

# **Functional Specification of the Instant Payment Service of the Electronic Clearing System of Latvijas Banka (EKS)**

Published on: April 27, 2021

Changes implemented on: June 1, 2021

Rīga

## Contents

1.	Message exchange in the instant payment service .....	3
2.	Files sent by the instant payment service .....	5
3.	Timetable of the instant payment service .....	7
4.	The format to be used for generating messages .....	7
5.	Management of instant payment liquidity position .....	7
5.1.	Current IP liquidity position request message .....	7
5.2.	Request to increase current IP liquidity position.....	8
5.3.	Request to decrease current IP liquidity position .....	8
5.4.	Current IP liquidity position message .....	8
5.5.	IP liquidity position credit/debit notification.....	10
5.6.	Statement of IP cover account .....	11
6.	Instant payment order processing schemes .....	18
7.	Processing schemes of instant payment cancellation request, instant payment return order and instant payment resolution of investigation .....	23
8.	Generating messages .....	27
8.1.	Instant payment message .....	27
8.2.	Instant payment return message .....	33
8.3.	Instant payment status message .....	40
8.4.	Instant payment cancellation request message .....	45
8.5.	Instant payment resolution of investigation message .....	52
8.6.	Instant payment status request message .....	60
8.7.	Reply message to an incoming message not compliant with the scheme .....	66
8.8.	Sets of codes allowed to be used .....	67
8.8.1.	Payment purpose category ISO codes .....	67
8.8.2.	Organisation identification type codes .....	67
8.8.3.	Payment purpose ISO codes .....	67
8.9.	Codes used in instant payment service messages .....	67
8.9.1.	Cancellation reason codes of the instant payment service .....	67
8.9.2.	ISO codes for resolution of investigation reason.....	67
8.9.3.	Instant payment service codes for resolution of investigation reason codes of the .....	67
8.9.4.	Message status reason ISO codes .....	68
8.9.5.	Message status reason codes of the instant payment service.....	69
9.	Double-entry check.....	69
10.	Technical maintenance message.....	69
11.	Electronically signed messages .....	70
12.	Information on entities reachable in RT1 system and in TIPS platform.....	72

The "Functional Specification of the instant payment service of the Electronic Clearing System of Latvijas Banka (EKS)" (hereinafter, the Specification) establishes the indications for generating the messages to be processed by the instant payment service of the electronic clearing system of Latvijas Banka (hereinafter, the EKS) and the structure of the messages associated with their processing.

The terms used in the Specification are consistent with the terms used in Appendix 1 "System Rules for Participation in the EKS" to Latvijas Banka's Council Procedure No. 183/3 "Participation Procedure in Latvijas Banka's Electronic Clearing System" of 9 September 2010 and their explanations.

The schemes and their descriptions have been included in the present Specification for reference only.

The indicators used in message and file descriptions are as follows:

- a) field status indicators:  
M – mandatory,  
O – optional;  
C – conditional;
- b) field format indicators:  
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 4 herein;
- c) field length indicators:  
nn – maximum field length (minimum is 1),  
nn! – fixed field length, e.g. 3!;
- d) date and time indicators:  
ISODate – YYYY-MM-DD,  
ISODateTime – see EKS schema files for details.

## 1. Message exchange in the instant payment service

The instant payment service processes messages generated in accordance with the SEPA Instant Credit Transfer Scheme Rulebook approved by the European Payments Council, the SEPA Credit Transfer Scheme Inter-Bank Implementation Guidelines approved by the European Payments Council and ISO 20022 XML messaging standards (hereinafter, ISO 20022).

The instant payment service receives and processes the following individual messages.

Message name	Message type	Sending institution	Message queue
<b>Payment messages</b>			
Instant payment message	pacs.008	EKS or participant	PAYMENT
Instant payment return message	pacs.004	EKS or participant	PAYMENT
<b>Information messages</b>			
Instant payment cancellation request message	camt.056	EKS or participant	PAYMENT
Instant payment resolution of investigation message	camt.029	EKS or participant	PAYMENT
Instant payment status investigation request message	pacs.028	EKS or participant	RESPONSE
Instant payment status message	pacs.002	EKS or participant	RESPONSE

Reply message to an incoming erroneous message	LB.FastEKS.CrptMsg	EKS	RESPONSE
Current IP liquidity position request message	camt.060	Participant	INFO
Current IP liquidity position message	camt.052	EKS	INFO
Technical maintenance message	admi.004	EKS	INFO
IP liquidity position credit/debit notification	camt.054	EKS	INFO

Messages between the participants and the instant payment service are exchanged using the Advanced Message Queuing Protocol (AMQP). AMQP is a message exchange protocol ensuring high-performance, safe and guaranteed delivery of messages to recipients. AMPQ is an open standard protocol with publicly available specification; therefore, it is a platform-independent solution enabling messaging between client applications based on various operating systems and written in various programming languages.

The messages to be submitted by participants to the instant payment service may be addressed to those EKS participants using the instant payment service, their indirect participants and addressable BIC holders as well as the entities reachable via RT1 or having access to the TIPS platform (see Charts 1 and 2).

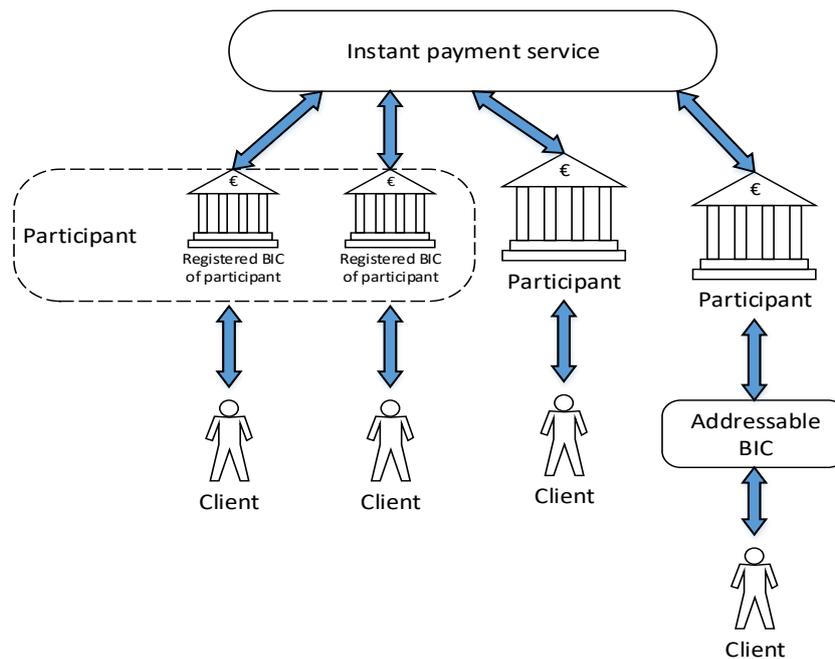


Chart 1. The operational scheme of the instant payment service for exchanging messages between the participants

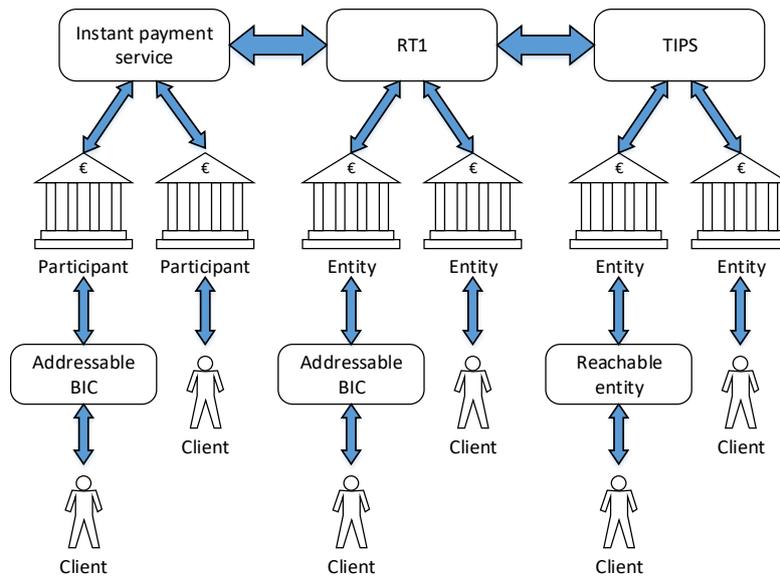


Chart 2. Operational scheme of the instant payment service for exchanging messages with participants of another system

Latvijas Banka shall establish and maintain a list containing information on entities reachable via the instant payment service (a routing table). Any changes to the routing table shall take effect at 20.30 on the date when a list is received.

The routing 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 when the data become valid (YYYYMMDD).
4.	Valid until	8n	Date up to which the data are valid (YYYYMMDD).
5.	Type of participation	2n	Refers to the participant's reachability: "05" – participant of the instant payment service; "06" – indirect participant of the instant payment service or addressable BIC holder; "20" – participant of another payment system.

Where a participant's 8-digit BIC with the extension "XXX" is indicated in the table, the instant payment service will accept all messages addressed to the above 8-digit BIC with any extension. Where a participant indicates code "TIPS" in the field SttlmInf/ClrSys/Prtry of a message, the message shall be forwarded for processing in the TIPS platform. In this case, where a message has been addressed to an entity with 11-digit BIC which cannot be found in the TIPS directory, TIPS platform will reject the message.

In addition to the routing table, Latvijas Banka shall provide to participants information on entities reachable in RT1 system and TIPS platform. The relevant files shall be formatted according to Section 2 and Section 10 herein.

## 2. Files sent by the instant payment service

The instant payment service generates the following files and make them available to participants for downloading at the file exchange service folder FEKS\IN.

Name	Message type	File name and file naming principles	Preparing the file for sending	File sending frequency
IP liquidity position report	camt.052	"RPGGGGMMDDHHnn.xml", where a variable part "GGGGMMDDHH" represents the date and time when the file is created, a variable part "nnn" represents the report page sequence number.	Each file contains one message/report page. Each report page contains max 100,000 entries. Where a report has more than 100,000 entries, it shall be divided in several messages/report pages. Each file shall be zipped (with the file extension ".zip") and then encrypted and signed (the extension of an encrypted file is ".p7m").	Every day.
Statement of IP cover account	camt.053	"AMPGGGGMMDDnnn.xml", where a variable part "GGGGMMDD" represents the date when the file is created, a variable part "nnn" represents the report page sequence number.	Each file contains one message/statement page. Each statement page contains max 100,000 entries. Where a statement has more than 100,000 entries, it shall be divided in several messages/statement pages. Each file shall be zipped (with the file extension ".zip") and then encrypted and signed (the extension of an encrypted file is ".p7m").	On TARGET2 business days.
Routing table	Text file.	"AMSGGGGMMDD.txt", where a variable part "GGGGMMDD" is the date when the updated table teakes effect.	The file shall be zipped (with the file extension ".zip").	Every day.
List of RT1 participants	Text file.	"RT02SCILACBLV2XY YMMDDHHMMSSDnn.T", where a variable part "YMMDDHHMMSS" represents the date and time when the file is created, and variable part "nn" is an increasing number.	The file shall be zipped (with the file extension ".zip").	Once per week.
List of RT1 addressable PSPs	Text file.	"RT02SCILACBLV2XY YMMDDHHMMSSInn.T", where a variable part "YMMDDHHMMSS" represents the date and time when the file is created, and a variable part "nn" is an increasing number.	The file shall be zipped (with the file extension ".zip").	Once per week.
List of TIPS addressable PSPs	Text file.	"RT02SCILACBLV2XY YMMDDHHMMSSTnn.T", where a variable part "YMMDDHHMMSS" represents the date and time when the file is created, and a variable part "nn" is an increasing number.	The file shall be zipped (with the file extension ".zip").	On TARGET2 business days.

### 3. Timetable of the instant payment service

Instant payment service business hours	24/7/365
Generating and transmission of the IP liquidity position report of the previous calendar date	Every day at 12.05 a.m. to 12.35 a.m.
Balancing of the daily initial IP liquidity position	On TARGET2 business days at 8.30 a.m. to 9.00 a.m.
Processing of requests on changes in the instant payment liquidity positions of the participants	On TARGET2 business days from 8.00 a.m. to 6.45 p.m.
End-of-day processing	On TARGET2 business days at 7.05–07.10 p.m.
Generating and transmission of the statement of IP cover account of the settlement day	On TARGET2 business days at 7.05–07.10 p.m.

Latvijas Banka may change the timetable of the instant payment service in contingency situations.

### 4. The format to be used for generating messages

Participants shall maintain the following set of UTF-8 characters:

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

UTF-8 encoding is used for character encoding with a respective indication in the XML file header.

Example

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

The instant payment service transmits all UTF-8 characters without verifying which sets of characters are supported by each participant. A participant is entitled to reject a payment message where the characters not listed in this Paragraph have been used, if the participant has not agreed to their processing.

### 5. Management of instant payment liquidity position

#### 5.1. Current IP liquidity position request message

A participant can monitor the current IP liquidity position for each of its registered BIC by using the instant payment service workstation or by sending a current IP liquidity position request message. Latvijas Banka shall provide a participant's candidate the instant payment service workstation user guide when it prepares to connect to Latvijas Banka's Information System for Monitoring Customer Accounts, while for participants the current version of the user guide is available in the workstation.

The participant shall generate the current IP liquidity position request message in accordance with ISO 20022 camt.060 XML message and send it to the instant payment service.

ISO number	Element	Format or data type	Status	Description
5.4.1	<GrpHdr>	Set of elements	M	
5.4.1.1	<MsgId>	35x	M	Message identifier. Space is not allowed.
5.4.1.2	<CreDtTm>	ISODateTime	M	Date and time of message creation.
5.4.2	<RptgReq>	Set of elements	M	
5.4.2.2	<ReqdMsgNmId>	35x	M	Requested message type; only code "camt.052" is allowed.
5.4.2.4	<AcctOwnr>	Set of elements	M	IP cover account owner.
6.1.18.2.2	<Agt>	Set of elements	M	
6.1.13.1.1	<FinInstnId>	Set of elements	M	
6.1.13.4.1	<BICFI>	4!a2!a2!c	M	Registered BIC.

## 5.2. Request to increase current IP liquidity position

A participant shall prepare an instruction to increase the current IP liquidity position as a SWIFT MT298 format message and shall send it to Latvijas Banka during TARGET2 daytime processing via SWIFT FIN communication channels. The instruction to increase the current IP liquidity position is sent with the purpose of increasing the current IP liquidity position for the registered BIC of the participant. In the SWIFT MT298 format message in the field :12: message subtype "702" shall be indicated and in Field :77E: code "/FASTEKS/INCCOV/" shall be indicated, followed by the amount (in format 15d) for which the current IP liquidity position should be increased.

Example:

```
:12:702
:77E:/FASTEKS/INCCOV/50000
```

## 5.3. Request to decrease current IP liquidity position

A participant shall prepare an instruction to decrease the current IP liquidity position as a SWIFT MT298 format message and shall send it to Latvijas Banka during TARGET2 daytime processing via SWIFT FIN communication channels. The request to decrease the current IP liquidity position is sent with the purpose of decreasing the current IP liquidity position for the registered BIC of the participant. In the SWIFT MT298 format message in the field :12: message subtype "703" shall be indicated and in Field :77E: code "/FASTEKS/DECCOV/" shall be indicated, followed by the amount (in format 15d) for which the current IP liquidity position should be decreased.

Example:

```
:12:703
:77E:/FASTEKS/DECCOV/50000
```

## 5.4. Current IP liquidity position message

The instant payment service shall generate a current IP liquidity position message in accordance with ISO 20022 camt.052.008.01 XML message and send it to the participant, using its registered BIC code:

a) as a reply to the received current IP liquidity position request message;

b) if the current IP liquidity position for the registered BIC of the participant falls below the limit pre-set by the participant and the participant, using the instant payment service's workstation, has chosen to receive a message to that effect. Such a message is sent at the moment when the instant payment liquidity position for the registered BIC of the participant falls below the limit pre-set by the participant as well as every 30 minutes after that as long as the instant payment liquidity position still remains below that limit.

ISO number	Element	Format or data type	Status	Description
	└─ <BkToCstmr AccRpt>	Set of elements	M	
3.4.1	└─ <GrpHdr>	Set of elements	M	
6.1.19.8.1	└─ <MsgId>	35x	M	Message identifier. Space is not allowed.
6.1.19.8.2	└─ <CreDtTm>	ISODateTime	M	Date and time of message creation.
6.1.19.8.5	└─ <OrgnlBizQry>	Set of elements	M	
6.1.19.5.1	└─ <MsgId>	35x	M	Identifier of the message which the current message replies to. Shall contain the value "BELOWLIMIT" if the instant payment service has generated a message to inform that the instant payment liquidity has fallen below the limit.
2.4.2.	└─ <Rpt>	Set of elements	M	
2.4.2.1	└─ <Id>	35x	M	Report identifier.
2.4.2.6	└─ <CreDtTm>	ISODateTime	M	Date and time of report creation.
2.4.2.10	└─ <Acct>	Set of elements	M	Account information.
6.1.1.4.1	└─ <Id>	Set of elements	M	Account identifier.
6.1.2.1.2	└─ <Othr>	Set of elements	M	
6.1.1.2.1	└─ <Id>	35x	M	IP cover account number.
6.1.1.4.7	└─ <Ownr>	Set of elements	M	Account owner.
6.1.21.1.3	└─ <Id>	Set of elements	M	Identification of the account owner.
6.1.15.4.1	└─ <OrgId>	Set of elements	M	
6.1.15.2.1	└─ <AnyBIC>	4!a2!a2!c[3!c]	M	Registered BIC of the participant.
2.4.2.13	└─ <Bal>	Set of elements	M	Account balance information.
2.4.2.13.1	└─ <Tp>	Set of elements	M	Account balance type.
6.1.5.1.1	└─ <CdOrPrtry>	Set of elements	M	
6.1.5.1.1.1	└─ <Cd>	4!a	M	Account balance type code. Code "ITAV" is used – currently available IP liquidity that may change during the day.
2.4.2.13.3	└─ <Amt>	18d EUR	M	Current IP liquidity position.
2.4.2.13.4	└─ <CdtDbtInd>	4!a	M	Code "CRDT" is used.
2.4.2.13.5	└─ <Dt>	Set of elements	M	
6.1.12.1.2	└─ <DtTm>	ISODateTime	M	Date and time when IP liquidity position was recorded.

## 5.5. IP liquidity position credit/debit notification

The instant payment service shall generate an IP liquidity position credit/debit notification message in accordance with ISO 20022 camt.054.001.08 XML message and send it to the participant, using its registered BIC code, to notify the participant on the changes in its IP liquidity position that took place as a result of:

- a) execution of participant's request to decrease or increase its current IP liquidity position;
- b) balancing of the daily initial IP liquidity position.

ISO number	Element	Format or data type	Status	Description
	<BkToCstmrDbtCdtNtfctn>	Set of elements	M	
4.4.1	<GrpHdr>	Set of elements	M	
6.1.19.8.1	<MsgId>	35x	M	Message identifier. Space is not allowed.
6.1.19.8.2	<CreDtTm>	ISODateTime	M	Date and time of message creation.
4.4.2	<Ntfctn>	Set of elements	M	Notification information.
4.4.2.1	<Id>	35x	M	Notification identifier.
4.4.2.6	<CreDtTm>	ISODateTime	M	Date and time of notification creation.
4.4.2.10	<Acct>	Set of elements	M	Account information.
6.1.1.4.1	<Id>	Set of elements	M	Account identifier.
6.1.2.1.2	<Othr>	Set of elements	M	
6.1.1.2.1	<Id>	34x	M	IP cover account number.
4.4.2.14	<Ntry>	Set of elements	M	Set of elements used to specify an entry in the notification.
4.4.2.14.1	<NtryRef>	35x	M	Entry reference.
4.4.2.14.2	<Amt>	18d EUR	M	Amount.
4.4.2.14.3	<CdtDbtInd>	4!a	M	Indicates whether the entry is a credit or a debit entry. Code "CRDT" is used to indicate a credit entry, code "DBIT" is used to indicate a debit entry.
4.4.2.14.5	<Sts>	Set of elements	M	Entry status.
6.1.28.2.1	<Cd>	4!a	M	Entry status code. Code "BOOK" is used.
4.4.2.14.6	<BookgDt>	Set of elements	M	
6.1.12.1.2	<DtTm>	ISODateTime	M	Date and time when an entry is posted to an account.
6.1.19.7.4.7	<BkTxCd>	Set of elements	M	Set of elements used to identify the type of underlying transaction resulting in an entry.
6.1.6.1.1	<Domn>	Set of elements	M	
6.1.6.3.1	<Cd>	4!a	M	Only ISO 20022 codes are allowed (Table 1).
6.1.6.3.2	<Fmly>	Set of elements	M	
6.1.6.2.1	<Cd>	4!a	M	Only ISO 20022 codes are allowed (Table 2).
6.1.6.2.2	<SubFmlyCd>	4!a	M	Only ISO 20022 codes are allowed (Table 3).

4.4.2.14.18	<NtryDtls>	Set of elements	M	Set of elements used to provide details on the entry.
6.1.9.3.2	<TxDtls>	Set of elements	M	
6.1.9.2.9	<RltdPties>	Set of elements	M	Related parties.
6.1.9.2.9.2	<Dbtr>	Set of elements	M	Debtor.
6.1.21.3.2	<Agt>	Set of elements	M	
6.1.15.4.1	<FinInstn Id>	Set of elements	M	
6.1.15.2.1	<BICFI>	4!a2!a2!c[3!c]	M	BIC of the debtor.
6.1.9.2.9.3	<DbtrAcct>	Set of elements	M	Debtor account.
6.1.1.5.1	<Id>	Set of elements	M	
6.1.2.1.2	<Othr>	Set of elements	M	
6.1.1.2.1	<Id>	34x	M	Account number.
6.1.9.2.9.5	<Cdtr>	Set of elements	M	Creditor.
6.1.21.3.2	<Agt>	Set of elements	M	
6.1.15.4.1	<FinInstn Id>	Set of elements	M	
6.1.15.2.1	<BICFI>	4!a2!a2!c[3!c]	M	BIC of the creditor.
6.1.9.2.9	<CdtrAcct>	Set of elements	M	Creditor account.
6.1.1.5.1	<Id>	Set of elements	M	
6.1.2.1.2	<Othr>	Set of elements	M	
6.1.1.2.1	<Id>	34x	M	Account number.

#### 5.6. Statement of IP cover account

The statement of IP cover account shall be generated every TARGET2 business day in accordance with ISO 20022 camt.053.001.08 message.

ISO number	Element	Format or data type	Status	Description
	<BkToCstmrStmnt>	Set of elements	M	
3.4.1	<GrpHdr>	Set of elements	M	
6.1.19.8.1	<MsgId>	35x	M	Message identifier. Space is not allowed.
6.1.19.8.2	<CreDtTm>	ISODateTime	M	Date and time of message creation.
6.1.19.8.4	<MsgPgntn>	Set of elements	M	Set of elements used to provide details on the page number of the message.
6.1.19.10.1	<PgNb>	5x	M	Page number.
6.1.19.10.2	<LastPgInd>	4!a	M	Indicates whether the current page of the statement is the last page. Code "true" is used to indicate the last page, otherwise code "false" is used.
3.4.2	<Stmnt>	Set of elements	M	Set of elements used to provide details on the statement.
3.4.2.1	<Id>	35x	M	Statement identifier.
3.4.2.6	<CreDtTm>	ISODateTime	M	Date and time of statement creation.
3.4.2.7	<FrToDt>	Set of elements	M	Range of time between a start of a period and an end of a period for which the account statement is issued.

6.1.13.1.1		<FrDtTm>	ISODateTime	M	Date and time when statement period starts.
6.1.13.1.2		<ToDtTm>	ISODateTime	M	Date and time when statement period ends.
3.4.2.10		<Acct>	Set of elements	M	Account information.
6.1.1.4.1		<Id>	Set of elements	M	Account identifier.
6.1.2.1.2		<Othr>	Set of elements	M	
6.1.1.2.1		<Id>	34x	M	IP cover account number.
6.1.1.4.6		<Ownr>	Set of elements	M	Account owner information.
6.1.21.1.3		<Id>	Set of elements	M	Account owner identifier.
6.1.21.2.1		<OrgId>	Set of elements	M	
6.1.20.1.1		<AnyBIC>	4!a2!a2!c[3!c]	M	Registered BIC of the participant.
3.4.2.13		<Bal>	Set of elements	M	Set of elements used to define the balance. Two sequences are used – to indicate the balance at the start of the reporting period and at the end of the reporting period.
3.4.2.13.1		<Tp>	Set of elements	M	Specifies the nature of a balance.
6.1.5.1.1		<CdOrPrtry>	Set of elements	M	
6.1.5.1.1.1		<Cd>	4!a	M	Balance type code. Code "OPBD" is used to indicate the opening balance, code "CLBD" is used to indicate the closing balance.
6.1.5.1.2		<SubTp>	Set of elements	C	Balance subtype is used for paginated messages.
6.1.5.1.2.2		<Cd>	4!a	M	Code "INTM" is used along with code "OPBD" or "CLBD" in the fields 6.1.5.1.1.1, and indicates the intermediate characteristic of the respective balance.
3.4.2.13.3		<Amt>	18d EUR	M	IP cover account balance.
3.4.2.13.4		<CdtDbtInd>	4!a	M	Code "CRDT" is used to indicate a credit position.
3.4.2.13.5		<Dt>	Set of elements	M	
6.1.12.1.1		<Dt>	ISODate	M	Date when the balance was recorded.
3.4.2.14		<TxSummary>	Set of elements	M	Summary on entries included in the statement.
6.1.19.7.4		<TtlNtriesPer BkTxCd>	Set of elements	M	Specifies the total number and sum of entries per bank transaction code.
6.1.19.7.4.4		<CdtNtries>	Set of elements	C	Information on credit entries. Is indicated for the following transaction types (code in the field 6.1.6.3.1/ code in the field 6.1.6.2.1/ code in the field 6.1.6.2.2): 1) PMNT/RRCT/ESCT; 2) PMNT/RRCT/RRTN; 3) CAMT/ACCB/TOPG.

6.1.19.1.1			<NbOfNtries>	15n	C	Number of credit entries. If there have been no transactions of the respective type on the reporting date, zero "0" is indicated.
6.1.19.1.2			<Sum>	18d EUR	C	Sum of credit entries. If there have been no transactions of the respective type on the reporting date, zero "0" is indicated.
6.1.19.7.4.5			<DbtNtries>	Set of elements	C	Information on debit entries. Is indicated for the following transaction types (code in the field 6.1.6.3.1/ code in the field 6.1.6.2.1/ code in the field 6.1.6.2.2): 1) PMNT/IRCT/ESCT; 2) PMNT/IRCT/RRTN; 3) CAMT/ACCB/SWEP.
6.1.19.1.1			<NbOfNtries>	15n	C	Number of debit entries. If there have been no transactions of the respective type on the reporting date, zero "0" is indicated.
6.1.19.1.2			<Sum>	18d EUR	C	Sum of debit entries. If there have been no transactions of the respective type on the reporting date, zero "0" is indicated.
6.1.19.7.4.7			<BkTxCd>	Set of elements	C	Set of elements used to fully identify the type of underlying transaction resulting in an entry.
6.1.6.1.1			<Domn>	Set of elements	C	
6.1.6.3.1			<Cd>	4!a	C	Only ISO 20022 codes are allowed (Table 1).
6.1.6.3.2			<Fmly>	Set of elements	C	
6.1.6.2.1			<Cd>	4!a	C	Only ISO 20022 codes are allowed (Table 2).
6.1.6.2.2			<SubFmly Cd>	4!a	C	Only ISO 20022 codes are allowed (Table 3).
3.4.2.15			<Ntry>	Set of elements	M	Set of elements used to specify an entry in the statement.
3.4.2.15.1			<NtryRef>	35x	M	Entry reference.
3.4.2.15.2			<Amt>	18d EUR	M	Amount.
3.4.2.15.3			<CdtDbtInd>	4!a	M	Indicates whether the entry is a credit or a debit entry. Code "CRDT" is used to indicate a credit entry, code "DBIT" is used to indicate a debit entry.
3.4.2.15.5			<Sts>	Set of elements	M	Entry status.
6.1.28.2.1			<Cd>	4!a	M	Entry status code. Code "BOOK" is used.

3.4.2.15.6		<BookgDt>	Set of elements	M	
6.1.12.1.2		<DtTm>	ISODateTime	M	Date and time when an entry is posted to an account.
6.1.19.7.4.7		<BkTxCd>	Set of elements	M	Set of elements used to identify the type of underlying transaction resulting in an entry.
6.1.6.1.1		<Domn>	Set of elements	M	
6.1.6.3.1		<Cd>	4!a	M	Only ISO 20022 codes are allowed (Table 1).
6.1.6.3.2		<Fmly>	Set of elements	M	
6.1.6.2.1		<Cd>	4!a	M	Only ISO 20022 codes are allowed (Table 2).
6.1.6.2.2		<SubFmlyCd>	4!a	M	Only ISO 20022 codes are allowed (Table 3).
3.4.2.15.18		<NtryDtls>	Set of elements	M	Set of elements used to provide details on the entry.
6.1.9.3.2		<TxDtls>	Set of elements	M	
6.1.9.2.10		<RltdAgts>	Set of elements	M	
6.1.9.2.10.3		<DbtrAgt>	Set of elements	M	Debtor agent.
6.1.15.4.1		<FinInstnId>	Set of elements	M	
6.1.15.2.1		<BICFI>	4!a2!a2!c[3!c]	M	BIC of the debtor agent.
6.1.9.2.10.4		<CdtrAgt>	Set of elements	M	Creditor agent.
6.1.15.4.1		<FinInstnId>	Set of elements	M	
6.1.15.2.1		<BICFI>	4!a2!a2!c[3!c]	M	BIC of the creditor agent.
6.1.9.2.15		<RltdDts>	Set of elements	C	Used, when 6.1.6.3.1 contains code "PMNT".
6.1.9.2.15.1		<Acctnc DtTm>	ISODateTime	C	Used, when 6.1.6.2.2 contains code "ESCT".
6.1.9.2.15.4		<IntrBk SttlmDt>	ISODate	C	Used, when 6.1.6.2.2 contains code "RRTN".

## 5.7. IP liquidity position report

The IP liquidity position report shall be generated every calendar day in accordance with ISO 20022 camt.052.001.08 message.

ISO number	Element	Format or data type	Status	Description
	<BkToCstmrAcctRpt>	Set of elements	M	
3.4.1	<GrpHdr>	Set of elements	M	
6.1.19.8.1	<MsgId>	35x	M	Message identifier. Space is not allowed.
6.1.19.8.2	<CreDtTm>	ISODateTime	M	Date and time of message creation.
6.1.19.8.4	<MsgPgntn>	Set of elements	M	Set of elements used to provide details on the page number of the message.
6.1.19.10.1	<PgNb>	5x	M	Page number.
6.1.19.10.2	<LastPgInd>	4!a	M	Indicates whether the current page of the report is the last page. Code "true" is used to indicate the last page, otherwise code "false" is used.

2.4.2	<Rpt>	Set of elements	M	Set of elements used to provide details on the report.
2.4.2.1	<Id>	35x	M	Report identifier.
2.4.2.6	<CreDtTm>	ISODateTime	M	Date and time of report creation.
2.4.2.7	<FrToDt>	Set of elements	M	Range of time between a start of a period and an end of a period for which the report is issued.
6.1.13.1.1	<FrDtTm>	ISODateTime	M	Date and time when report period starts.
6.1.13.1.2	<ToDtTm>	ISODateTime	M	Date and time when report period ends.
2.4.2.10	<Acct>	Set of elements	M	Account information.
6.1.1.4.1	<Id>	Set of elements	M	Account identifier.
6.1.2.1.2	<Othr>	Set of elements	M	
6.1.1.2.1	<Id>	34x	M	IP cover account number.
6.1.1.4.6	<Ownr>	Set of elements	M	Account owner information.
6.1.21.1.3	<Id>	Set of elements	M	Account owner identifier.
6.1.21.2.1	<OrgId>	Set of elements	M	
6.1.20.1.1	<AnyBIC>	4!a2!a2!c[3!c]	M	Registered BIC of the participant.
2.4.2.13	<Bal>	Set of elements	M	Set of elements used to define the balance. Two sequences are used – to indicate the balance at the start of the reporting period and at the end of the reporting period.
2.4.2.13.1	<Tp>	Set of elements	M	Specifies the nature of a balance.
6.1.5.1.1	<CdOrPrtry>	Set of elements	M	
6.1.5.1.1.1	<Cd>	4!a	M	Balance type code. Code "OPBD" is used to indicate the opening balance, code "CLBD" is used to indicate the closing balance.
6.1.5.1.2	<SubTp>	Set of elements	C	Balance subtype is used for paginated messages.
6.1.5.1.2.2	<Cd>	4!a	M	Code "INTM" is used along with code "OPBD" or "CLBD" in the fields 6.1.5.1.1.1, and indicates the intermediate characteristic of the respective balance.
2.4.2.13.3	<Amt>	18d EUR	M	IP cover account balance.
2.4.2.13.4	<CdtDbtInd>	4!a	M	Code "CRDT" is used to indicate a credit position.
2.4.2.13.5	<Dt>	Set of elements	M	
6.1.12.1.1	<Dt>	ISODate	M	Date when the balance was recorded.

2.4.2.14		<TxSummary>	Set of elements	M	Summary on entries included in the statement.
6.1.19.7.4		<TtlNtriesPer BkTxCd>	Set of elements	M	Specifies the total number and sum of entries per bank transaction code.
6.1.19.7.4.4		<CdtNtries>	Set of elements	C	Information on credit entries. Is indicated for the following transaction types (code in the field 6.1.6.3.1/ code in the field 6.1.6.2.1/ code in the field 6.1.6.2.2): 1) PMNT/RRCT/ESCT; 2) PMNT/RRCT/RRTN; 3) CAMT/ACCB/TOPG.
6.1.19.1.1		<NbOfNtries>	15n	C	Number of credit entries. If there have been no transactions of the respective type on the reporting date, zero "0" is indicated.
6.1.19.1.2		<Sum>	18d EUR	C	Sum of credit entries. If there have been no transactions of the respective type on the reporting date, zero "0" is indicated.
6.1.19.7.4.5		<DbtNtries>	Set of elements	C	Information on debit entries. Is indicated for the following transaction types (code in the field 6.1.6.3.1/ code in the field 6.1.6.2.1/ code in the field 6.1.6.2.2): 1) PMNT/IRCT/ESCT; 2) PMNT/IRCT/RRTN; 3) CAMT/ACCB/SWEP.
6.1.19.1.1		<NbOfNtries>	15n	C	Number of debit entries. If there have been no transactions of the respective type on the reporting date, zero "0" is indicated.
6.1.19.1.2		<Sum>	18d EUR	C	Sum of debit entries. If there have been no transactions of the respective type on the reporting date, zero "0" is indicated.
6.1.19.7.4.7		<BkTxCd>	Set of elements	C	Set of elements used to fully identify the type of underlying transaction resulting in an entry.
6.1.6.1.1		<Domn>	Set of elements	C	
6.1.6.3.1		<Cd>	4!a	C	Only ISO 20022 codes are allowed (Table 1).
6.1.6.3.2		<Fmly>	Set of elements	C	
6.1.6.2.1		<Cd>	4!a	C	Only ISO 20022 codes are allowed (Table 2).
6.1.6.2.2		<SubFmly Cd>	4!a	C	Only ISO 20022 codes are allowed (Table 3).

2.4.2.15		<Ntry>	Set of elements	M	Set of elements used to specify an entry in the report.
2.4.2.15.1		<NtryRef>	35x	M	Entry reference.
2.4.2.15.2		<Amt>	18d EUR	M	Amount.
2.4.2.15.3		<CdtDbtInd>	4!a	M	Indicates whether the entry is a credit or a debit entry. Code "CRDT" is used to indicate a credit entry, code "DBIT" is used to indicate a debit entry.
2.4.2.15.5		<Sts>	Set of elements	M	Entry status.
6.1.28.2.1		<Cd>	4!a	M	Entry status code. Code "BOOK" is used.
2.4.2.15.6		<BookgDt>	Set of elements	M	
6.1.12.1.2		<DtTm>	ISODateTime	M	Date and time when an entry is posted to an account.
6.1.19.7.4.7		<BkTxCd>	Set of elements	M	Set of elements used to identify the type of underlying transaction resulting in an entry.
6.1.6.1.1		<Domn>	Set of elements	M	
6.1.6.3.1		<Cd>	4!a	M	Only ISO 20022 codes are allowed (Table 1).
6.1.6.3.2		<Fmly>	Set of elements	M	
6.1.6.2.1		<Cd>	4!a	M	Only ISO 20022 codes are allowed (Table 2).
6.1.6.2.2		<SubFmlyCd>	4!a	M	Only ISO 20022 codes are allowed (Table 3).
2.4.2.15.18		<NtryDtls>	Set of elements	M	Set of elements used to provide details on the entry.
6.1.9.3.2		<TxDtls>	Set of elements	M	
6.1.9.2.10		<RltdAgts>	Set of elements	M	
6.1.9.2.10.3		<DbtrAgt>	Set of elements	M	Debtor agent.
6.1.15.4.1		<FinInstn Id>	Set of elements	M	
6.1.15.2.1		<BICFI>	4!a2!a2!c[3!c]	M	BIC of the debtor agent.
6.1.9.2.10.4		<CdtrAgt>	Set of elements	M	Creditor agent.
6.1.15.4.1		<FinInstn Id>	Set of elements	M	
6.1.15.2.1		<BICFI>	4!a2!a2!c[3!c]	M	BIC of the creditor agent.
6.1.9.2.15		<RltdDts>	Set of elements	C	Used when 6.1.6.3.1 contains code "PMNT".
6.1.9.2.15.1		<Acptnc DtTm>	ISODateTime	C	Used when 6.1.6.2.2 contains code "ESCT".
6.1.9.2.15.4		<IntrBk SttlmDt>	ISODate	C	Used when 6.1.6.2.2 contains code "RRTN".

## 5.8. Codes used in IP liquidity position report (camt.052) and statement of IP cover account (camt.053)

Table 1

No.	Code	Explanation
1.	PMNT	Instant payment (pacs.008) and instant payment return (pacs.004).
2.	CAMT	Increase or decrease in the current IP liquidity position as a result of a liquidity transfer.

Table 2

No.	Code	Explanation
1.	RRCT	Received instant payment (pacs.008) and instant payment return (pacs.004).
2.	IRCT	Sent instant payment (pacs.008) and instant payment return (pacs.004).
3.	ACCB	Increase or decrease in the current IP liquidity position as a result of a liquidity transfer.

Table 3

No.	Code	Explanation
1.	ESCT	Instant payment.
2.	RRTN	Instant payment return.
3.	SWEP	Decrease in the current IP liquidity position as a result of a liquidity transfer.
4.	TOPG	Increase in the current IP liquidity position as a result of a liquidity transfer.

## 6. Instant payment order processing schemes

The instant payment order processing schemes (see Charts 3–9) depict the sequence of the instant payment service procedures.

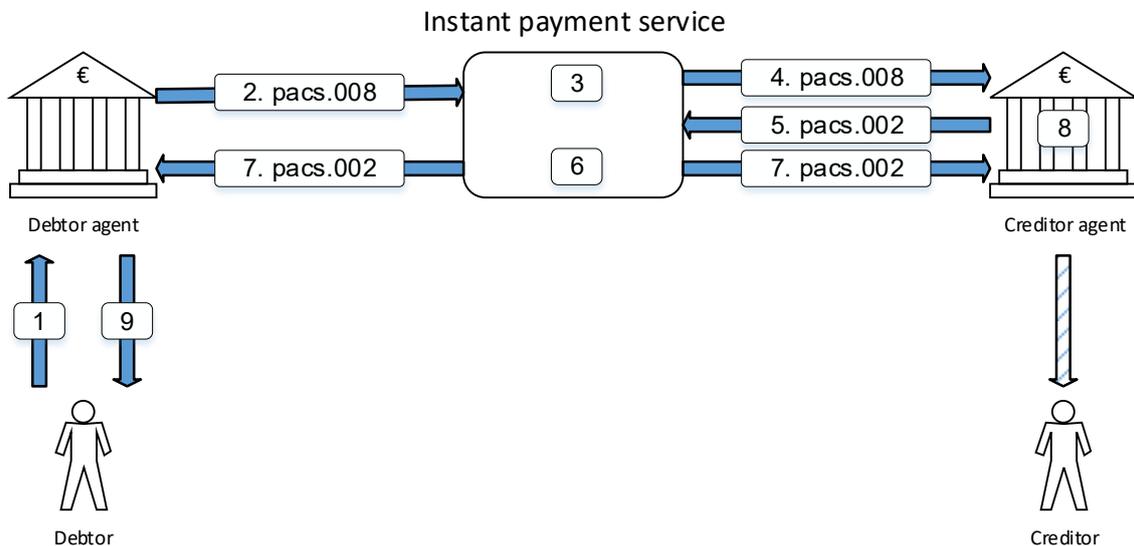


Chart 3. Successful execution of the instant payment order when the debtor agent and the creditor agent both are the EKS participants using the instant payment service.

1. The debtor initiates an instant payment (the EKS does not set any format requirements).
2. The debtor agent sends an instant payment message (pacs.008) to the instant payment service.
3. The instant payment service validates the instant payment message and reserves the respective amount of the debtor agent's instant payment liquidity position.

4. The instant payment service sends the instant payment message (pacs.008) to the creditor agent.
5. The creditor agent confirms (pacs.002) that the instant payment can be credited to the creditor's account.
6. The instant payment service uses the funds reserved on the debtor agent's instant payment liquidity position to increase the creditor agent's instant payment liquidity position.
7. The instant payment service sends the debtor agent and the creditor agent a confirmation (pacs.002) of the instant payment execution.
8. The creditor agent credits the creditor's account.
9. The debtor agent sends its customer a confirmation that funds have been credited to the creditor's account.

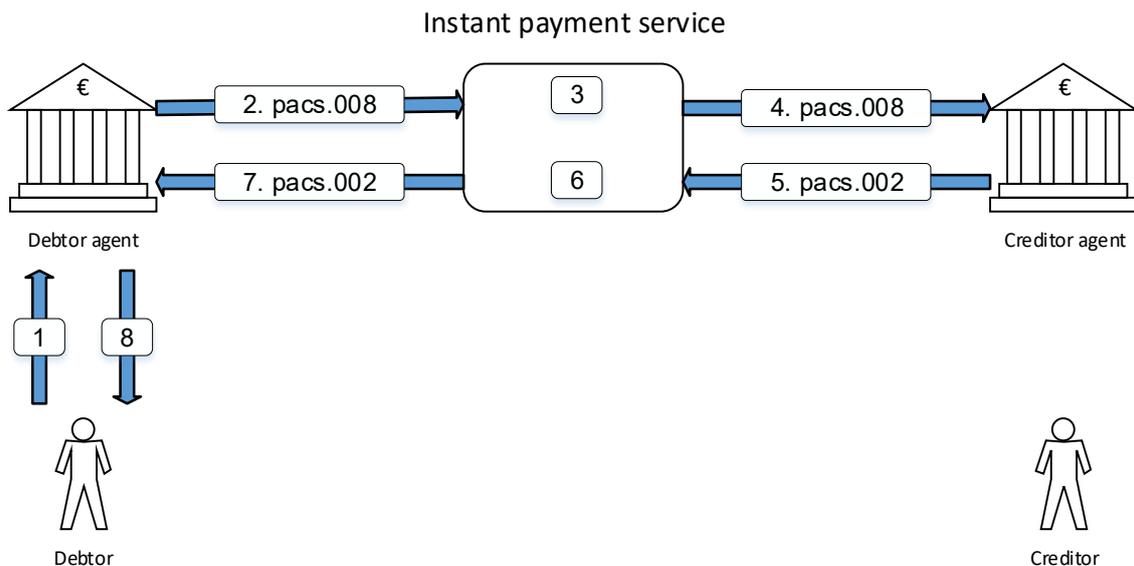


Chart 4. Rejection of the instant payment order when the debtor agent and the creditor agent both are the EKS participants using the the instant payment service

1. The debtor initiates an instant payment.
2. The debtor agent sends an instant payment message (pacs.008) to the instant payment service.
3. The instant payment service validates the instant payment message and reserves the respective amount of the debtor agent's instant payment liquidity position.
4. The instant payment service sends the instant payment message (pacs.008) to the creditor agent.
5. The creditor agent sends a notification (pacs.002) that the payment cannot be credited to the creditor's account.
6. The instant payment service cancels the reservation on debtor agent's instant payment liquidity position.
7. The instant payment service sends a rejection (pacs.002) to the debtor agent.
8. The debtor agent sends its customer information on the payment rejection.

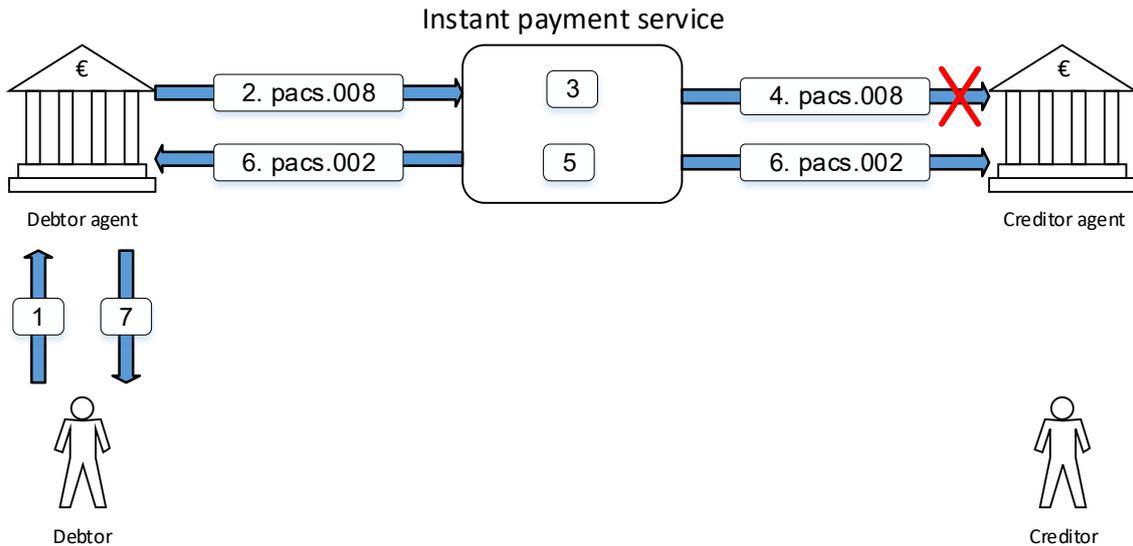


Chart 5. Rejection of the instant payment order because of a time-out when the debtor agent and the creditor agent both are the EKS participants using the instant payment service

1. The debtor initiates an instant payment.
2. The debtor agent sends an instant payment message (pacs.008) to the instant payment service.
3. The instant payment service validates the instant payment message and reserves the respective amount of the debtor agent's instant payment liquidity position.
4. The instant payment service sends the instant payment message (pacs.008) to the creditor agent, but due to technical reasons the creditor agent fails to receive the message.
5. Within the pre-defined period of time (20 seconds), the instant payment service has not received a reply, it rejects the instant payment and cancels the reservation of the instant payment liquidity position.
6. The instant payment service sends the debtor agent and the creditor agent a notification (pacs.002) of the instant payment rejection.
7. The debtor agent sends its customer information on the instant payment rejection.

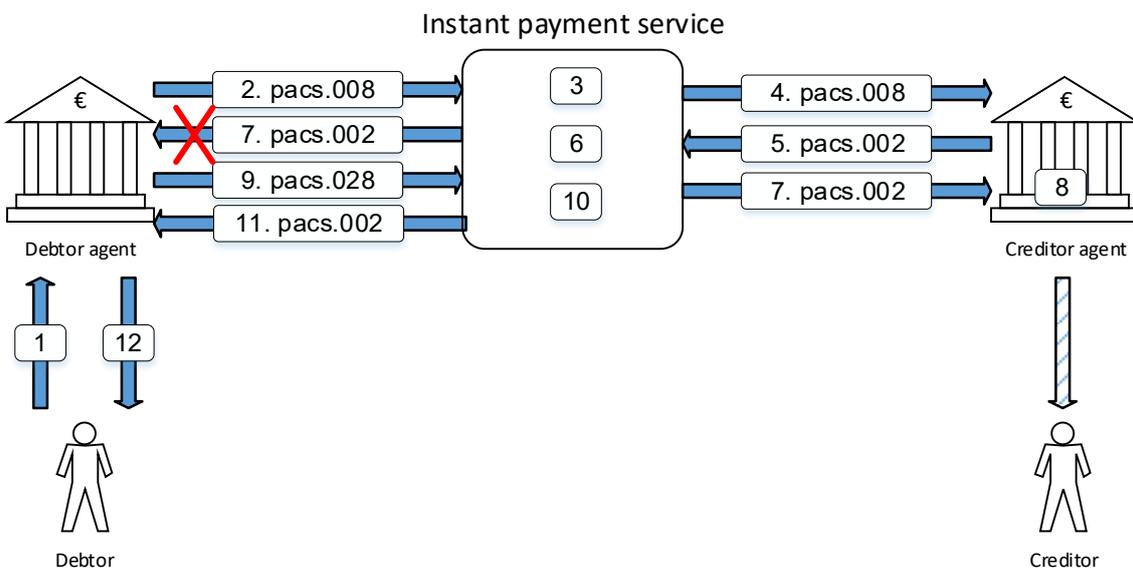


Chart 6. Instant payment status investigation (instant payment order has been executed) when the debtor agent and the creditor agent both are the EKS participants using the instant payment service

1. The debtor initiates an instant payment.
2. The debtor agent sends an instant payment message (pacs.008) to the instant payment service.
3. The instant payment service validates the instant payment message and reserves the respective amount of the debtor agent's instant payment liquidity position.
4. The instant payment service sends the instant payment message (pacs.008) to the creditor agent.
5. The creditor agent confirms (pacs.002) that the instant payment can be credited to the creditor's account.
6. The instant payment service uses the funds reserved on the debtor agent's instant payment liquidity position to increase the creditor agent's instant payment liquidity position.
7. The instant payment service sends the debtor agent and the creditor agent a confirmation (pacs.002) of the instant payment execution.
8. The creditor agent credits the creditor's account.
9. The debtor agent has not received a reply within the pre-defined time period (25 seconds) and sends a payment status investigation message (pacs.028) to the instant payment service.
10. The instant payment service checks whether the instant payment has been executed.
11. The instant payment service sends the debtor agent information (pacs.002) that the instant payment has been executed.
12. The debtor agent sends its customer information that the instant payment has been executed.

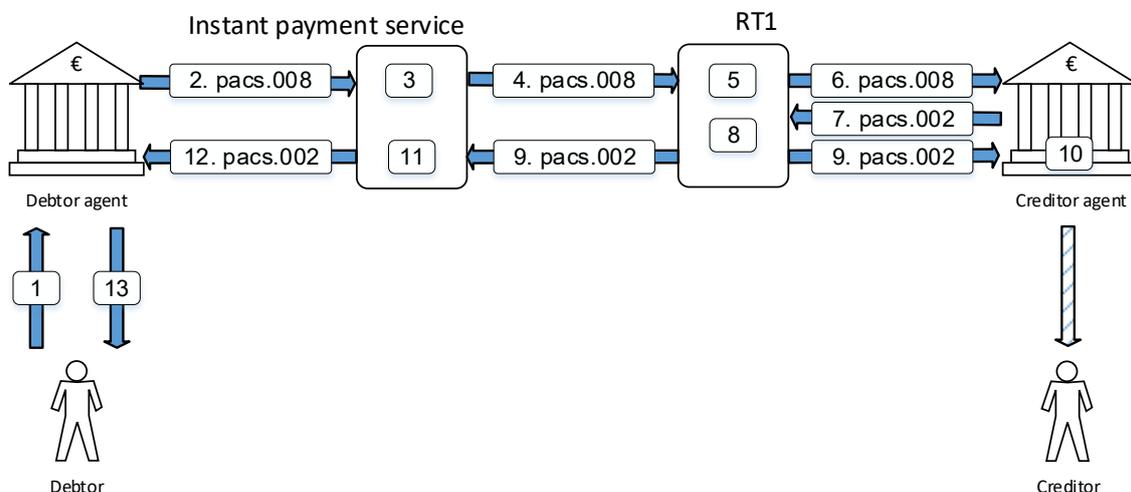


Chart 7. Execution of an instant payment order addressed to an RT1 participant.

1. The debtor initiates an instant payment.
2. The debtor agent sends an instant payment message (pacs.008) to the instant payment service.
3. The instant payment service validates the instant payment message and reserves the respective amount of the debtor agent's instant payment liquidity position.
4. The instant payment service sends the instant payment message (pacs.008) to RT1.
5. RT1 verifies the instant payment and reserves the respective amount of the liquidity.
6. RT1 sends the instant payment message (pacs.008) to the creditor agent.
7. The creditor agent confirms (pacs.002) that the instant payment can be credited to the creditor's account.

8. RT1 uses the reserved liquidity to increase the creditor agent's instant payment liquidity position.
9. RT1 sends the debtor agent and the creditor agent a confirmation (pacs.002) of the instant payment execution.
10. The creditor agent credits the creditor's account.
11. The instant payment service uses the funds reserved on the instant payment liquidity position to increase RT1 liquidity position.
12. The instant payment service sends the debtor agent information (pacs.002) that the instant payment has been executed.
13. The debtor agent sends its customer information that the instant payment has been executed.

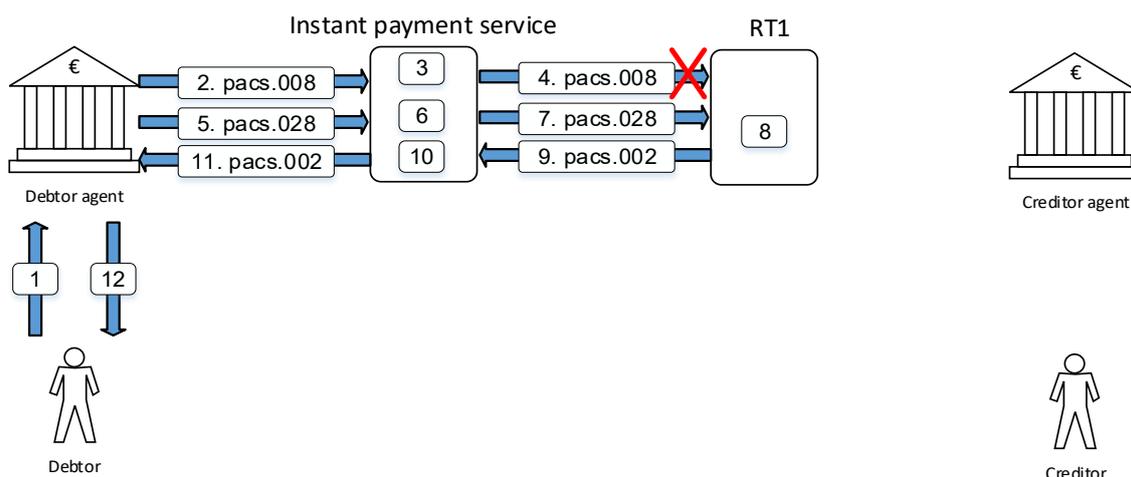


Chart 8. Processing of an instant payment order addressed to an RT1 participant involving the sending of an instant payment status investigation message (the instant payment order has not been executed).

1. The debtor initiates an instant payment.
2. The debtor agent sends an instant payment message (pacs.008) to the instant payment service.
3. The instant payment service validates the instant payment message and reserves the respective amount of the debtor agent's instant payment liquidity position.
4. The instant payment service sends the instant payment message (pacs.008) to RT1 which does not receive it (in this case, the instant payment service service does not reject the instant payment within 20 seconds).
5. The debtor agent has not received a reply within the pre-defined time period (25 seconds) and sends an instant payment status investigation message (pacs.028) to the instant payment service.
6. The instant payment service checks whether a reply regarding the respective instant payment message has been received from RT1.
7. The instant payment service sends the instant payment status investigation message (pacs.028) to RT1.
8. RT1 conducts an instant payment search.
9. RT1 sends a message (pacs.002) informing that the instant payment has not been received.
10. The instant payment service cancels the reservation of funds on the debtor agent's instant payment liquidity position.
11. The instant payment service sends the debtor agent a message (pacs.002) informing that the instant payment has not been executed.

12. The debtor agent and the creditor agent send their customers information that the instant payment has not been executed.

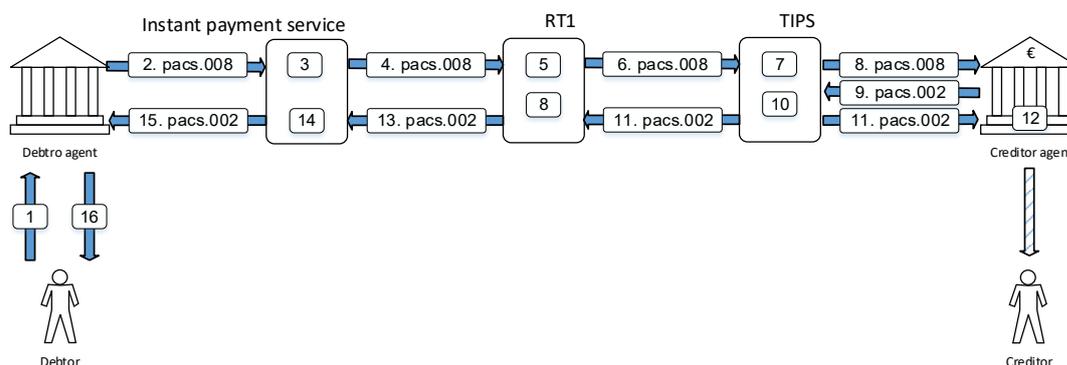


Chart 9. Execution of an instant payment order addressed to a TIPS participant.

1. The debtor initiates an instant payment.
2. The debtor agent sends an instant payment message (pacs.008) to the instant payment service.
3. The instant payment service validates the instant payment message and reserves the respective amount of the debtor agent's instant payment liquidity position.
4. The instant payment service sends the instant payment message (pacs.008) to RT1.
5. RT1 verifies the instant payment.
6. RT1 sends the instant payment message (pacs.008) to TIPS.
7. TIPS verifies the instant payment and reserves the liquidity.
8. TIPS sends the instant payment message (pacs.008) to the creditor agent.
9. The creditor agent confirms (pacs.002) that the instant payment can be credited to the creditor's account.
10. TIPS uses the reserved liquidity to increase the balance of the creditor agent's TIPS dedicated cash account.
11. TIPS sends RT1 and the creditor agent a confirmation (pacs.002) of the instant payment execution.
12. The creditor agent credits the creditor's account.
13. RT1 sends the instant payment service a confirmation (pacs.002) of the instant payment execution.
14. The instant payment service uses the funds reserved on the instant payment liquidity position to increase TIPS liquidity position.
15. The instant payment service sends the debtor agent information (pacs.002) that the instant payment has been executed.
16. The debtor agent sends its customer information that the instant payment has been executed.

## 7. Processing schemes of instant payment cancellation request, instant payment return order and instant payment resolution of investigation

Processing schemes of instant payment cancellation request, instant payment return order and instant payment resolution of investigation (see Charts 10–13) depict the sequence of the instant payment service procedures.

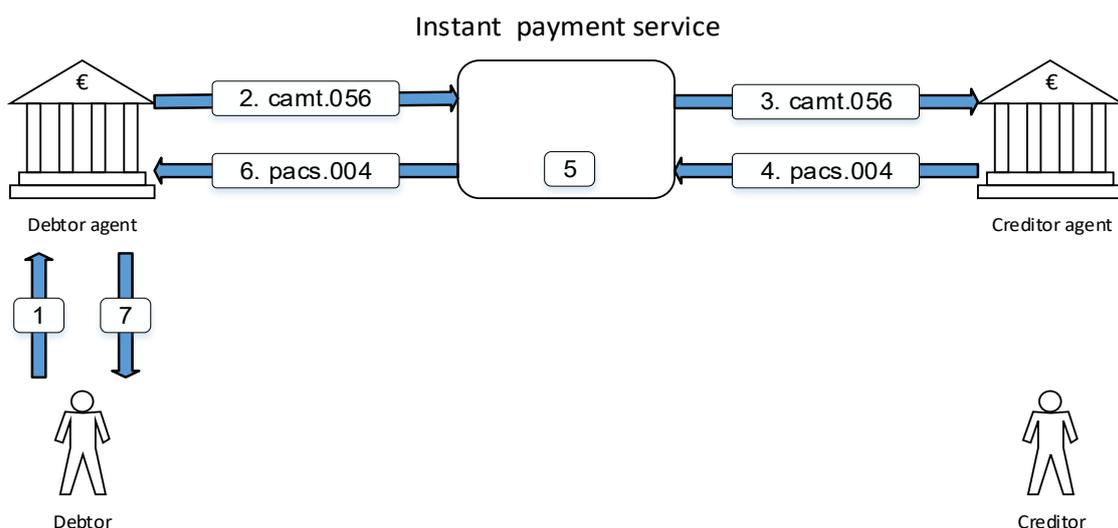


Chart 10. Successful execution of the instant payment cancellation request resulting in receiving of the refund when the debtor agent and the creditor agent both are the EKS participants using the instant payment service

1. The debtor or the debtor agent initiates an instant payment order cancellation.
2. The debtor agent sends an instant payment cancellation request message (camt.056) to the instant payment service.
3. The instant payment service sends the instant payment cancellation request message (camt.056) to the creditor agent.
4. The creditor agent sends an instant payment return message (pacs.004).
5. The instant payment service processes the instant payment return message (pacs.004), decreases the creditor agent's instant payment liquidity position and increases the debtor agent's instant payment liquidity position. Where an instant payment return message pacs.004 is sent to or received from another payment system, the instant payment liquidity position of the participant will be decreased or increased after reconciliation report is received from the respective payment system.
6. The instant payment service sends the instant payment return message (pacs.004) to the debtor agent.
7. The debtor agent credits its customer's account and informs the customer that the refund of instant payment has been credited to its account.

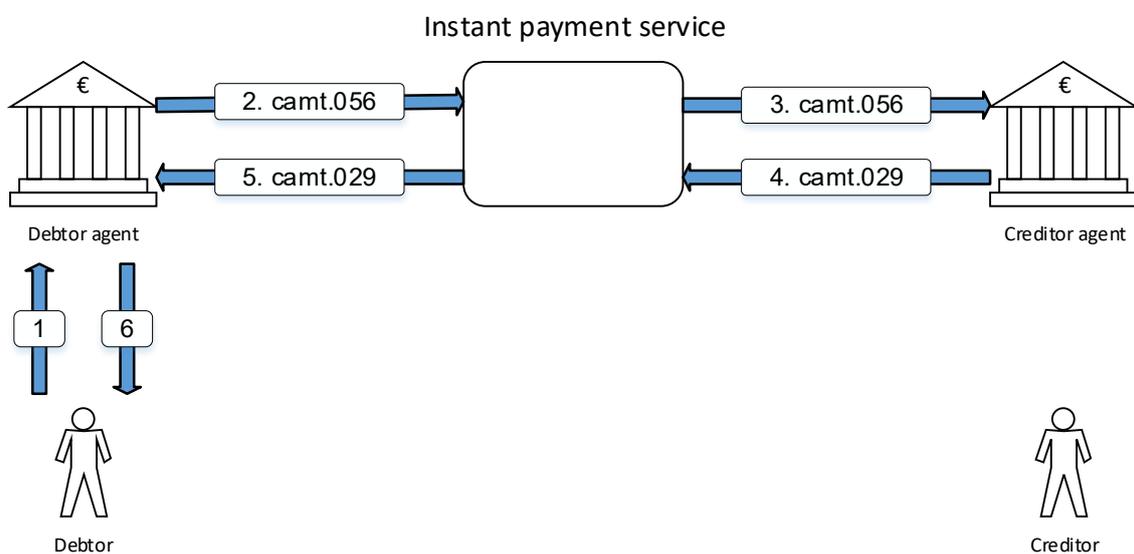


Chart 11. Successful execution of the instant payment cancellation request resulting in receiving of instant payment resolution of investigation message when the debtor agent and the creditor agent both are the EKS participants using the instant payment service

1. The debtor or the debtor agent initiates an instant payment order cancellation.
2. The debtor agent sends an instant payment cancellation request message (camt.056) to the instant payment service.
3. The instant payment service sends the instant payment cancellation request message (camt.056) to the creditor agent.
4. The creditor agent sends an instant payment resolution of investigation message (camt.029).
5. The instant payment service sends the instant payment resolution of investigation message (camt.029) to the debtor agent.
6. The debtor agent sends its customer the information on the negative response to the cancellation request.

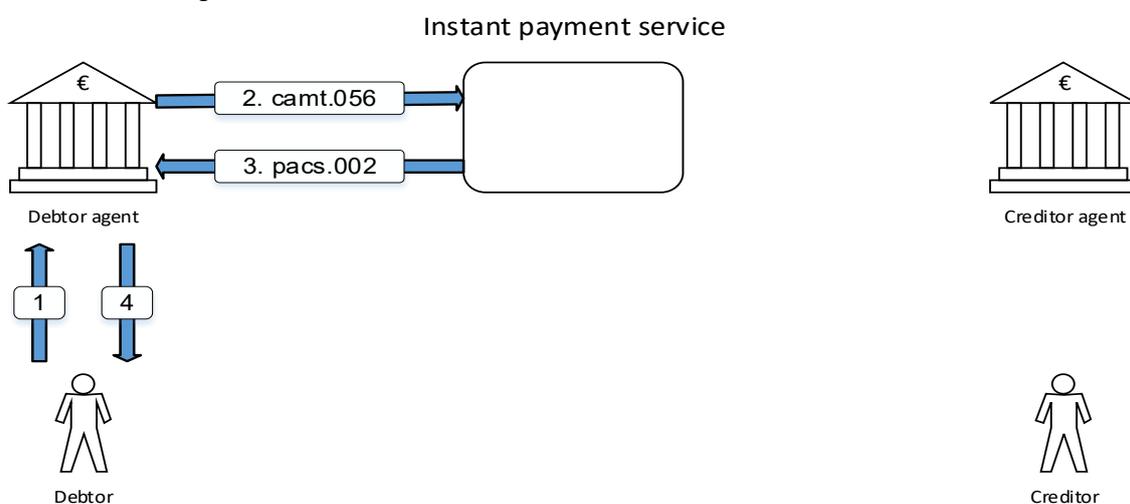


Chart 12. Unsuccessful submission of an instant payment cancellation request

1. The debtor or the debtor agent initiates an instant payment order cancellation.
2. The debtor agent sends an instant payment cancellation request message (camt.056) to the instant payment service.
3. The instant payment service detects an error and sends an error message (pacs.002) to the debtor agent.
4. The sending of the error message to the customer is not mandatory. The agents may inform their customer in line with their internal procedures.

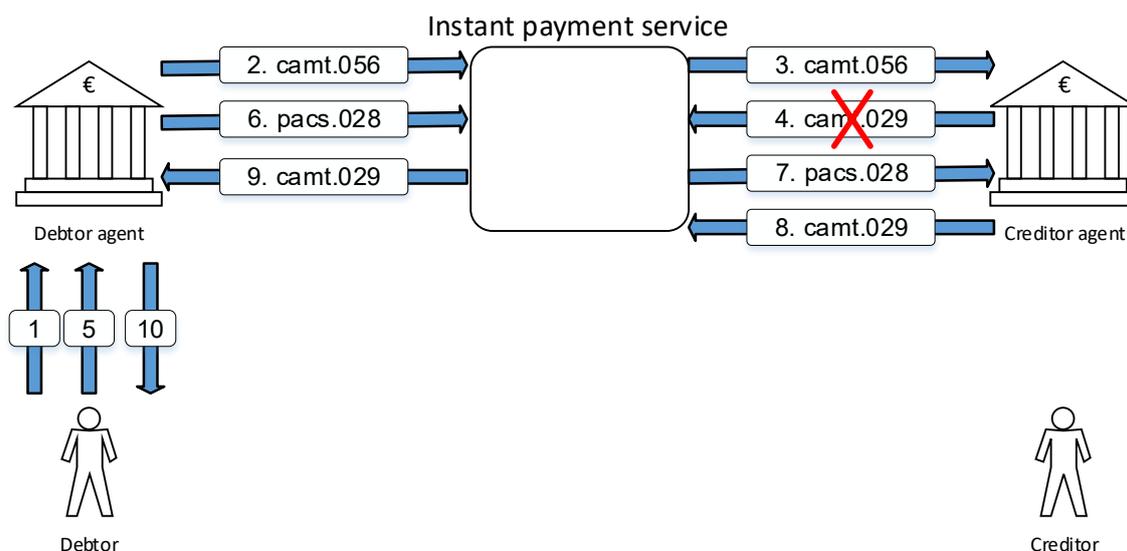


Chart 13. Sending an instant payment cancellation request and an instant payment status investigation request

1. The debtor initiates an instant payment order cancellation.
2. The debtor agent sends an instant payment cancellation request message (camt.056) to the instant payment service.
3. The instant payment service sends the instant payment cancellation request message (camt.056) to the creditor agent.
4. The creditor agent sends an instant payment resolution of investigation message (camt.029), but the instant payment service does not receive it.
5. In the absence of a reply, the debtor agent initiates sending of an instant payment status investigation request.
6. The debtor agent sends an instant payment status investigation request message (pacs.028) to the instant payment service.
7. The instant payment service sends the instant payment status investigation message to the creditor agent.
8. The creditor agent sends an instant payment resolution of investigation message (camt.029).
9. The instant payment service sends the instant payment resolution of investigation message (camt.029) to the debtor agent.
10. The debtor agent sends its customer the information on the negative response to the cancellation request..

## 8. Generating messages

### 8.1. Instant payment message

An instant payment message has the following root elements:

No.	Elements
1.	<ul style="list-style-type: none"> <li>&lt;LBFastCdtTrf&gt;</li> <li>&lt;FIToFICstmrCdtTrf&gt;</li> <li>&lt;GrpHdr&gt;</li> <li>....</li> <li>&lt;CdtTrfTxInf&gt;</li> <li>....</li> <li>&lt;Signature&gt;</li> </ul>

An instant payment message shall be generated in accordance with ISO 20022 pacs.008.001.02 message.

ISO number	Element	Format or data type	Status	Description	Notes
1.0	<GrpHdr>	Set of elements	M	Instant payment message bulk information	
1.1	<MsgId>	35x	M	Bulk identifier	Space is not allowed.
1.2	<CreDtTm>	ISODateTime	M	Date and time of bulk creation	
1.4	<NbOfTxS>	15n	M	Number of instant payment messages in the bulk	Number of instant payment messages in the bulk. Only value "1" is allowed.
1.6	<TtlIntrBkSttlmAmt>	18d EUR	M	Amount of instant payment messages in the bulk	Must be equal to the total amount of all instant payment messages in the bulk.
1.7	<IntrBkSttlmDt>	ISODate	M	Value date	Only "D - 1", "D" or "D + 1" is allowed.
1.8	<SttlmInf>	Set of elements	M		
1.9	<SttlmMtd>	Code	M	Settlement method	Only code "CLRG" is allowed.
1.10	<SttlmAcct>	Set of elements	O	Settlement account	
1.1.0	<Id>	Set of elements	C		
1.1.1	<IBAN>	2!a2!n30x	C	IBAN	
1.11	<ClrSys>	Set of elements	M		

1.13		<Prtry>	Code	M	Clearing system proprietary code	Code "RT1" shall be used in messages to be sent to the instant payment service, code "TIPS" is allowed to request that message is forwarded for processing to TIPS. Code "RT1" or "TIPS" is used in messages received from the instant payment service.
1.20		<PmtTpInf>	Set of elements	M	Payment type information	
1.23		<SvcLvl>	Set of elements	M	Service level	
1.24		<Cd>	Code	M	Code	Only code "SEPA" is allowed.
1.26		<LclInstrm>	Set of elements	M	User community specific instrument information	
1.27		<Cd>	Code	M	Code	Only code "INST" is allowed.
1.29		<CtgyPurp>	Set of elements	C	Category code	
1.30		<Cd>	Code	{Or		Only ISO 20022 codes are allowed (Table 4). Cannot be used at the same time as 1.31.
1.31		<Prtry>	35x	Or}		Cannot be used at the same time as 1.30.
1.32		<InstgAgt>	Set of elements	M	Instructing agent	The instructing agent whose IP liquidity position shall be decreased shall be indicated in the messages to be sent to the instant payment service. The agent who submitted the message to the instant payment service is indicated in the messages received from the instant payment service.
6.1.0		<FinInstnId>	Set of elements	M		
6.1.1		<BIC>	4!a2!a2!c	M	BIC of the Instructing Agent	
1.33		<InstdAgt>	Set of elements	M	Instructed Agent	The BIC of Latvijas Banka shall be indicated in the messages to be sent to the instant payment service. The participant whose IP liquidity position will be increased is indicated in the messages received from the instant payment service.
6.1.0		<FinInstnId>	Set of elements	M		
6.1.1		<BIC>	4!a2!a2!c	M	BIC of the Instructed Agent	
2.0		<CdtTrfTxInf>	Set of elements	M	Instant payment message information	
2.1		<PmtId>	Set of elements	M	Payment identification	
2.2		<InstrId>	35x	O	Instruction identification	Assigned by the instructing agent of the instant payment. Space is not allowed.
2.3		<EndToEndId>	35x	M	Identification assigned by the debtor	Where it is not available, only value "NOTPROVIDED" is allowed.
2.4		<TxId>	35x	M	Message identification	Assigned by the debtor agent. Space is not allowed.
2.18		<IntrBkSttlmAmt>	18d EUR	M	Interbank settlement amount	

2.29		<AcptncDtTm>	ISODateTime	M	Time stamp of instant payment message acceptance	
2.33		<ChrgBr>	Code	M	Charge bearer	Only code "SLEV" is allowed.
2.47		<UltmtDbtr>	Set of elements	O	Ultimate debtor	
9.1.0		<Nm>	70x	O	Name	
9.1.12		<Id>	Set of elements	C	Ultimate debtor identification	
9.1.13		<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 9.1.21.
9.1.14		<BICOrBEI>	Identifikators	{Or	BIC or BEI	Cannot be used at the same time as 9.1.15.
9.1.15		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.14.
9.1.16		<Id>	35x	C	Identifier	
9.1.17		<SchmeNm>	Set of elements	O	Scheme name	
9.1.18		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 9.1.19.
9.1.19		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.18.
9.1.20		<Issr>	35x	O	Issuer of identifier	
9.1.21		<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 9.1.13.
9.1.22		<DtAndPlcOfBirth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 9.1.27.
9.1.23		<BirthDt>	ISODate	C	Date of birth	
9.1.24		<PrvcOfBirth>	35x	O	Province of birth	
9.1.25		<CityOfBirth>	35x	C	City of birth	
9.1.26		<CtryOfBirth>	2!a	C	Country of Birth	Only ISO 3166 Alpha-2 codes are allowed.
9.1.27		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.22.
9.1.28		<Id>	35x	C	Identifier	
9.1.29		<SchmeNm>	Set of elements	O	Scheme name	
9.1.30		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 9.1.31.
9.1.31		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.30.
9.1.32		<Issr>	35x	O	Issuer of identifier	
2.49		<Dbtr>	Set of elements	M	Debtor	
9.1.0		<Nm>	70x	M	Debtor name	
9.1.1		<PstlAdr>	Set of elements	O	Address	
9.1.10		<Ctry>	2!a	O	Country	Only ISO 3166 Alpha-2 codes are allowed.
9.1.11		<AdrLine>	70x	O	Address line	No more than two occurrences of the element are allowed.
9.1.12		<Id>	Set of elements	O	Debtor identification	
9.1.13		<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 9.1.21.
9.1.14		<BICOrBEI>	Identifikators	{Or	BIC or BEI	Cannot be used at the same time as 9.1.15.

9.1.15		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.14.
9.1.16		— <Id>	35x	C	Identifier	
9.1.17		<SchmeNm>	Set of elements	O	Scheme name	
9.1.18		— <Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 9.1.19.
9.1.19		— <Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.18.
9.1.20		— <Issr>	35x	O	Issuer of identifier	
9.1.21		<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 9.1.13.
9.1.22		<DtAndPlcOfBirth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 9.1.27.
9.1.23		— <BirthDt>	ISODate	C	Date of birth	
9.1.24		— <PrvcOfBirth>	35x	O	Province of birth	
9.1.25		— <CityOfBirth>	35x	C	City of birth	
9.1.26		— <CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
9.1.27		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.22.
9.1.28		— <Id>	35x	C	Identifier	
9.1.29		<SchmeNm>	Set of elements	O	Scheme name	
9.1.30		— <Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 9.1.31.
9.1.31		— <Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.30.
9.1.32		— <Issr>	35x	O	Issuer of identifier	
2.50		<DbtrAcct>	Set of elements	M	Debtor account	
1.1.0		<Id>	Set of elements	M	Debtor account identification	
1.1.1		— <IBAN>	2!a2!n30x	M	IBAN	
2.51		<DbtrAgt>	Set of elements	M	Debtor agent	
6.1.0		<FinInstnId>	Set of elements	M	Financial institution identification	
6.1.1		— <BIC>	4!a2!a2!c[3!c]	M	BIC	The specified BIC shall be available in the routing table.
2.53		<CdtrAgt>	Set of elements	M	Creditor agent	
6.1.0		<FinInstnId>	Set of elements	M	Financial institution identification	
6.1.1		— <BIC>	4!a2!a2!c[3!c]	M	BIC	The specified BIC shall be available in the routing table.
2.55		<Cdtr>	Set of elements	M	Creditor	
9.1.0		— <Nm>	70x	M	Creditor name	
9.1.1		<PstlAdr>	Set of elements	O	Address	
9.1.10		— <Ctry>	2!a	O	Country	Only ISO 3166 Alpha-2 codes are allowed.

9.1.11		└─ <AdrLine>	70x	O	Address line	No more than two occurrences of the element are allowed.
9.1.12		└─ <Id>	Set of elements	O	Creditor identification	
9.1.13		└─ <OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 9.1.21.
9.1.14		└─ <BICOrBEI>	Identifikators	{Or	BIC or BEI	Cannot be used at the same time as 9.1.15.
9.1.15		└─ <Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.14.
9.1.16		└─ <Id>	35x	C	Identifier	
9.1.17		└─ <SchmeNm>	Set of elements	O	Scheme name	
9.1.18		└─ <Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 9.1.19.
9.1.19		└─ <Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.18.
9.1.20		└─ <Issr>	35x	O	Issuer of identifier	
9.1.21		└─ <PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 9.1.13.
9.1.22		└─ <DtAndPlcOfBirth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 9.1.27.
9.1.23		└─ <BirthDt>	ISODate	C	Date of birth	
9.1.24		└─ <PrvcOfBirth>	35x	O	Province of birth	
9.1.25		└─ <CityOfBirth>	35x	C	City of birth	
9.1.26		└─ <CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
9.1.27		└─ <Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.22.
9.1.28		└─ <Id>	35x	C	Identifier	
9.1.29		└─ <SchmeNm>	Set of elements	O	Scheme name	
9.1.30		└─ <Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 9.1.31.
9.1.31		└─ <Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.30.
9.1.32		└─ <Issr>	35x	O	Issuer of identifier	
2.56		└─ <CctrAcct>	Set of elements	M	Creditor account	
1.1.0		└─ <Id>	Set of elements	M	Creditor account identification	
1.1.1		└─ <IBAN>	2!a2!n30x	M	IBAN	
2.57		└─ <UltmtCctr>	Set of elements	O	Ultimate creditor	
9.1.0		└─ <Nm>	70x	O	Name	
9.1.12		└─ <Id>	Set of elements	C	Ultimate creditor identification	
9.1.13		└─ <OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 9.1.21.
9.1.14		└─ <BICOrBEI>	Identifier	{Or	BIC or BEI	Cannot be used at the same time as 9.1.15.
9.1.15		└─ <Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.14.
9.1.16		└─ <Id>	35x	C	Identifier	

9.1.17			<SchmeNm>	Set of elements	O	Scheme name	
9.1.18			└─ <Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 9.1.19.
9.1.19			└─ <Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.18.
9.1.20			└─ <Issr>	35x	O	Issuer of identifier	
9.1.21			└─ <PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 9.1.13.
9.1.22			└─ <DtAndPlcOfBirth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 9.1.27.
9.1.23			└─ <BirthDt>	ISODate	C	Date of birth	
9.1.24			└─ <PrvcOfBirth>	35x	O	Province of birth	
9.1.25			└─ <CityOfBirth>	35x	C	City of birth	
9.1.26			└─ <CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
9.1.27			└─ <Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.22.
9.1.28			└─ <Id>	35x	C	Identifier	
9.1.29			└─ <SchmeNm>	Set of elements	O	Scheme name	
9.1.30			└─ <Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 9.1.31.
9.1.31			└─ <Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.30.
9.1.32			└─ <Issr>	35x	O	Issuer of identifier	
2.64			└─ <Purp>	Set of elements	O	Payment purpose	
2.65			└─ <Cd>	Code	C	Payment purpose ISO code	Only ISO 20022 codes are allowed (Table 7).
2.75			└─ <RmtInf>	Set of elements	O	Remittance information	Only 2.76 or 2.77 is allowed.
2.76			└─ <Ustrd>	140x	{Or	Unstructured	Cannot be used at the same time as 2.77.
2.77			└─ <Strd>	Set of elements	Or}	Structured	Cannot be used at the same time as 2.76. Only one occurrence of element is allowed with a maximum of 140 characters.
2.97			└─ <CdtrRefInf>	Set of elements	C	Creditor reference information	
2.98			└─ <Tp>	Set of elements	C	Creditor reference information type	Allowed to use only with 2.103.
2.99			└─ <CdOrPrtry>	Set of elements	C		
2.100			└─ <Cd>	Code	C	Creditor reference information type code	Only code "SCOR" is allowed.
2.102			└─ <Issr>	35x	O	Issuer of creditor reference information type.	
2.103			└─ <Ref>	35x	C	Reference assigned by the creditor	Allowed to use only with 2.98.

## 8.2. Instant payment return message

An instant payment return message has the following root elements:

No.	Elements
1.	<ul style="list-style-type: none"> <li>└─ &lt;LBFastPmtRtr&gt; <ul style="list-style-type: none"> <li>└─ &lt;PmtRtr&gt; <ul style="list-style-type: none"> <li>└─ &lt;GrpHdr&gt; <ul style="list-style-type: none"> <li>└─ . . . .</li> <li>└─ &lt;TxInf&gt; <ul style="list-style-type: none"> <li>└─ . . . .</li> </ul> </li> </ul> </li> </ul> </li> </ul> </li> </ul>

An instant payment return message shall be generated in accordance with ISO 20022 pacs.004.001.02 message.

ISO number	Element	Format or data type	Status	Description	Notes
1.0	└─ <GrpHdr>	Set of elements	M	Instant payment return message bulk information	
1.1	└─ <MsgId>	35x	M	Bulk identifier	Space is not allowed.
1.2	└─ <CreDtTm>	ISODateTime	M	Date and time of bulk creation	
1.7	└─ <NbOfTxS>	15n	M	Number of instant payment return messages in the bulk	Must be equal to the actual number of instant payment return messages in the bulk. Only value "1" is allowed.
1.10	└─ <TtlRtrdIntrBkSttlmAmt>	18d EUR	M	Amount of instant payment return messages in the bulk	Must be equal to the total amount of all instant payment return messages in the bulk.
1.11	└─ <IntrBkSttlmDt>	ISODate	M	Value date	
1.12	└─ <SttlmInf>	Set of elements	M		
1.13	└─ <SttlmMtd>	Code	M	Settlement method	Only code "CLRG" is allowed.
1.14	└─ <SttlmAcct>	Set of elements	O	Settlement account	
1.1.0	└─ <Id>	Set of elements	C		
1.1.1	└─ <IBAN>	2!a2!n30x	C	IBAN	
1.15	└─ <ClrSys>	Set of elements	M		
1.17	└─ <Prtry>	Code	M	Clearing system proprietary code	Code "RT1" shall be used in messages to be sent to the instant payment service, code "TIPS" is allowed to request that message is forwarded for processing to TIPS. Code "RT1" or "TIPS" is used in messages received from the instant payment service.

1.24	<InstgAgt>	Set of elements	M	Instructing agent	The instructing agent whose IP liquidity position will be decreased shall be indicated in the messages to be sent to the instant payment service. The agent who submitted the message to the instant payment service is indicated in the messages received from the instant payment service.
6.1.0	<FinInstnId>	Set of elements	M		
6.1.1	<BIC>	4!a2!a2!c	M	BIC of the instructing agent	
1.25	<InstdAgt>	Set of elements	M	Instructed agent	The BIC of Latvijas Banka shall be indicated in the messages to be sent to the instant payment service. The BIC of the participant whose IP liquidity position is to be increased is indicated in the messages received from the instant payment service.
6.1.0	<FinInstnId>	Set of elements	M		
6.1.1	<BIC>	4!a2!a2!c	M	BIC of the instructed agent	
3.0	<TxInf>	Set of elements	M	Message information	
3.1	<RtrId>	35x	M	Instant payment return message identifier	Space is not allowed.
3.2	<OrgnlGrpInf>	Set of elements	M	Information on the original bulk	
3.3	<OrgnlMsgId>	35x	M	Message identifier of the original bulk	Space is not allowed.
3.4	<OrgnlMsgNmId>	Code	M	Type of messages in the original bulk	Only code "pacs.008.001.02" is allowed.
3.6	<OrgnlInstrId>	35x	O	Original instruction identification	Mandatory if included in the original message. Space is not allowed.
3.7	<OrgnlEndToEndId>	35x	M	Original identification assigned by the debtor	
3.8	<OrgnlTxId>	35x	M	Original message identification	Space is not allowed.
3.10	<OrgnlIntrBkSttlmAmt>	18d EUR	M	Original interbank settlement amount	
3.11	<RtrdIntrBkSttlmAmt>	18d EUR	M	Returned interbank settlement amount	
3.13	<RtrdInstdAmt>	18d EUR	C	Returned instructed amount before deduction of charges	Must be present with 3.17. Only allowed in a response to a cancellation request.
3.16	<ChrgBr>	Code	O	Charge bearer	Only code "SLEV" is allowed.

3.17		<ChrgsInf>	Set of elements	O	Charges information	Only allowed in messages responding to an instant payment cancellation request.
3.18		<Amt>	18d EUR	C	Charged amount	
3.19		<Pty>	Set of elements	M	Party deducting charges	
6.1.0		<FinInstnId>	Set of elements	M		
6.1.1		<BIC>	4!a2!a2!c[3!c]	M	BIC	
3.22		<RtrRsnInf>	Set of elements	M	Return reason information	
3.23		<Orgtr>	Set of elements	M	Party originating the return	
9.1.0		<Nm>	70x	{Or	Name of the party originating the return where it is a customer	Cannot be used at the same time as 9.1.12.
9.1.12		<Id>	Set of elements	Or}	Party originating the return where it is an agent	Cannot be used at the same time as 9.1.0.
9.1.13		<OrgId>	Set of elements	M		
9.1.14		<BICOrBEI>	4!a2!a2!c[3!c]	M	The BIC of the party originating the return	
3.24		<Rsn>	Set of elements	M	Return reason	
3.25		<Cd>	Code	M	Return reason code	Only code "FOCR" is allowed.
3.27		<AddtlInf>	105x	M	Additional information	To be filled in with the instant payment cancellation request message identification.
3.28		<OrgnlTxRef>	Set of elements	M	Information on the original message	
3.35		<IntrBkSttlmDt>	ISODate	M	Value date	
3.39		<SttlmInf>	Set of elements	M		
3.40		<SttlmMtd>	Code	M	Settlement method	Only code "CLRG" is allowed.
3.51		<PmtTpInf>	Set of elements	M		
3.54		<SvcLvl>	Set of elements	M	Service Level	
3.55		<Cd>	Code	M	Code	Only code "SEPA" is allowed.
3.57		<LclInstrm>	Set of elements	M	User community specific instrument information	Only used if bilaterally agreed between the debtor agent and the creditor agent.
3.58		<Cd>	Code	M		Only code "INST" is allowed.
3.61		<CtgyPurp>	Code	C	Category purpose	

3.62		<Cd>	Code	{Or		Only ISO 20022 codes are allowed (Table 4). Cannot be used at the same time as 3.63.
3.63		<Prtry>	35x	Or}		Cannot be used at the same time as 3.63.
3.84		<RmtInf>	Set of elements	O	Remittance Information	
3.85		<Ustrd>	140x	{Or	Unstructured	Cannot be used at the same time as 3.86. Only one occurrence of element is allowed with a maximum of 140 characters.
3.86		<Strd>	Set of elements	Or}	Structured	Cannot be used at the same time as 3.85. Only one occurrence of element is allowed with a maximum of 140 characters.
3.106		<CdtrRefInf>	Set of elements	C	Creditor reference information	
3.107		<Tp>	Set of elements	C	Creditor reference information type	Only allowed to use with 3.112.
3.108		<CdOrPrtry>	Set of elements	C		
3.109		<Cd>	Code	C	Creditor reference information type code	Only code "SCOR" is allowed.
3.111		<Issr>	35x	O	Issuer of creditor reference information type.	Issuer of creditor reference information type
3.112		<Ref>	35x	C	Reference assigned by the creditor	Only allowed to use with 3.107.
3.116		<UltmtDbtr>	Set of elements	O	Ultimate debtor	
9.1.0		<Nm>	70x	O	Name	
9.1.12		<Id>	Set of elements	C	Ultimate debtor identification	
9.1.13		<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 9.1.21.
9.1.14		<BICOrBEI>	Identifikators	{Or	BIC or BEI	Cannot be used at the same time as 9.1.15.
9.1.15		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.14.
9.1.16		<Id>	35x	C	Identifier	
9.1.17		<SchmeNm>	Set of elements	O	Scheme name	
9.1.18		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 9.1.19.
9.1.19		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as ar 9.1.18.
9.1.20		<Issr>	35x	O	Issuer of identifier	
9.1.21		<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 9.1.13.
9.1.22		<DtAndPlcOfBirth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 9.1.27.
9.1.23		<BirthDt>	ISODate	C	Date of birth	
9.1.24		<PrvcOfBirth>	35x	O	Province of birth	

9.1.25			<CityOfBirth>	35x	C	City of birth	
9.1.26			<CtryOfBirth>	2!a	C	Country of Birth	Only ISO 3166 Alpha-2 codes are allowed.
9.1.27			<Othr>	Set of elements	Or}	Other identifier	Cannot be used at the same time as 9.1.22.
9.1.28			<Id>	35x	C	Identifier	
9.1.29			<SchmeNm>	Set of elements	O	Scheme name	
9.1.30			<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 9.1.31.
9.1.31			<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.30.
9.1.32			<Issr>	35x	O	Issuer of identifier	
3.117			<Dbtr>	Set of elements	M	Debtor	
9.1.0			<Nm>	70x	M	Debtor name	
9.1.1			<PstlAdr>	Set of elements	O	Address	
9.1.10			<Ctry>	2!a	O	Country	Only ISO 3166 Alpha-2 codes are allowed.
9.1.11			<AdrLine>	70x	O	Address line	No more than two occurrences of the element are allowed.
9.1.12			<Id>	Set of elements	O	Debtor identification	
9.1.13			<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 9.1.21.
9.1.14			<BICOrBEI>	Identifikators	{Or	BIC or BEI	Cannot be used at the same time as 9.1.15.
9.1.15			<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.14.
9.1.16			<Id>	35x	C	Identifier	
9.1.17			<SchmeNm>	Set of elements	O	Scheme name	
9.1.18			<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 9.1.19.
9.1.19			<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.18.
9.1.20			<Issr>	35x	O	Issuer of identifier	
9.1.21			<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 9.1.13.
9.1.22			<DtAndPlcOfBirth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 9.1.27.
9.1.23			<BirthDt>	ISODate	C	Date of birth	
9.1.24			<PrvcOfBirth>	35x	O	Province of birth	
9.1.25			<CityOfBirth>	35x	C	City of birth	
9.1.26			<CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
9.1.27			<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.22.
9.1.28			<Id>	35x	C	Identifier	
9.1.29			<SchmeNm>	Set of elements	O	Scheme name	
9.1.30			<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 9.1.31.
9.1.31			<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.30.

9.1.32		<Issr>	35x	O	Issuer of identifier	
3.118		<DbtrAcct>	Set of elements	M	Debtor account	
1.1.0		<Id>	Set of elements	M	Debtor account identification	
1.1.1		<IBAN>	2!a2!n30x	M	IBAN	
3.119		<DbtrAgt>	Set of elements	M	Debtor agent	
6.1.0		<FinInstnId>	Set of elements	M	Financial institution identification	
6.1.1		<BIC>	4!a2!a2!c[3!c]	M	BIC	
3.121		<CdtrAgt>	Set of elements	M	Creditor agent	
6.1.0		<FinInstnId>	Set of elements	M	Financial institution identification	
6.1.1		<BIC>	4!a2!a2!c[3!c]	M	BIC	
3.123		<Cdtr>	Set of elements	M	Creditor	
5.1.0		<Nm>	70x	M	Creditor name	
9.1.1		<PstlAdr>	Set of elements	O	Address	
9.1.10		<Ctry>	2!a	O	Country	Only ISO 3166 Alpha-2 codes are allowed.
9.1.11		<AdrLine>	70x	O	Address line	No more than two occurrences of the element are allowed.
9.1.12		<Id>	Set of elements	O	Creditor identification	
9.1.13		<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 9.1.21.
9.1.14		<BICOrBEI>	Identifikators	{Or	BIC or BEI	Cannot be used at the same time as 9.1.15.
9.1.15		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.14.
9.1.16		<Id>	35x	C	Identifier	
9.1.17		<SchmeNm>	Set of elements	O	Scheme name	
9.1.18		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 9.1.19.
9.1.19		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.18.
9.1.20		<Issr>	35x	O	Issuer of identifier	
9.1.21		<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 9.1.13.
9.1.22		<DtAndPlcOfBirth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 9.1.27.
9.1.23		<BirthDt>	ISODate	C	Date of birth	
9.1.24		<PrvcOfBirth>	35x	O	Province of birth	
9.1.25		<CityOfBirth>	35x	C	City of birth	
9.1.26		<CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
9.1.27		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.22.
9.1.28		<Id>	35x	C	Identifier	
9.1.29		<SchmeNm>	Set of elements	O	Scheme name	

9.1.30		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 9.1.31.
9.1.31		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.30.
9.1.32		<Issr>	35x	O	Issuer of identifier	
3.124		<CdtrAcct>	Set of elements	M	Creditor Account	Mandatory
1.1.0		<Id>	Set of elements	M	Creditor account identification	
1.1.1		<IBAN>	2!a2!n30x	M	IBAN	
3.125		<UltmtCdtr>	Set of elements	O	Ultimate creditor	
5.1.0		<Nm>	70x	O	Name	
9.1.12		<Id>	Set of elements	C	Ultimate creditor identification	
9.1.13		<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 9.1.21.
9.1.14		<BICOrBEI>	Identifier	{Or	BIC or BEI	Cannot be used at the same time as 9.1.15.
9.1.15		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.14.
9.1.16		<Id>	35x	C	Identifier	
9.1.17		<SchmeNm>	Set of elements	O	Scheme name	
9.1.18		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 9.1.19.
9.1.19		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.18.
9.1.20		<Issr>	35x	O	Issuer of identifier	
9.1.21		<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 9.1.13.
9.1.22		<DtAndPlcOfBirth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 9.1.27.
9.1.23		<BirthDt>	ISODate	C	Date of birth	
9.1.24		<PrvcOfBirth>	35x	O	Province of birth	
9.1.25		<CityOfBirth>	35x	C	City of birth	
9.1.26		<CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
9.1.27		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 9.1.22.
9.1.28		<Id>	35x	C	Identifier	
9.1.29		<SchmeNm>	Set of elements	O	Scheme name	
9.1.30		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 9.1.31.
9.1.31		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.30.
9.1.32		<Issr>	35x	O	Issuer of identifier	

### 8.3. Instant payment status message

The instant payment status message is used to inform the Participant about the message status.

The table below provides a compilation of the use of major instant payment status message elements in various situations.

No.	Description	Instructing agent GrpHdr/ InstgAgt/ FinInstn Id/BIC	Bulk status OrgnlGrp InfAndSts /GrpSts	Bulk status reason code OrgnlGrpInfAndSts/StsRsnInf/Rsn/Cd	Bulk status originator OrgnlGrpInfAndSts/StsRsnInf/Orgtr/Nm	Message status TxInfAndSts/ TxSts	Message status reason TxInfAndSts/ StsRsnInf/ Rsn/Cd	Message status reason originator TxInfAndSts/StsRsnInf/Orgtr/Id/OrgIdBICorBEI	Original message type OrgnlGrpInfAndSts/OrgnlMsgNmId	Instructed agent
1.	Confirmation by creditor agent that the instant payment can be credited	Creditor agent BIC	ACCP	–	–	–	–	–	pac.008	The BIC of Latvijas Banka
2.	Rejection by creditor agent; instant payment cannot be credited	Creditor agent BIC	–	–	–	RJCT	Message status reason code of the creditor agent	Creditor agent BIC	pac.008	The BIC of Latvijas Banka
3.	Confirmation on instant payment execution to creditor agent	The BIC of Latvijas Banka	ACCP	–	–	–	–	–	pac.008	Creditor agent BIC
4.	Information to creditor agent that the instant payment has not been executed	The BIC of Latvijas Banka	–	–	–	RJCT	Message status reason of the creditor agent	BIC of the message status originator	pac.008	Creditor agent BIC
5.	Message on instant payment rejection due to time-out, sent to the creditor agent by the instant payment service	The BIC of Latvijas Banka	–	–	–	RJCT	TM01	The BIC of Latvijas Banka, RT1 or TIPS	pac.008	Creditor agent BIC
6.	Message on instant payment rejection due to time-out, sent to the debtor agent by the instant payment service	The BIC of Latvijas Banka	–	–	–	RJCT	AB06	The BIC of Latvijas Banka, RT1 or TIPS	pac.008	Debtor agent BIC

7.	Message on message rejection due to inappropriate formats, sent to the debtor agent by instant payment service	The BIC of Latvijas Banka	RJCT	FF01	NOTAVAILABLE	Not used	Not used	Not used	pac.008 camt.056 pac.028	Debtor agent BIC
8.	Message on message rejection due to inappropriate formats, sent to the creditor agent by instant payment service	The BIC of Latvijas Banka	RJCT	FF01	NOTAVAILABLE	Not used	Not used	Not used	pac.002 pac.004 camt.029	Creditor agent BIC
9.	Message on message rejection during validation, sent to the debtor agent by instant payment service	The BIC of Latvijas Banka	–	–	–	RJCT	Instant payment service error code	The BIC of Latvijas Banka	pac.008 camt.056 pac.028	Debtor agent BIC
10.	Message on message rejection during validation, sent to the creditor agent by instant payment service	The BIC of Latvijas Banka	–	–	–	RJCT	Instant payment service's error code	The BIC of Latvijas Banka	pac.002 pac.004 camt.029	Creditor agent BIC

An instant payment status message has the following root elements:

No.	Elements
1.	<ul style="list-style-type: none"> <li>&lt;Document&gt;</li> <li>  &lt;FIToFIPmtStsRpt&gt;</li> <li>    &lt;GrpHdr&gt;</li> <li>      ....</li> <li>    &lt;OrgnlGrpInfAndSts&gt;</li> <li>      ....</li> <li>    &lt;TxInfAndSts&gt;</li> </ul>

An instant payment status message shall be generated in accordance with ISO 20022 pacs.002.001.03 message.

ISO number	Element	Format or data type	Status	Description	Notes
1.0	<GrpHdr>	Set of elements	M	Instant payment status message bulk information	
1.1	<MsgId>	35x	M	Instant payment status message bulk identifier	Space is not allowed.
1.2	<CreDtTm>	ISODateTime	M	Date and time at which the message was created	
1.3	<InstgAgt>	Set of elements	M	Instructing agent	The instructing agent whose liquidity will be increased shall be indicated in the messages to be sent to the instant payment service. The BIC of Latvijas Bankais indicated in the messages received from the instant payment service.
6.1.0	<FinInstnId>	Set of elements	M		
6.1.1	<BIC>	4!a2!a2!c	M	BIC of the Instructing Agent	
1.4	<InstdAgt>	Set of elements	M	Instructed agent	The BIC of Latvijas Banka shall be indicated in the messages to be sent to the instant payment service. The participant BIC is indicated in the messages received from the instant payment service.
6.1.0	<FinInstnId>	Set of elements	M		
6.1.1	<BIC>	4!a2!a2!c	M	BIC of the Instructed Agent	
2.0	<OrgnlGrpInfAndSts>	Set of elements	M		
2.1	<OrgnlMsgId>	35x	M		Space is not allowed.
2.2	<OrgnlMsgNmId>	Code	M	Type of messages in the original bulk	Only codes "pacs.008.001.02", "pacs.004", "pacs.002", "pacs.028", "camt.056" and "camt.029" are allowed.
2.6	<GrpSts>	Code	M	Bulk status	Only codes "ACCP" or "RJCT" are allowed. "RJCT" is allowed only when the message format is inappropriate.
2.7	<StsRsnInf>	Set of elements	M	Status reason information	
2.8	<Orgtr>	Set of elements	C	Status originator	Mandatory where 2.6 is "RJCT".
9.1.0	<Nm>	70x	{Or	Name	The name shall be used where the status information originator is a payment system without the BIC.

9.1.12		<Id>	Set of elements	Or}		
9.1.13		<OrgId>	Set of elements	C		
9.1.14		<BICorBEI>	4!a2!c2!a[3!c]	C	Status originator BIC	
2.9		<Rsn>	Set of elements	C	Reason for the bulk status	Mandatory where 2.6 is "RJCT". Only allowed in messages to be sent from the EKS.
2.10		<Cd>	Code	{Or	Reason for the status (ISO20022 error code)	Only code "FF01" (erroneous message) is allowed.
2.11		<Prtry>	Code	Or}	Reason for the status (instant payment service error code).	Only code "TECH" (technical problems) is allowed.
3.0		<TxInfAndSts>	Set of elements	M		
3.1		<StsId>	35x	M	Instant payment status message identifier	Space is not allowed.
3.2		<OrgnlInstrId>	35x	O	Original instruction identification	Space is not allowed.
3.3		<OrgnlEndToEndId>	35x	M	Original identification assigned by the debtor	
3.4		<OrgnlTxId>	35x	M	Original message identification	Identifier origin specific for each message type (pacs.008 – <TxId>, pacs.004 – <RtrId>, camt.056 – <CxlId>, camt.029 – <CxlStsId>, pacs.028 – <StsReqId>). Space is not allowed.
3.5		<TxSts>	Code	C	Message status	Only code "RJCT" is allowed. Not allowed where 2.6 is "ACCP".
3.6		<StsRsnInf>	Set of elements	C	Status reason information	Mandatory where 2.6 is "RJCT".
3.7		<Orgtr>	Set of elements	C	Status originator	
9.1.12		<Id>	Set of elements	C		
9.1.13		<OrgId>	Set of elements	C		
9.1.14		<BICorBEI>	4!a2!c2!a[3!c]	C	Status originator BIC	BIC of Latvijas Banka or creditor agent
3.8		<Rsn>	Set of elements	C	Reason for the status	Not allowed where 2.6 is "ACCP". Mandatory where 2.6 is "RJCT".
3.9		<Cd>	Code	{Or	Reason for the status (ISO20022 error code)	Only listed codes are allowed (Table 11). Cannot be used at the same time as 3.10.
3.10		<Prtry>	Code	Or}	Reason for the status (clearing service error code)	Used only in messages sent from the EKS. Only listed codes are used (Table 12). Cannot be used at the same time as 3.9. Where the message is an instant payment rejection message with code "XT13" or "XT33", the element is compiled as follows: [Code] [space] [erroneous tag].

3.15	<AcptncDtTm>	ISODateTime	M	Timestamp of original instant payment message acceptance	
3.20	<OrgnlTxRef>	Set of elements	M	Information on the original message	
3.43	<PmtTpInf>	Set of elements	M	Original payment type information	
3.46	<SvcLvl>	Set of elements	M	Service level	
3.47	<Cd>	Code	M	Code	Only code "SEPA" is allowed.
3.49	<LclInstrm>	Set of elements	M	User community specific instrument information	
3.50	<Cd>	Code	M	Code	Only code "INST" is allowed.
3.53	<CtgyPurp>	Set of elements	C	Category purpose	
3.113	<Cd>	Code	{Or		Only ISO 20022 codes are allowed (Table 4). Cannot be used at the same time as 3.55.
3.55	<Prtry>	35x	Or}		Cannot be used at the same time as 3.54
3.109	<DbtrAgt>	Set of elements	M	Debtor agent	Debtor agent of the original instant payment.
6.1.0	<FinInstnId>	Set of elements	M		
6.1.1	<BIC>	4!a2!c2!a[3!c]	M		

#### 8.4. Instant payment cancellation request message

An instant payment cancellation request message has the following root elements:

No.	Elements
1.	<ul style="list-style-type: none"> <li>&lt;LBFastPmtCxlReq&gt;</li> <li>&lt;FIToFIPmtCxlReq&gt;</li> <li>&lt;Assgnmt&gt;</li> <li>....</li> <li>&lt;CtrlData&gt;</li> <li>....</li> <li>&lt;Undrlyg&gt;</li> <li>....</li> <li>&lt;Signature&gt;</li> </ul>

An instant payment cancellation request message shall be generated in accordance with ISO 20022 camt.056.001.01 message.

An instant payment cancellation request message is sent to the instant payment service participant to inform it about the request to return a previously settled instant payment the details of which are indicated in the message. According to the SEPA Instant Credit Transfer Scheme Rulebook, an instant payment cancellation request message may be submitted to the instant payment service within ten business days following the settlement day of an instant credit transfer where it is initiated by the debtor agent and within 13 months where it is initiated by the debtor. A response to the received instant payment cancellation request, according to the rules stipulated in the SEPA Instant Credit Transfer Scheme Rulebook, shall be sent no later than within fifteen business days, by sending an instant payment return message or a negative response to the instant payment cancellation request message. The instant payment service does not check whether submission deadline is met.

ISO number	Element	Format or data type	Status	Description	Notes
1.0	<Assgnmt>	Set of elements	M		
1.1	<Id>	35x	M	Instant payment cancellation request message bulk identifier	Space is not allowed.
1.2	<Assgnr>	Set of elements	M	Instructing agent of an instant payment cancellation request message	The instructing agent's BIC shall be indicated in the messages to be sent to the instant payment service; the BIC of Latvijas Banka shall be indicated in the messages received from the instant payment service.

1.4		<Agt>	Set of elements	M		
2.1.0		<FinInstnId>	Set of elements	M		
2.1.1		<BIC>	4!a2!a2!c	M	BIC	
1.5		<Assgne>	Set of elements	M	Instant payment cancellation request message recipient	The BIC of Latvijas Banka shall be indicated in the messages to be sent to the instant payment service; the BIC of the instructed agent is indicated in the messages received from the instant payment service.
1.7		<Agt>	Set of elements	M		
2.1.0		<FinInstnId>	Set of elements	M		
2.1.1		<BIC>	4!a2!a2!c	M	BIC	
1.8		<CreDtTm>	ISODateTime	M	Date and time of bulk creation	
3.0		<CtrlData>	Set of elements	M		
3.1		<NbOfTxs>	15n	M	Total number of instant payment cancellations	
4.0		<Undrlyg>	Set of elements	M	Copy message to be requested for cancellation	
4.21		<TxInf>	Set of elements	M	Message information	
4.22		<CxlId>	35x	M	Instant payment cancellation request message identifier	
4.29		<OrgnlGrpInf>	Set of elements	M	Information on the original bulk	
4.30		<OrgnlMsgId>	35x	M	Message identifier of the original bulk	Space is not allowed.
4.31		<OrgnlMsgNmId>	Code	M	Type of messages in the original bulk	Only code "pacs.008.001.02" is allowed.
4.33		<OrgnlInstrId>	35x	O	Original instruction identification	Space is not allowed.
4.34		<OrgnlEndToEndId>	35x	M	Original identification assigned by the debtor	
4.35		<OrgnlTxId>	35x	M	Original message identification	Space is not allowed.
4.37		<OrgnlIntrBk SttlmAmt>	18d EUR	M	Amount of the original message	
4.38		<OrgnlIntrBk SttlmDt>	ISODate	M	Value date of the original message	

4.41		<CxlRsnInf>	Set of elements	M	Cancellation request reason information	
4.42		<Orgtr>	Set of elements	M	Party originating the request for cancellation	
5.1.0		<Nm>	70x	{Or	Name of the party originating the request for cancellation originator where its is a debtor	Cannot be used at the same time as 5.1.12. Must be indicated if 4.44 contains value "CUST" or 4.45 contains values "AM09" or "AC03".
5.1.12		<Id>	Set of elements	Or}	Party originating the request for cancellation where it is a debtor agent	Cannot be used at the same time as 5.1.0.
5.1.13		<OrgId>	Set of elements	C		
5.1.14		<BICOrBEI>	4!a2!a2!c[3!c]	C	The BIC of the party originating the request for cancellation	
4.43		<Rsn>	Set of elements	M	Cancellation request reason information	
4.44		<Cd>	Code	{Or	Cancellation reason ISO code	Only codes "DUPL" (duplicate payment) or "CUST" (debtor initiated cancellation) are allowed. Cannot be used at the same time as 4.45.
4.45		<Prtry>	Code	Or}	Cancellation reason proprietary code	Only listed codes are allowed (Table 8). Cannot be used at the same time as 4.44.
4.46		<AddtlInf>	105x	C	Additional Information	Only allowed when 4.44 contains value "CUST" or 4.45 contains value "FRAD", "AM09" or "AC03".
4.47		<OrgnlTxRef>	Set of elements	M	Information on the original message	
6.1.52		<SttlmInf>	Set of elements	M		
6.1.53		<SttlmMtd>	Code	M	Settlement method	Only code "CLRG" is allowed.
6.1.68		<ClrSys>	Set of elements	M		
6.1.70		<Prtry>	Code	M	Proprietary identification of the clearing system	Code "RT1" shall be used in messages to be sent to the instant payment service, code "TIPS" is allowed to request that message is forwarded for processing to TIPS. Code "RT1" or "TIPS" is allowed in messages received from the instant payment service.
6.1.233		<PmtTpInf>	Set of elements	M		
6.1.236		<SvcLvl>	Set of elements	M		
6.1.237		<Cd>	Code	M	Service level code	Only code "SEPA" is allowed.

6.1.239		<LclInstrm>	Set of elements	M	User community specific instrument information	
6.1.240		<Cd>	Code	{Or		Only code "INST" is allowed;
6.1.243		<CtgyPurp>	Set of elements	C	Category purpose	
6.1.244		<Cd>	Code	{Or		Only ISO 20022 codes are allowed (Table 4). Cannot be used at the same time as 6.1.245.
6.1.245		<Prtry>	35x	Or}		Cannot be used at the same time as 6.1.244.
6.1.467		<RmtInf>	Set of elements	O	Remittance information	
6.1.468		<Ustrd>	140x	{Or	Unstructured	Cannot be used at the same time as 6.1.469.
6.1.469		<Strd>	Set of elements	Or}	Structured	Cannot be used at the same time as 6.1.468. Only one occurrence of element is allowed with a maximum of 140 characters.
6.1.489		<CctrRefInf>	Set of elements	C	Creditor reference information	
6.1.490		<Tp>	Set of elements	C	Creditor reference information type	Only allowed to use with 6.1.495.
6.1.491		<CdOrPrtry>	Set of elements	C		
6.1.492		<Cd>	Code	C	Creditor reference information type code	Only code "SCOR" is allowed.
6.1.494		<Issr>	35x	O	Issuer of creditor reference information type.	
6.1.495		<Ref>	35x	C	Reference assigned by the creditor	Only allowed to use with 6.1.490.
6.1.583		<UltmtDbtr>	Set of elements	O	Ultimate debtor	
6.1.584		<Nm>	70x	O	Name	
6.1.596		<Id>	Set of elements	C	Ultimate debtor identification	
6.1.597		<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 6.1.605.
6.1.598		<BICOrBEI>	Identifikators	{Or	BIC or BEI	Cannot be used at the same time as 6.1.599.
6.1.599		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.598.
6.1.600		<Id>	35x	C	Identifier	
6.1.601		<SchmeNm>	Set of elements	O	Scheme name	
6.1.602		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 6.1.603.
6.1.603		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 6.1.602.
6.1.604		<Issr>	35x	O	Issuer of identifier	
6.1.605		<PrvtId>	Set of elements	Or}	Fiziskās personas identifikācija	Cannot be used at the same time as 6.1.597.
6.1.606		<DtAndPlc OfBirth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 6.1.611.
6.1.607		<BirthDt>	ISODate	C	Date of birth	

6.1.608			<PrvcOfBirth>	35x	O	Province of birth	
6.1.609			<CityOfBirth>	35x	C	City of birth	
6.1.610			<CtryOfBirth>	2!a	C	Country of Birth	Only ISO 3166 Alpha-2 codes are allowed.
6.1.611			<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.606.
6.1.612			<Id>	35x	C	Identifier	
6.1.613			<SchmeNm>	Set of elements	O	Scheme name	
6.1.614			<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 6.1.615.
6.1.615			<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 6.1.614.
6.1.616			<Issr>	35x	O	Issuer of identifier	
6.1.626			<Dbtr>	Set of elements	M	Debtor	
6.1.627			<Nm>	70x	M	Debtor name	
6.1.628			<PstlAdr>	Set of elements	O	Address	
6.1.637			<Ctry>	2!a	O	Country	Only ISO 3166 Alpha-2 codes are allowed.
6.1.638			<AdrLine>	70x	O	Address line	No more than two occurrences of the element are allowed.
6.1.639			<Id>	Set of elements	O	Debtor identification	
6.1.640			<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 6.1.648.
6.1.641			<BICOrBEI>	Identifikators	{Or	BIC or BEI	Cannot be used at the same time as 6.1.642.
6.1.642			<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.641.
6.1.643			<Id>	35x	C	Identifier	
6.1.644			<SchmeNm>	Set of elements	O	Scheme name	
6.1.645			<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 6.1.646.
6.1.646			<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 6.1.645.
6.1.647			<Issr>	35x	O	Issuer of identifier	
6.1.648			<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 6.1.640.
6.1.649			<DtAndPlc OfBirth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 6.1.654.
6.1.650			<BirthDt>	ISODate	C	Date of birth	
6.1.651			<PrvcOfBirth>	35x	O	Province of birth	
6.1.652			<CityOfBirth>	35x	C	City of birth	
6.1.653			<CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
6.1.654			<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.649.
6.1.655			<Id>	35x	C	Identifier	
6.1.656			<SchmeNm>	Set of elements	O	Scheme name	
6.1.657			<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 6.1.658.

6.1.658		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 6.1.657.
6.1.659		<Issr>	35x	O	Issuer of identifier	
6.1.669		<DbtrAcct>	Set of elements	M	Debtor account	
6.1.670		<Id>	Set of elements	M	Debtor account identification	
6.1.671		<IBAN>	2!a2!n30x	M	IBAN	
6.1.683		<DbtrAgt>	Set of elements	M	Debtor agent	
6.1.684		<FinInstnId>	Set of elements	M	Financial institution identification	
6.1.685		<BIC>	4!a2!a2!c[3!c]	M	BIC	The specified BIC shall be available in the routing table.
6.1.737		<CdtrAgt>	Set of elements	M	Creditor agent	
6.1.738		<FinInstnId>	Set of elements	M	Financial institution identification	
6.1.739		<BIC>	4!a2!a2!c[3!c]	M	BIC	The specified BIC shall be available in the routing table.
6.1.791		<Cdtr>	Set of elements	M	Creditor	
6.1.792		<Nm>	70x	M	Creditor name	
6.1.793		<PstlAdr>	Set of elements	O	Address	
6.1.802		<Ctry>	2!a	O	Country	Only ISO 3166 Alpha-2 codes are allowed.
6.1.803		<AdrLine>	70x	O	Address line	No more than two occurrences of the element are allowed.
6.1.804		<Id>	Set of elements	O	Creditor identification	
6.1.805		<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 6.1.813.
6.1.806		<BICOrBEI>	Identifikators	{Or	BIC or BEI	Cannot be used at the same time as 6.1.807.
6.1.807		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.806.
6.1.808		<Id>	35x	C	Identifier	
6.1.809		<SchmeNm>	Set of elements	O	Scheme name	
6.1.810		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 6.1.811.
6.1.811		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 6.1.810.
6.1.812		<Issr>	35x	O	Issuer of identifier	
6.1.813		<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 6.1.805.
6.1.814		<DtAndPlc OfBirth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 6.1.819.
6.1.815		<BirthDt>	ISODate	C	Date of birth	
6.1.816		<PrvcOfBirth>	35x	O	Province of birth	
6.1.817		<CityOfBirth>	35x	C	City of birth	
6.1.818		<CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
6.1.819		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.814.
6.1.820		<Id>	35x	C	Identifier	

6.1.821		<SchmeNm>	Set of elements	O	Scheme name	
6.1.822		└ <Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 6.1.823.
6.1.823		└ <Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 6.1.822.
6.1.824		└ <Issr>	35x	O	Issuer of identifier	
6.1.834		└ <CdtrAcct>	Set of elements	M	Creditor account	
6.1.835		└└ <Id>	Set of elements	M	Creditor account identification	
6.1.836		└└ <IBAN>	2!a2!n30x	M	IBAN	
6.1.848		└ <UltmtCdtr>	Set of elements	O	Ultimate creditor	
6.1.849		└└ <Nm>	70x	O	Name	
6.1.861		└└ <Id>	Set of elements	C	Ultimate creditor identification	
6.1.862		└└ <OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 6.1.870.
6.1.863		└└ <BICOrBEI>	Identifier	{Or	BIC or BEI	Cannot be used at the same time as 6.1.864.
6.1.864		└└ <Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.863.
6.1.865		└└└ <Id>	35x	C	Identifier	
6.1.866		└└└ <SchmeNm>	Set of elements	O	Scheme name	
6.1.867		└└└└ <Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 6.1.868.
6.1.868		└└└└ <Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 6.1.867.
6.1.869		└└└└ <Issr>	35x	O	Issuer of identifier	
6.1.870		└└└ <PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 6.1.862.
6.1.871		└└└└ <DtAndPlc OfBirth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 6.1.876.
6.1.872		└└└└└ <BirthDt>	ISODate	C	Date of birth	
6.1.873		└└└└└ <PrvcOfBirth>	35x	O	Province of birth	
6.1.874		└└└└└ <CityOfBirth>	35x	C	City of birth	
6.1.875		└└└└└ <CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
6.1.876		└└└└└ <Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.871.
9.1.28		└└└└└ <Id>	35x	C	Identifier	
9.1.29		└└└└└ <SchmeNm>	Set of elements	O	Scheme name	
9.1.30		└└└└└└ <Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 9.1.31.
9.1.31		└└└└└└ <Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.30.
9.1.32		└└└└└└ <Issr>	35x	O	Issuer of identifier	

## 8.5. Instant payment resolution of investigation message

An instant payment resolution of investigation message has the following root elements:

No.	Elements
1.	<ul style="list-style-type: none"> <li>&lt;LBFastRsltnOfInvstgtn&gt; <ul style="list-style-type: none"> <li>&lt;RsltnOfInvstgtn&gt; <ul style="list-style-type: none"> <li>&lt;Assgnmt&gt;</li> <li>....</li> <li>&lt;Sts&gt;</li> <li>....</li> <li>&lt;CxlDtls&gt;</li> <li>....</li> <li>&lt;Signature&gt;</li> </ul> </li> </ul> </li> </ul>

An instant payment resolution of investigation message shall be generated in accordance with ISO 20022 camt.029.001.03 message. An instant payment resolution of investigation message is sent to inform an instant payment service participant that the requested return of the instant payment is not possible.

ISO number	Element	Format or data type	Status	Description	Notes
1.0	<Assgnmt>	Set of elements	M		
1.1	<Id>	35x	M	Instant payment resolution of investigation bulk identifier	Space is not allowed.
1.2	<Assgnr>	Set of elements	M	Instructing agent of instant payment resolution of investigation message bulk	The instructing agent's BIC shall be indicated in the messages to be sent to the instant payment service; the BIC of Latvijas Banka is indicated in the messages received from the instant payment service.
1.4	<Agt>	Set of elements	M		
2.1.0	<FinInstnId>	Set of elements	M		
2.1.1	<BIC>	4!a2!a2!c	M	BIC	
1.5	<Assgne>	Set of elements	M	Instructed agent of an instant payment resolution of investigation message bulk	The BIC of Latvijas Banka shall be indicated in the messages to be sent to the instant payment service; the BIC of the instructed agent is indicated in the messages received from the instant payment service.
1.7	<Agt>	Set of elements	M		

2.1.0		<FinInstnId>	Set of elements	M		
2.1.1		<BIC>	4!a2!a2!c	M	BIC	
1.8		<CreDtTm>	ISODateTime	M	Date and time of bulk creation	
3.0		<Sts>	Set of elements	M		
3.1		<Conf>	Code	M	Resolution of investigation status code	Only code "RJCR" is allowed.
4.0		<CxlDtls>	Set of elements	M	Instant payment resolution of investigation message information	
4.72		<TxInfAndSts>	Set of elements	M	Message information	
4.73		<CxlStsId>	35x	M	Instant payment resolution of investigation message identifier	Space is not allowed.
4.80		<OrgnlGrpInf>	Set of elements	M	Information on the original bulk	
4.81		<OrgnlMsgId>	35x	M	Message identifier of the original bulk	Space is not allowed.
4.82		<OrgnlMsgNmId>	Code	M	Type of messages in the original bulk	Only code "pacs.008.001.02" is allowed.
4.84		<OrgnlInstrId>	35x	O	Original instruction identification	Space is not allowed.
4.85		<OrgnlEndToEndId>	35x	M	Original identification assigned by the debtor	
4.86		<OrgnlTxId>	35x	M	Original message identification	Space is not allowed.
4.88		<TxCxlSts>	Code	M	Message cancellation status	Only code "RJCR" is allowed.
4.89		<CxlStsRsnInf>	Set of elements	M	Cancellation reason information	
4.90		<Orgtr>	Set of elements	M	Cancellation request originator	
5.1.0		<Nm>	70x	{Or	Where the originator is a debtor, the name of the debtor originating the cancellation request	Cannot be used at the same time as 5.1.12.
5.1.12		<Id>	Set of elements	Or}	Where the originator is a debtor agent, identifier of the debtor agent originating the cancellation request	Cannot be used at the same time as 5.1.0.
5.1.13		<OrgId>	Set of elements	M		
5.1.14		<BICOrBEI>	4!a2!a2!c[3!c]	M	BIC of the cancellation request originator	
4.91		<Rsn>	Set of elements	M	Cancellation reason information	
4.92		<Cd>	Code	{Or	Cancellation reason code	Only ISO 20022 codes are allowed (Table 9). Cannot be used at the same time as 4.93.

4.93		<Prtry>	Code	Or}		The listed codes are allowed (Table 10). Cannot be used at the same time as 4.92.
4.94		<AddtlInf>	105x	C	Additional information	Only allowed to be used where 4.92 value is "LEGL" or 4.93 value is "ARDT", "AM04" or "NOAS", to further specify the reason.
4.107		<OrgnlTxRef>	Set of elements	M	Information on the original message	
6.1.0		<IntrBkSttlmAmt>	18d EUR	M	Amount of the original message	
6.1.6		<IntrBkSttlmDt>	ISODate	M	Value date of the original message	
6.1.52		<SttlmInf>	Set of elements	M		
6.1.53		<SttlmMtd>	Code	M	Settlement method	Only code "CLRG" is allowed.
6.1.68		<ClrSys>	Set of elements			
6.1.69		<Prtry>	Code	M	Clearing system proprietary code	Code "RT1" shall be used in messages to be sent to the instant payment service, code "TIPS" is allowed to request that message is forwarded for processing to TIPS. Code "RT1" or "TIPS" is allowed in messages received from the instant payment service.
6.1.233		<PmtTpInf>	Set of elements	M		
6.1.236		<SvcLvl>	Set of elements	M		
6.1.237		<Cd>	Code	M	Service code	Only code "SEPA" is allowed.
6.1.239		<LclInstrm>	Set of elements	M	User community specific instrument information	
6.1.240		<Cd>	Code	{Or		Only code "INST" is allowed;
6.1.243		<CtgyPurp>	Set of elements	C	Category purpose	
6.1.244		<Cd>	Code	{Or		Only ISO 20022 codes are allowed (Table 4). Cannot be used at the same time as 6.1.245.
6.1.245		<Prtry>	35x	Or}		Cannot be used at the same time as 6.1.244.
6.1.467		<RmtInf>	Set of elements	O	Remittance information	
6.1.468		<Ustrd>	140x	{Or	Unstructured	Cannot be used at the same time as 6.1.469.
6.1.469		<Strd>	Set of elements	Or}	Structured	Cannot be used at the same time as 6.1.468. Only one occurrence of element is allowed with a maximum of 140 characters.
6.1.489		<CdtrRefInf>	Set of elements	C	Creditor reference information	

6.1.490		<Tp>	Set of elements	C	Creditor reference information type	Only allowed to use with 6.1.495.
6.1.491		<CdOrPrtry>	Set of elements	C		
6.1.492		<Cd>	Code	C	Creditor reference information type code	Only code "SCOR" is allowed.
6.1.494		<Issr>	35x	O	Issuer of creditor reference information type.	
6.1.495		<Ref>	35x	C	Reference assigned by the creditor	Only allowed to use with 6.1.490.
6.1.583		<UltmtDbtr>	Set of elements	O	Ultimate debtor	
6.1.584		<Nm>	70x	O	Name	
6.1.596		<Id>	Set of elements	C	Ultimate debtor identification	
6.1.597		<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 6.1.605.
6.1.598		<BICOrBEI>	Identifikators	{Or	BIC or BEI	Cannot be used at the same time as 6.1.599.
6.1.599		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.598.
6.1.600		<Id>	35x	C	Identifier	
6.1.601		<SchmeNm>	Set of elements	O	Scheme name	
6.1.602		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 6.1.603.
6.1.603		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 6.1.602.
6.1.604		<Issr>	35x	O	Issuer of identifier	
6.1.605		<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 6.1.597.
6.1.606		<DtAndPlcOf Birth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 6.1.611.
6.1.607		<BirthDt>	ISODate	C	Date of birth	
6.1.608		<PrvcOfBirth>	35x	O	Province of birth	
6.1.609		<CityOfBirth>	35x	C	City of birth	
6.1.610		<CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
6.1.611		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.606.
6.1.612		<Id>	35x	C	Identifier	
6.1.613		<SchmeNm>	Set of elements	O	Scheme name	

6.1.614			<Cd>	Code	{Or}	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 6.1.615.
6.1.615			<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 6.1.614.
6.1.616			<Issr>	35x	O	Issuer of identifier	
6.1.626			<Dbtr>	Set of elements	M	Debtor	
6.1.627			<Nm>	70x	M	Debtor name	
6.1.628			<PstlAdr>	Set of elements	O	Address	
6.1.637			<Ctry>	2!a	O	Country	Only ISO 3166 Alpha-2 codes are allowed.
6.1.638			<AdrLine>	70x	O	Address line	Only two occurrences of the element are allowed.
6.1.639			<Id>	Set of elements	O	Debtor identification	
6.1.640			<OrgId>	Set of elements	{Or}	Organisation identification	Cannot be used at the same time as 6.1.648.
6.1.641			<BICOrBEI>	Identifikators	{Or}	BIC or BEI	Cannot be used at the same time as 6.1.642.
6.1.642			<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.641.
6.1.643			<Id>	35x	C	Identifier	
6.1.644			<SchmeNm>	Set of elements	O	Scheme name	
6.1.645			<Cd>	Code	{Or}	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 6.1.646.
6.1.646			<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 6.1.645.
6.1.647			<Issr>	35x	O	Issuer of identifier	
6.1.648			<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 6.1.640.
6.1.649			<DtAndPlcOf Birth>	Set of elements	{Or}	Date and place of birth	Cannot be used at the same time as 6.1.654.
6.1.650			<BirthDt>	ISODate	C	Date of birth	
6.1.651			<PrvcOfBirth>	35x	O	Province of birth	
6.1.652			<CityOfBirth>	35x	C	City of birth	
6.1.653			<CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
6.1.654			<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.649.
6.1.655			<Id>	35x	C	Identifier	
6.1.656			<SchmeNm>	Set of elements	O	Scheme name	

6.1.657			<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 6.1.658.
6.1.658			<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 6.1.657.
6.1.659			<Issr>	35x	O	Issuer of identifier	
6.1.669			<DbtrAcct>	Set of elements	M	Debtor account	
6.1.670			<Id>	Set of elements	M	Debtor account identification	
6.1.671			<IBAN>	2!a2!n30x	M	IBAN	
6.1.683			<DbtrAgt>	Set of elements	M	Debtor agent	
6.1.684			<FinInstnId>	Set of elements	M	Financial institution identification	
6.1.685			<BIC>	4!a2!a2!c[3!c]	M	BIC	The specified BIC shall be available in the routing table.
6.1.737			<CdtrAgt>	Set of elements	M	Creditor agent	
6.1.738			<FinInstnId>	Set of elements	M	Financial Institution identification	
6.1.739			<BIC>	4!a2!a2!c[3!c]	M	BIC	The specified BIC shall be available in the routing table.
6.1.791			<Cdtr>	Set of elements	M	Creditor	
6.1.792			<Nm>	70x	M	Creditor name	
6.1.793			<PstlAdr>	Set of elements	O	Address	
6.1.802			<Ctry>	2!a	O	Country	Only ISO 3166 Alpha-2 codes are allowed.
6.1.803			<AdrLine>	70x	O	Address line	No more than two occurrences of the element are allowed.
6.1.804			<Id>	Set of elements	O	Creditor identification	
6.1.805			<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 6.1.813.
6.1.806			<BICOrBEI>	Identifikators	{Or	BIC or BEI	Cannot be used at the same time as 6.1.807.
6.1.807			<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.806.
6.1.808			<Id>	35x	C	Identifier	
6.1.809			<SchmeNm>	Set of elements	O	Scheme name	
6.1.810			<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 6.1.811.
6.1.811			<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 6.1.810.
6.1.812			<Issr>	35x	O	Issuer of identifier	

6.1.813		<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 6.1.805.
6.1.814		<DtAndPlcOf Birth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 6.1.819.
6.1.815		<BirthDt>	ISODate	C	Date of birth	
6.1.816		<PrvcOfBirth>	35x	O	Province of birth	
6.1.817		<CityOfBirth>	35x	C	City of birth	
6.1.818		<CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
6.1.819		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.814.
6.1.820		<Id>	35x	C	Identifier	
6.1.821		<SchmeNm>	Set of elements	O	Scheme name	
6.1.822		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 6.1.823.
6.1.823		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 6.1.822.
6.1.824		<Issr>	35x	O	Issuer of identifier	
6.1.834		<CdtrAcct>	Set of elements	M	Creditor account	
6.1.835		<Id>	Set of elements	M	Creditor account identification	
6.1.836		<IBAN>	2!a2!n30x	M	IBAN	
6.1.848		<UltmtCdtr>	Set of elements	O	Ultimate creditor	
6.1.849		<Nm>	70x	O	Name	
6.1.861		<Id>	Set of elements	C	Ultimate creditor identification	
6.1.862		<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 6.1.870.
6.1.863		<BICOrBEI>	Identifier	{Or	BIC or BEI	Cannot be used at the same time as 6.1.864.
6.1.864		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.863.
6.1.865		<Id>	35x	C	Identifier	
6.1.866		<SchmeNm>	Set of elements	O	Scheme name	
6.1.867		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 6.1.868.
6.1.868		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 6.1.867.
6.1.869		<Issr>	35x	O	Issuer of identifier	
6.1.870		<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 6.1.862.

6.1.871		<DtAndPlcOf Birth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 6.1.876.
6.1.872		<BirthDt>	ISODate	C	Date of birth	
6.1.873		<PrvcOfBirth>	35x	O	Province of birth	
6.1.874		<CityOfBirth>	35x	C	City of birth	
6.1.875		<CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
6.1.876		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 6.1.871.
9.1.28		<Id>	35x	C	Identifier	
9.1.29		<SchmeNm>	Set of elements	O	Scheme name	
9.1.30		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 9.1.31.
9.1.31		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 9.1.30.
9.1.32		<Issr>	35x	O	Issuer of identifier	

## 8.6. Instant payment status request message

An instant payment status request message has the following root elements:

No.	Elements
1.	<ul style="list-style-type: none"> <li>&lt;Document&gt;</li> <li> <ul style="list-style-type: none"> <li>&lt;FIToFIStsReq&gt;</li> <li> <ul style="list-style-type: none"> <li>&lt;GrpHdr&gt;</li> <li>....</li> <li>&lt;OrgnlGrpInf&gt;</li> <li>....</li> <li>&lt;TxInf&gt;</li> </ul> </li> </ul> </li> </ul>

An instant payment status request message shall be generated in accordance with ISO 20022 pacs.028.001.01 message. An instant payment status request message shall be sent by a participant where an instant payment status message about an instant payment message sent to the instant payment service has not been received in due time or where an instant payment status message confirming the possibility to credit the account of the creditor in response to the received instant payment message has been sent but an instant payment status message confirming the credit to IP liquidity position has not been received. An instant payment status request message may be sent also to inquire about the status of a previously sent instant payment cancellation request message, where no reply to the instant payment cancellation request message initiated by the debtor has been received within 15 days.

ISO number	Element	Format or data type	Status	Description	Notes
9.4.1	<GrpHdr>	Set of elements	M	Instant payment status request message bulk information	
9.4.1.1	<MsgId>	35x	M	Bulk identifier	Space is not allowed.
9.4.1.2	<CreDtTm>	ISODateTime	M	Date and time of bulk creation	
9.4.1.3	<InstgAgt>	Set of elements	M	Instructing agent	The instructing agent shall be indicated in the messages to be sent to the instant payment service. The messages received from the instant payment service shall contain the BIC of the institutions that submitted this message to the instant payment service.
10.1.7.1.1	<FinInstnId>	Set of elements	M		
10.1.7.4.1	<BICFI>	4!a2!a2!c	M	BIC of the Instructing Agent	

9.4.1.4	<InstdAgt>	Set of elements	M	Instructed agent	The BIC of Latvijas Banka shall be indicated in the messages to be sent to the instant payment service. The messages received from the instant payment service shall contain the BIC of the participant who receives this message.
10.1.7.1.1	<FinInstnId>	Set of elements	M		
10.1.7.4.1	<BICFI>	4!a2!a2!c	M	BIC of the instructed agent	
9.4.2	<OrgnlGrpInf>	Set of elements	M	Information on the original bulk	
9.4.2.1	<OrgnlMsgId>	35x	M	Message identifier of the original bulk	Space is not allowed.
9.4.2.2	<OrgnlMsgNmId>	Code	M	Type of messages in the original bulk	Only codes "pacs.008.001.02" or "camt.056.001.01" are allowed.
9.4.3	<TxInf>	Set of elements	M		
9.4.3.1	<StsReqId>	35x	M	Message identifier	Space is not allowed.
9.4.3.3	<OrgnlInstrId>	35x	O	Original instruction identification	Where 9.4.2 contains value "camt.056.001.01", <CxllId> of the respective message must be filled in.
9.4.3.4	<OrgnlEndToEndId>	35x	M	Original identification assigned by the debtor	
9.4.3.5	<OrgnlTxId>	35x	M	Original message identification	Space is not allowed.
9.4.3.6	<AccptncDtTm>	ISODateTIme	M	Timestamp of original instant payment message acceptance .	
9.4.3.10	<OrgnlTxRef>	Set of elements	M	Information on the original message	
9.4.3.10.1	<IntrBkSttlmAmt>	18d EUR	O	Amount of the original message	
9.4.3.10.3	<IntrBkSttlmDt>	ISODate	O	Date of the original message	
9.4.3.10.7	<SttlmInf>	Set of elements	O		
10.1.15.2.1	<SttlmMtd>	Code	C	Settlement method	Only code "CLRG" is allowed.
10.1.15.2.3	<ClrSys>	Set of elements	C		
10.1.15.2.3.2	<Prtry>	Code	C	Clearing system proprietary code	Code "RT1" shall be used in messages to be sent to the instant payment service, code "TIPS" is allowed to request that message is forwarded for processing to TIPS. Code "RT1" or "TIPS" is used in messages received from the instant payment service.
9.4.3.10.8	<PmtTpInf>	Set of elements	M	Payment type information	

10.1.11.2.3		<SvcLvl>	Set of elements	M	Service level	
10.1.11.2.3.1		<Cd>	Code	M	Code	Only code "SEPA" is allowed.
10.1.11.2.4		<LclInstrm>	Set of elements	O	User community specific instrument information	Only used if bilaterally agreed between the debtor agent and the creditor agent.
10.1.11.2.4.1		<Cd>	Code	C		Only code "INST" is allowed.
10.1.11.2.6		<CtgyPurp>	Set of elements	O	Category purpose	
10.1.11.2.6.1		<Cd>	Code	{Or		Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 10.1.11.2.6.2.
10.1.11.2.6.2		<Prtry>	35x	Or}		
9.4.3.10.11		<RmtInf>	Set of elements	O	Remittance information	
9.4.3.10.11.1		<Ustrd>	140x	{Or	Unstructured	Cannot be used at the same time as 9.4.3.10.11.2.
9.4.3.10.11.2		<Strd>	Set of elements	Or}	Structured	
9.4.3.10.11.2.3		<CdtrRefInf>	Set of elements	C	Creditor reference information	
10.1.6.1.1		<Tp>	Set of elements	C	Creditor reference information type	Allowed to use only with 10.1.6.1.2.
10.1.6.1.1.1		<CdOrPrtry>	Set of elements	C		
10.1.6.1.1.1.1		<Cd>	Code	C	Creditor reference information type code	Only code "SCOR" is allowed.
10.1.6.1.1.1.2		<Issr>	35x	O	Creditor reference information type code	
10.1.6.1.2		<Ref>	35x	C	Issuer of creditor reference information type.	Allowed to use only with 10.1.6.1.1
9.4.3.10.12		<UltmtDbtr>	Set of elements	O	Ultimate debtor	
10.1.9.1.1		<Nm>	70x	O	Ultimate debtor's name	
10.1.9.1.3		<Id>	Set of elements	C	Ultimate debtor identifier	Cannot be used at the same time as 10.1.10.1.2.
10.1.10.1.1		<OrgId>	Set of elements	{Or	Organisation identification	
10.1.9.2.1		<AnyBIC>	Identifikators	{Or	BIC or BEI	
10.1.9.2.2		<Othr>	Set of elements	Or}	Other type of identification	
10.1.9.2.2.1		<Id>	35x	C	Identifier	
10.1.9.2.2.2		<SchmeNm>	Set of elements	O	Scheme name	

10.1.9.2.2.2.1			<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 10.1.9.2.2.2.
10.1.9.2.2.2.2			<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 10.1.9.2.2.2.1.
10.1.9.2.2.3			<Issr>	35x	O	Issuer of identifier	
10.1.10.1.2			<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 10.1.10.1.1.
10.1.12.2.1			<DtAndPlcOf Birth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 10.1.12.2.2.
10.1.12.1.1			<BirthDt>	ISODate	C	Date of birth	
10.1.12.1.2			<PrvcOfBirth>	35x	O	Province of birth	
10.1.12.1.3			<CityOfBirth>	35x	C	City of birth	
10.1.12.1.4			<CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
10.1.12.2.2			<Othr>	Set of elements	Or}	Other type of identification	Nevar lietot kopā ar 10.1.12.2.1.
10.1.12.2.2.1			<Id>	35x	C	Identifier	
10.1.12.2.2.2			<SchmeNm>	Set of elements	O	Scheme name	
10.1.12.2.2.2.1			<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 10.1.12.2.2.2.
10.1.12.2.2.2.2			<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 10.1.12.2.2.2.1.
10.1.12.2.2.3			<Issr>	35x	O	Issuer of identifier	
9.4.3.10.13			<Dbtr>	Set of elements	O	Debtor	
10.1.9.1.1			<Nm>	70x	C	Debtor name	
10.1.9.1.2			<PstlAdr>	Set of elements	O	Address	
10.1.13.1.9			<Ctry>	2!a	C	Country	Only ISO 3166 Alpha-2 codes are allowed.
10.1.13.1.10			<AdrLine>	70x	C	Address line	
10.1.9.1.3			<Id>	Set of elements	O	Debtor identification	
10.1.10.1.1			<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 10.1.10.1.2.
10.1.9.2.1			<AnyBIC>	Identifikators	{Or	BIC or BEI	
10.1.9.2.2			<Othr>	Set of elements	Or}	Other type of identification	
10.1.9.2.2.1			<Id>	35x	C	Identifier	
10.1.9.2.2.2			<SchmeNm>	Set of elements	O	Scheme name	

10.1.9.2.2.2.1			<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 10.1.9.2.2.2.2.
10.1.9.2.2.2.2			<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 10.1.9.2.2.2.1.
10.1.9.2.2.3			<Issr>	35x	O	Issuer of identifier	
10.1.10.1.2			<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 10.1.10.1.1.
10.1.12.2.1			<DtAndPlcOf Birth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 10.1.12.2.2.
10.1.12.1.1			<BirthDt>	ISODate	C	Date of birth	
10.1.12.1.2			<PrvcOfBirth>	35x	O	Province of birth	
10.1.12.1.3			<CityOfBirth>	35x	C	City of birth	
10.1.12.1.4			<CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
10.1.12.2.2			<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 10.1.12.2.1.
10.1.12.2.2.1			<Id>	35x	C	Identifier	
10.1.12.2.2.2			<SchmeNm>	Set of elements	O	Scheme name	
10.1.12.2.2.2.1			<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 10.1.12.2.2.2.2.
10.1.12.2.2.2.2			<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 10.1.12.2.2.2.1.
10.1.12.2.2.3			<Issr>	35x	O	Issuer of identifier	
9.4.3.10.14			<DbtrAcct>	Set of elements	O	Debtor account	
10.1.1.1.1			<Id>	Set of elements	C	Debtor account identification	
10.1.2.1.1			<IBAN>	2!a2!n30x	C	IBAN	
9.4.3.10.15			<DbtrAgt>	Set of elements	M	Debtor agent	
10.1.7.1.1			<FinInstnId>	Set of elements	M	Financial institution identification	
10.1.7.4.1			<BICFI>	4!a2!a2!c[3!c]	M	BIC	
9.4.3.10.17			<CdtrAgt>	Set of elements	M	Creditor agent	
10.1.7.1.1			<FinInstnId>	Set of elements	M	Financial institution identification	
10.1.7.4.1			<BICFI>	4!a2!a2!c[3!c]	M	BIC	
9.4.3.10.19			<Cdtr>	Set of elements	O	Creditor	
10.1.9.1.1			<Nm>	70x	C	Creditor name	
10.1.9.1.2			<PstlAdr>	Set of elements	O	Address	
10.1.13.1.9			<Ctry>	2!a	C	Country	Only ISO 3166 Alpha-2 codes are allowed.

10.1.13.1.10		<AdrLine>	70x	C	Address line	No more than two occurrences of the element are allowed.
10.1.9.1.3		<Id>	Set of elements	O	Creditor identification	
10.1.10.1.1		<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 10.1.10.1.2.
10.1.9.2.1		<AnyBIC>	Identifikators	{Or	BIC or BEI	
10.1.9.2.2		<Othr>	Set of elements	Or}	Other type of identification	
10.1.9.2.2.1		<Id>	35x	C	Identifier	
10.1.9.2.2.2		<SchmeNm>	Set of elements	O	Scheme name	
10.1.9.2.2.2.1		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 10.1.9.2.2.2.
10.1.9.2.2.2.2		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 10.1.9.2.2.2.1.
10.1.9.2.2.3		<Issr>	35x	O	Issuer of identifier	
10.1.10.1.2		<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 10.1.10.1.1.
10.1.12.2.1		<DtAndPlcOf Birth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 10.1.12.2.2.
10.1.12.2.1.1		<BirthDt>	ISODate	C	Date of birth	
10.1.12.2.1.2		<PrvcOfBirth>	35x	O	Province of birth	
10.1.12.2.1.3		<CityOfBirth>	35x	C	City of birth	
10.1.12.2.1.4		<CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
10.1.12.2.2		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 10.1.12.2.1.
10.1.12.2.2.1		<Id>	35x	C	Identifier	
10.1.12.2.2.2		<SchmeNm>	Set of elements	O	Scheme name	
10.1.12.2.2.2.1		<Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 10.1.12.2.2.2.
10.1.12.2.2.2.2		<Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 10.1.12.2.2.2.
10.1.12.2.2.3		<Issr>	35x	O	Issuer of identifier	
9.4.3.10.20		<CdtrAcct>	Set of elements	O	Creditor account	
10.1.1.1.1		<Id>	Set of elements	C	Creditor account identification	
10.1.2.1.1		<IBAN>	2!a2!n30x	C	IBAN	
9.4.3.10.21		<UltmtCdtr>	Set of elements	O	Ultimate creditor	
10.1.9.1.1		<Nm>	70x	O	Ultimate creditor's name	
10.1.9.1.3		<Id>	Set of elements	C	Ultimate creditor identification	
10.1.10.1.1		<OrgId>	Set of elements	{Or	Organisation identification	Cannot be used at the same time as 10.1.10.1.2.
10.1.9.2.1		<AnyBIC>	Identifier	{Or	BIC or BEI	

10.1.9.2.2		<Othr>	Set of elements	Or}	Other type of identification	
10.1.9.2.2.1		└─ <Id>	35x	C	Identifier	
10.1.9.2.2.2		└─ <SchmeNm>	Set of elements	O	Scheme name	
10.1.9.2.2.2.1		└─└─ <Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 5). Cannot be used at the same time as 10.1.9.2.2.2.2.
10.1.9.2.2.2.2		└─└─ <Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 10.1.9.2.2.2.1.
10.1.9.2.2.3		└─ <Issr>	35x	O	Issuer of identifier	
10.1.10.1.2		<PrvtId>	Set of elements	Or}	Natural person identification	Cannot be used at the same time as 10.1.10.1.1.
10.1.12.2.1		<DtAndPlcOf Birth>	Set of elements	{Or	Date and place of birth	Cannot be used at the same time as 10.1.12.2.2.
10.1.12.2.1.1		└─ <BirthDt>	ISODate	C	Date of birth	
10.1.12.2.1.2		└─ <PrvcOfBirth>	35x	O	Province of birth	
10.1.12.2.1.3		└─ <CityOfBirth>	35x	C	City of birth	
10.1.12.2.1.4		└─ <CtryOfBirth>	2!a	C	Country of birth	Only ISO 3166 Alpha-2 codes are allowed.
10.1.12.2.2		<Othr>	Set of elements	Or}	Other type of identification	Cannot be used at the same time as 10.1.12.2.1.
10.1.12.2.2.1		└─ <Id>	35x	C	Identifier	
10.1.12.2.2.2		└─ <SchmeNm>	Set of elements	O	Scheme name	
10.1.12.2.2.2.1		└─└─ <Cd>	Code	{Or	Scheme name code	Only ISO 20022 codes are allowed (Table 6). Cannot be used at the same time as 10.1.12.2.2.2.2.
10.1.12.2.2.2.2		└─└─ <Prtry>	35x	Or}	Scheme name	Cannot be used at the same time as 10.1.12.2.2.2.1.
10.1.12.2.2.3		└─ <Issr>	35x	O	Issuer of identifier	

### 8.7. Reply message to an incoming message not compliant with the scheme

Where a message that is not compliant with the message scheme has been received from a participant, a rejection message is sent in reply to this erroneous message informing that the message cannot be processed.

No.	Element	Format or data type	Status	Description
1.	└─ <FastCrptMsg>	Set of elements	M	
2.	└─ <MsgId>	35x	M	Message identifier. Space is not allowed.
3.	└─ <RelMsgId>	35x	M	Identifier of the incoming message which the current message replies to. Space is not allowed.
4.	└─ <CreDtTm>	ISODatetime	M	Date and time of message creation.
5.	└─ <MsgErrCode>	Code	M	Always the value "INVSHEMA".

## 8.8. Sets of codes allowed to be used

## 8.8.1. Payment purpose category ISO codes

## Table 4

*ISO 20022 ExternalCategoryPurpose1Code*

Available:

[https://www.iso20022.org/external\\_code\\_list.page](https://www.iso20022.org/external_code_list.page) "External Code Sets", sheet 4-  
*CategoryPurpose*.

## 8.8.2. Organisation identification type codes

## Table 5

*ISO 20022 ExternalOrganisationIdentification1Code*

Available:

[https://www.iso20022.org/external\\_code\\_list.page](https://www.iso20022.org/external_code_list.page) "External Code Sets", sheet 9-  
*OrganisationIdentification*.

## Person identification codes Table 6

*ISO 20022 ExternalPersonIdentification1Code*

Available:

[https://www.iso20022.org/external\\_code\\_list.page](https://www.iso20022.org/external_code_list.page) "External Code Sets", sheet 10-  
*PersonIdentification*.

Where a natural person is identified by way of its ID number, the appropriate natural person's identification type code shall be "NIDN".

## 8.8.3. Payment purpose ISO codes

## Table 7

*ISO 20022 ExternalPurpose1Code*

Available:

[https://www.iso20022.org/external\\_code\\_list.page](https://www.iso20022.org/external_code_list.page) "External Code Sets", sheet 11-  
*Purpose*.

## 8.9. Codes used in instant payment service messages

## 8.9.1. Cancellation reason codes of the instant payment service

## Table 8

No.	Code	Explanation
1.	TECH	Erroneous instant payment due to technical issues.
2.	FRAD	Fraudulent original payment
3.	AC03	Wrong IBAN.
4.	AM09	Wrong amount.

## 8.9.2. ISO codes for resolution of investigation reason

## Table 9

No.	Code	Explanation
1.	CUST	Beneficiary's refusal
2.	LEGL	Legal restrictions.

## 8.9.3. Instant payment service codes for resolution of investigation reason codes of the Table 10

No.	Code	Explanation
1.	AC04	Account is closed.
2.	AM04	Insufficient funds on the account.
3.	NOAS	No response from beneficiary

4.	NOOR	The original instant payment message has not been received.
5.	ARDT	The message has already been returned.

## 8.9.4. Message status reason ISO codes

Table 11

No.	Code	Explanation	Instant payment service*	Creditor agent*
1.	AB05	Instant payment rejected: the creditor agent failed to reply in due time on a possibility to credit the creditor's account.		X
2.	AB06	Instant payment rejected: the intermediary institution failed to reply in due time on a possibility to credit the creditor's account.	X	X
3.	AB07	The agent is not available online for receiving instant payments. To be used if it is not known which particular agent is not available.	X	X
4.	AB08	Creditor agent is not available online for receiving instant payments.	X	X
5.	AB09	Instant payment rejected: creditor agent discovered an error in the instant payment.		X
6.	AB10	Instant payment rejected: instant payment system discovered an error in the instant payment.		X
7.	AC01	Incorrect account number format or the account number does not exist.		X
8.	AC04	The account is closed.		X
9.	AC06	The account is blocked.		X
10.	AG01	Crediting funds to such an account type is not allowed.		X
11.	AG02	The bank operation code indicated in the message does not correspond to the creditor.		X
12.	AG09	The original message has not been received.		X
13.	AG10	The agent's operation in the payment system has been suspended.	X	X
14.	AG11	The creditor agent's operation in the payment system has been suspended.	X	X
15.	AM02	The instant payment amount exceeds the maximum amount allowed.	X	X
16.	AM05	Duplicate message	X	X
17.	AM23	The instant payment amount exceeds the set limit.	X	X
18.	BE04	The creditor's address is missing.		X
19.	CNOR	The creditor agent is not a participant of the system.		X
20.	DNOR	The debtor agent is not a participant of the system.		X
21.	DT01	A wrong date has been indicated for the instant payment.	X	
22.	MD07	Ultimate creditor has deceased.		X
23.	MS02	No reason provided by ultimate creditor.		X
24.	MS03	No reason provided by creditor agent.		X
25.	RC01	Wrong BIC		X
26.	RR01	Instant payment contains no debtor account reference or identification.		X
27.	RR02	Debtor name or address missing in the instant payment.		X
28.	RR03	Creditor name or address missing in the instant payment.		X
29.	RR04	Non-compliance with regulatory requirements.		X
30.	TM01	No reply has been received from the creditor agent within the specified time-frame.	X	X

\* instant payment service and creditor agent are allowed to use only the codes marked with "X" in the respective column.

## 8.9.5. Message status reason codes of the instant payment service

Table 12

No.	Code	Explanation	Instant payment service	Creditor agent
1.	AM01	Amount of the message is zero.	X	
2.	AM04	Insufficient instant payment liquidity to execute the instant payment.	X	
3..	PY01	BIC missing in the routing table.	X	
4.	TECH	Technical problems	X	
5.	XD19	Wrong IBAN format	X	
6.	XT13	Inappropriate XML element	X	
7.	XT33	Incorrect data format	X	
8.	XT73	Incorrect country code	X	
9.	XT75	Incorrect original instant payment status.	X	
10.	XT77	The amount does not correspond to the one indicated in the original message.	X	
11.	XT79	Debtor agent is not allowed to send messages.	X	
12.	XT80	Creditor agent is not allowed to receive messages.	X	
13.	XT81	The element is not allowed.	X	
14.	XT83	The participant is not allowed to use the product.	X	
15.	XT87	Inappropriate message sender.	X	
16.	XT90	Wrong use of the technical BIC	X	
17.	C10	The received message contains an electronic signature that is wrong, incorrect or revoked by the participant.	X	
18.	C11	The sending participant's electronic signature is missing in the received message.	X	
19.	C12	The message has been signed with an expired key.	X	

**9. Double-entry check**

Double-entry check shall be performed by the instant payment service for the following message elements.

No.	Message type	Transaction identification	Sending institution	Date and time
1.	pacs.008	<TxId>	<DbtrAgt>	<AccptncDtTm>
2.	pacs.004	<RtrId>	<CdtrAgt>	<IntrBkSttlmDt>
3.	camt.056	<CxlId>	<DbtrAgt>	<CreDtTm>
4.	camt.029	<CxlStsId>	<CdtrAgt>	<CreDtTm>
5.	pacs.028	<StsReqId>	<DbtrAgt>	<CreDtTm>

Where the information of a newly submitted message to be checked is identical to the information of the message that has already been processed, the newly submitted message shall be rejected.

Double-entry check shall not be performed for instant payment status messages (pacs.002). Where the instant payment service receives more than one instant payment status message related to the same instant payment message, payment status shall be updated only based on the first message received, while following messages are forwarded without changing the status of an instant payment.

**10. Technical maintenance message**

If any of the instant payment service participants has notified Latvijas Banka of technical maintenance in relation to its registered BIC or RT1 has notified Latvijas Banka of

technical maintenance in relation to an entity reachable via RT1, the instant payment service shall send a technical maintenance message to all participants in accordance with ISO 20022 adm.004.001.02 message.

No	Element	Format or data type	Status	Description
1	<SysEvtNtfctn>	Set of elements	M	
2	<EvtInf>	Set of elements	M	Detailed information about an event.
3	<EvtCd>	Code	M	Code "YES" is used.
4	<EvtParam>	35x	M	Event Parameter. Three occurrences are used: 1. BIC8 or BIC11 of an entity having technical maintenance; 2. Start of technical maintenance in YYYY-MM-DDThh:mm:ss+hh:mm format; 3. End of technical maintenance in YYYY-MM-DDThh:mm:ss+hh:mm format.
5	<EvtDesc>	1000x	O	Event description.
6	<EvtTm>	ISODatetime	M	Date and time of message creation in YYYY-MM-DDThh:mm:ss+hh:mm format.

## 11. Electronically signed messages

The following messages shall be signed electronically by instant payment service participants:

- instant payment messages (pacs.008);
- instant payment cancellation request messages (camt.056);
- instant payment return messages (pacs.004);
- instant payment resolution of investigation messages (camt.029).

For signing messages, participants shall use the licences of the advanced security system for online message exchange issued by Latvijas Banka. To verify the signature, the public part of the certificate shall be included in the signature attributes. An XML document signing scheme, recommended by World Wide Web Consortium (W3C), shall be used for signing. The entire message shall be signed, incorporating the signature in the message content. When verifying the signature, the signature part shall not be included in the message checksum calculation.

Message signature contents:

```
<Signature xmlns="http://www.w3.org/2000/09/xmldsig#">
<SignedInfo>
  <CanonicalizationMethod
    Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-20010315"/>
  <SignatureMethod
    Algorithm="http://www.w3.org/2001/04/xmldsig-more#ecdsa-sha256"/>
  <Reference URI="">
    <Transforms>
      <Transform
        Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-
signature"/>
    </Transforms>
```

```

    <DigestMethod Algorithm="
http://www.w3.org/2001/04/xmlenc#sha256"/>
    <DigestValue></DigestValue>
  </Reference>
</SignedInfo>
<SignatureValue></SignatureValue>
<KeyInfo>
<X509Data>
  <X509Certificate></X509Certificate>
</X509Data>
</KeyInfo>
</Signature>

```

### Description of mandatory elements of the signature

Element	Attributes	Description
CanonicalizationMethod	Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-20010315"	The following shall be indicated: <i>http://www.w3.org/TR/2001/REC-xml-c14n-20010315.</i>
SignatureMethod	Algorithm="http://www.w3.org/2001/04/xmldsig-more#ecdsa-sha256 "	Represents the signature algorithm. The following shall be indicated: <i>http://www.w3.org/2001/04/xmldsig-more#ecdsa-sha256.</i>
Reference	URI="	Define reference to the message section to be signed. As the entire message will be signed and the signature will be added after signing, URI=" shall be indicated.
Transform	Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-signature "	The method used for adding the electronic signature has to be indicated: <i>http://www.w3.org/2000/09/xmldsig#enveloped-signature.</i>
DigestMethod	Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"	Represents the checksum calculation algorithm. The following shall be indicated: <i>http://www.w3.org/2001/04/xmlenc#sha256.</i>
DigestValue		Indicates the message checksum. The value shall be indicated in base64 encoding.
SignatureValue		Indicates the electronic signature of the message. The value shall be indicated in base64 encoding.
X509Certificate		Indicates the certificate used for signing the message. The value shall be indicated in base64 encoding.

The procedure for signing an instant payment message and verification of the signature shall be as follows:

1. The debtor agent prepares, signs and sends the message to the instant payment service.
2. The instant payment service verifies the signature of the message and the validity of the signing certificate.
3. The instant payment service electronically signs the message using Latvijas Banka certificate and sends the message to the creditor agent.
4. The creditor agent verifies the signature of the message and whether the signing certificate matches that on the valid signing certificates list published by Latvijas Banka.

## 12. Information on entities reachable in RT1 system and in TIPS platform

Information on entities reachable in RT1 and in TIPS shall be provided in three files – list of RT1 participants, list of RT1 addressable payment service providers (hereinafter, PSPs) and list of TIPS addressable PSPs.

### 12.1. List of RT1 participants

Line 1 of the list of RT1 participants contains the value "SCI PARTICIPANT ROUTING TABLE", lines 2–8 contain information about the table contents. With line 9, the table of RT1 participants starts with the following structure (columns are separated by a "Tab" symbol (hex 09)):

No.	Column	Format	Description
1.	BIC	8x	8-symbol BIC of the participant.
2.	Name	50x	Name of the participant.
3.	Valid from	8n	Valid from date (YYYYMMDD).
4.	Valid till	8n	Valid till date (YYYYMMDD).
5.	Settlement BIC	11x	Settlement BIC.
6.	Status	9x	Status of the participant (see section 11.3 for details).
7.	Payment Type Allowed	40x	A code indicating the product(s) available to the participant (see section 11.3 for details).

### 12.2. List of RT1 addressable PSPs

Line 1 of the list of RT1 addressable PSPs contains the value "SCI ADDRESSABLE PSP ROUTING TABLE". Lines 2–8 contain information about the table contents. With line 9, the table of RT1 addressable PSPs starts with the following structure (columns are separated by a "Tab" symbol (hex 09)):

No.	Column	Format	Description
1.	BIC	11x	11-symbol BIC of the entity.
2.	Name	50x	Name of the entity.
3.	Valid from	8n	Valid from date (YYYYMMDD).
4.	Valid till	8n	Valid till date (YYYYMMDD).
5.	Participant BIC	8x	8-symbol BIC of RT1 participant used to route a message addressed to the entity.
6.	Settlement BIC	11x	Settlement BIC.
7.	Status	9x	Status of the entity (see section 11.3 for details).
8.	Payment Type Allowed	40x	A code indicating the product(s) available to the participant (see section 11.3 for details).

### 12.3. Codes used in the list of RT1 participants and in the list of RT1 addressable PSPs

The "Status" column in the list of RT1 participants and in the list of RT1 addressable PSPs may contain the following values:

No	Status	Description
1.	ENABLED	The entity can send or receive any type of message.
2.	DISABLED	The entity cannot send or receive any message.
3.	CHANGED	The entity has changed its type of participation in RT1 or changed its BIC.
4.	R-ONLY	The entity can send and receive any type of message, except of pacs.008.

The "Payment Type Allowed" column in the list of RT1 participants and in the list of RT1 addressable PSPs may contain the following values:

No	Code	Description
1.	NLA	No limit amount. Allowed only when both debtor agent and creditor agent subscribed to use the specific RT1 service.
2.	CGL	Controlled golive in RT1. Messages to the respective BIC may be addressed only by those entities that subscribed to use the specific RT1 service.
3.	NT1	Non-time critical payment. Allowed only when both debtor agent and creditor agent subscribed to use the specific RT1 service.
4.	TC1	Shorter timeframe instant payment. Allowed only when both debtor agent and creditor agent subscribed to use the specific RT1 service.
5.	TEC	The participant's BIC is a technical BIC.
6.	FRA	Using of field "RgltryRptg" is allowed. Allowed only when both debtor agent and creditor agent subscribed to use the specific RT1 service.

#### 12.4. List of TIPS addressable PSPs

Line 1 of the list of TIPS addressable PSPs contains the value "TIPS IP ADDRESSABLE PSP ROUTING TABLE ". Lines 2–8 contain information about the table contents. With line 9, the table of TIPS addressable PSPs starts with the following structure (columns are separated by a "Tab" symbol (hex 09)):

No.	Column	Format	Description
1.	BIC	11x	11-symbol BIC of the entity.
2.	Name	50x	Name of the entity.
3.	Valid from	8n	Valid from date (YYYYMMDD).
4.	Valid till	8n	Valid till date (YYYYMMDD).
5.	Participant BIC	8x	8-symbol BIC of TIPS participant used to route a message addressed to the entity. Corresponds to the field "Party BIC" of the TIPS directory.
6.	Settlement BIC	11x	Settlement BIC. Corresponds to the field "Account Owner BIC" of the TIPS directory.
7.	Status	9x	Status of the entity. Codes "ENABLED" or "DISABLED" are used.
8.	Payment Type Allowed	1x	Space is used (hex 09 20 09).