signature in the file received is erroneous, wrong or belongs to an authorised person revoked by the bank.
11.	C11	The file received does not contain the digital signature of the person authorised by the sending bank.
12.	C12	The file has been signed with an expired key.
13.	C13	The file has been signed by a user whose participation in the clearing system has been temporarily suspended.
14.	C14	Prior to signing the file has had a different name than the digitally signed and received file (apart from its extension).
15.	C15	More than one file has been included in the digitally signed and sent file.
16.	C16	The maximum number of messages allowed per file has been exceeded.
17.	R07	Incorrect file type in file header
18.	R10	XML Schema validation failed
19.	R11	Invalid sending institution's BIC in file header
20.	R12	Invalid receiving institution's BIC in file header
21.	R14	Invalid test/active system's code in file header
22.	R18	Bulk number mismatch in file header
23.	R19	Not enough liquidity for the payments of the participant who has an obligation to make a pre-deposit.

30. Bulk Checks

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

Table 12.

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

31. Bulk Rejection Reason Codes

Table 13.

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

32. ISO Codes of EKS Transaction Rejection Reason

Table 14

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

33. EKS Proprietary Codes of EKS Transaction Rejection Reason

Table 15.

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

34. EKS Proprietary Codes of Transaction Postponement Reason

Table 16.

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

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

35. EKS Proprietary Codes of the Excluded Payment Rejection Reason

Table 17.

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

VII. CLEARING RESULT FILE

36. Clearing Result File Structure

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

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

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

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

Row $n-2$ "Debit turnover"

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

Row $n-1$ "Credit turnover"

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

Row n "Net position"

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

37. Example of a Clearing Result Message

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

VIII. WARNING MESSAGE

Warning message is included in ME file type

38. Text Block

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

¹ M – mandatory.

Message field specifications

Field 20 "Transaction Reference Number"

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

Field 79 "Narrative"

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

IX. ACCOUNT STATEMENT

Where changes in the funds balance on the cover account have taken place during the EKS business day, Latvijas Banka shall send a cover account statement to the EKS participants by the close of the EKS business day showing the relevant changes in the cover account. The cover account statement shall be sent to the participants in SWIFT message MT 950 format encrypted and digitally signed, using the file exchange service. The cover account statement is included in KE file type.

39. Content of the Account Statement Message

Field	Name in accordance with the SWIFT standard	Type ¹	Format
20	Transaction Reference Number	M	16x
25	Account Identification	M	35x
28C	Statement Number/Sequence Number	M	5n[/5n]
60a	Opening Balance	M	F or M
61	Statement Line	Not mandat ory	6!n[4!n]2a[1!a]15d1!a3!c16x[/16x][34x]
62a	Closing Balance (Booked Funds)	M	F or M
64	Closing Available Balance (Available Funds)	Not mandat ory	1!a6!n3!a15d

X. ROUTING

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

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

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

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

The table is a text file with the following structure:

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

Where a participant, indirect participant or addressable BIC holder chooses to receive all incoming SEPA payments via the EKS, Latvijas Banka shall be indicated in STEP2 directory as a direct participant through which incoming payments are received.

Where a participant, indirect participant or addressable BIC holder is willing to receive the payments submitted only by the EKS participants via the EKS, no changes shall be effected in STEP2 directory and all payments of STEP2 shall be sent via the existing channels.

Chairman of the Board of Latvijas Banka

M. Kālis