

ISO 20022 XML messages for Customer Credit Transfer and Account Statement

Implementation Guideline

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Introduction

The purpose of this document is to provide guidance on the use of ISO 20022 XML according to the Latvian market requirements. This document is based on the Latvian implementation guidelines for **Payment Initiation** and extracting of **Account Statement** which has been complemented with SEB specific rules and examples. If the originator of the message has stated message elements that are not represented in this document or not relevant to a specific payment type, it will be viewed as data overpopulation and will be ignored.

This document should be read together with the ISO 20022 XML message standards version No.2 (in case of Account Statements) and version No. 3, as the ISO rules on the usage of the elements have not been repeated in this document and should be taken into account where applicable.

SEB will accept XML message for Payment Initiation from the Customer and provide possibility to extract Customer Account statements in ISO 20022 XML format in SEB e-channels Ibanka Business, SEB Gateway and Telebanka.

According to Latvian market requirements the following messages are included in the guidelines:

- Credit transfer message – pain.001.001.03 (approved at February, 2013);
- Payment status report message – pain.002.001.03 (approved in February 2013);
- Account Statement message – camt.052.001.02;
- Official Account Statement message – camt.053.001.02;
- Account Statement / Official Account statement request.

In the guidance development the following materials are used:

- 1) EPC - European Payments Council guidelines: SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines Version 6.0:
http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=537 (entered into force in 17 of November, 2012);
- 2) ISO 20022 Cash Management v2 Common Implementation MIGs:
http://www.swift.com/corporates/cgi/resource_centre?lang=enl; (entered into force in 1-st of July, 2011);
- 3) Customer-to-Bank credit transfer message standard "Latvian payment standard (ISO)" created in spring, year 2013.

The guidance documentation was created by the Association of Commercial Banks of Latvia in cooperation with Latvian banks.

1. Message content of the Customer Credit Transfer

The message consists of two mandatory building blocks: Group Header and Payment Information.

Group Header: This block is presented only once and it contains elements such as Message Identification, Creation Date and Time and Initiating Party.

Payment Information: This block is repetitive and it contains elements related to the debit side of the transaction, such as Debtor, Debtor Account, Payment Type Information and Requested Execution Date and also one or several Credit Transfer Transaction Information parts which contain elements related to the credit side of the transaction, such as Creditor, Creditor Agent and Remittance Information.

The message is described in the following table:

Index	Or	Mult.	Message Element	<XML Tag>	Type	Use	Comments of XML tag usage
		[1..1]	+ Message root				

Below is the explanation of each column of the table:

Index column – number refers to the corresponding description in the ISO 20022 XML Message Definition Report. This report can be found at www.iso20022.org under “Catalogue of ISO 20022 messages” with “pain.001.001.03” as reference.

Or column – indicates that only one of several elements may be presented.

Mult column - indicates whether an element is mandatory or optional and how many repetitions are allowed for the element.

For example:

- [1..1] – shows that element is mandatory and can be presented only once;
- [1..n] - shows that element is mandatory and can be presented 1 to “n” times;
- [0..1] – shows that element is optional and can be presented only once;
- [0..n] – shows that element is optional and can be presented 0 to “n” times;
- {Or...Or} – indicates that only one of several elements may be presented.

Message Element column – element name used in ISO 20022 XML Message Definition Report.

XML Tag column – short name identifying an element within an XML message, which is put between brackets, e.g. <Amt>.

Type column – XML tag description.

Comments column – additional comments about XML tag usage.

With N/A (not applicable) are marked the fields which are ignored by SEB.

Message Root

Index	Or	Mult	Message Element	<XML Tag>	Type	Comments of XML tag usage
		[1..1]	+ Message root	<CstmrCdtTrfIntr>	Component	

Group Header

Index	Or	Mult	Message Element	<XML Tag>	Type	Comments of XML tag usage
1.0		[1..1]	+GroupHeader	<GrpHdr>	Component	Set of characteristics shared by all payments included in the message.
1.1		[1..1]	++MessageIdentification	<MsgId>	Max35Text	Unique identification of the message assigned by the initiating party. Should be unique per instructed party for a pre-agreed period.
1.2		[1..1]	++CreationDateTime	<CreDtTm>	ISODateTime	Date and time at which the message was created by the initiating party.(YYYY-MM-DD hh:mm:ss)
1.6		[1..1]	++NumberOfTransactions	<NbOfTxs>	Max15NumericText	Number of payments contained in the file in Credit Transfer Transaction Information part.
1.7		[1..1]	++ControlSum	<CtrlSum>	Decimal Number	Total of all individual amounts included in the message, irrespective of currencies. For example 100EUR, 60USD. Field value 160. After 19.11.2017 field will be mandatory and correctness of this value will be checked.
1.8 +		[1..1]	++Initiating Party	<InitgPty>	Party Identification Component	N/A
9.1.0		[0..1]	+++Name	<Nm>	Max70Text	Name of the initiating party. 'Name' is limited to 70 characters in length according to SEPA Core Requirements.
9.1.12		[0..1]	+++Identification	<Id>	Choice Component	Identification of the initiating party (private person's or company's identification).
9.1.13	{Or	[1..1]	++++OrganisationIdentification	<OrgId>	Component	Identification of an organization. Either 'BIC or BEI' or one occurrence of 'Other' is allowed. Same rule as in SEPA Core Requirements applies.
9.1.14		[0..1]	+++++BICOrBEI	<BICOrBEI>	Identifier	
9.1.15		[0..n]	+++++Other	<Othr>	Component	
9.1.16		[1..1]	+++++Identification	<Id>	Max35Text	Company's identification.
9.1.17		[0..1]	+++++SchemeName	<SchmeNm>	Choice Component	
9.1.18		[1..1]	++++++Code	<Cd>	Code	For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet For tax payment code use code TXID
9.1.21	Or}	[1..1]	++++PrivateIdentification	<PrvtId>	Component	Private person identification. Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed. Same rule as in SEPA Core Requirements applies.
9.1.27		[0..n]	+++++Other	<Othr>	Component	
9.1.28		[1..1]	+++++Identification	<Id>	Max35Text	Private person identification.
9.1.29		[0..1]	+++++SchemeName	<SchmeNm>	Choice Component	
9.1.30		[1..1]	++++++Code	<Cd>	Code	For private identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet For private person personal code use NIDN

Payment information

Index	Or	Mult	Message Element	<XML Tag>	Type	Comments of XML tag usage
2.0		[1..n]	++PaymentInformation	<PmtInf>	Component	Set of characteristics, that applies to the debit side of the payment transactions.
2.1		[1..1]	++PaymentInformation Identification	<PmtInfId>	Max35Text	Reference assigned by the initiating party in order to identify the payment information block within the message. For example number of consolidated payment.
2.2		[1..1]	++PaymentMethod	<PmtMtd>	Code	Specifies the means of payment that will be used to move the amount of money. Only 'TRF' is allowed. Same rule as in SEPA Core Requirements applies.
2.3		[0..1]	++Batch Booking	<BtchBookg>	Indicator	Debit all transactions with one entry (batch booking). Same rule as in SEPA Core Requirements applies. If all transactions under the same payment information block are with currency EUR and interbank payments correspond to European payment then batch booking is offered
2.4		[1..1]	++NumberOfTransactions	<NbOfTxs>	Max15NumericText	Number of payments contained in the payment information block. After 19.11.2017 field will be mandatory and correctness of this value will be checked.
2.5		[1..1]	++ControlSum	<CtrlSum>	Decimal Number	Total of all individual amounts included in the group, irrespective of currencies. For example 100EUR, 60USD. Field value 160. After 19.11.2017 field will be mandatory and correctness of this value will be checked.
2.6		[0..1]	++PaymentTypeInformation	<PmtTpInf>	Component	A set of elements that specifies the type/priority of a payment.
2.7		[0..1]	+++Instruction Priority	<InstrPrty>	Code	Specifies the payment processing priority based on an agreement between the initiating party and the debtor's bank. Ignored by SEB Bank
2.8		[0..1]	+++ServiceLevel	<SvcLvl>	Choice Component	Agreement of rules according to which the payment must be processed.
2.9	{Or	[1..1]	++++Code	<Cd>	Code	List of payment priority codes is available here: http://www.iso20022.org/external_code_list.page , in ExternalServiceLevel1Code spreadsheet. SEPA – payment must be executed as a SEPA payment: URGP – payment must be executed as an urgent payment; SDVA – payment must be executed with same day value to the creditor; NURG – payment must be executed as non-urgent payment. SEB specific rules: 1) If Service Level Code and Local Instrument Proprietary are not entered by the initiating party, the bank processes the payment as non-urgent or SEPA/European payment depending on the payment instruction data. 2) If both, the Service Level Code and Local Instrument Proprietary are filled, SEB will take guidance only from the Service Level.
2.11		[0..1]	+++LocalInstrument	<LclInstrm>	Choice Component	Specifies the type of payment. Field is ignored in case this information is filled out in lower level.
2.12	{Or	[1..1]	++++Code	<Cd>	Code	List of payment priority codes is available here: http://www.iso20022.org/external_code_list.page in ExternalLocalInstrument1Code spreadsheet.
2.13	Or}	[1..1]	++++Proprietary	<Prtry>	Max35Text	NORM – normal payment, HIGH – urgent payment, EXPR – extra urgent payment. Depending on the type and currency of payment the bank value date is neither the day after the next, the next, nor the same business day in accordance with the terms and conditions of a bank. Field is ignored in case this information is filled out in lower level (field 2.38).
2.14		[0..1]	+++CategoryPurpose	<CtgyPurp>	Choice Component	Specifies the purpose of the payment based on an agreement between the initiating party and the debtor's bank.
2.15		[1..1]	++++Code	<Cd>	Code	Payment purpose code. List of appropriate codes is available here: http://www.iso20022.org/external_code_list.page in ExternalCategoryPurpose1Code spreadsheet.

						Customer must agree with the bank on use of the payment purpose codes. For example SALA code is specified for salary payments. If initiating party fills the code SALA, PENS or SSBE and all transactions under the same payment information block are with currency EUR and interbank payments correspond to European payment, and all beneficiary accounts are in IBAN format, then SEB will debit all transactions with one entry (batch booking).
2.17		[1..1]	++RequestedExecutionDate	<ReqdExctnDt>	ISODate	Date on which the debtor's account is to be debited.
2.19 +		[1..1]	++Debtor	<Dbtr>	Party Identification Component	The party from whose account the amount of payment is to be debited
9.1.0		[1..1]	+++Name	<Nm>	Max70Text	Debtor's name. Same rule as in SEPA Core Requirements applies.
9.1.1		[0..1]	+++PostalAddress	<PstlAdr>	Component	Debtor's address
9.1.10		[0..1]	++++Country	<Ctry>	CountryCode	For ISO Country code see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
9.1.11		[0..7]	++++AdressLine	<AdrLine>	Max70Text	
9.1.12		[0..1]	+++Identification	<Id>	Choice Component	Debtor's identification. (Private person's or Company's identification, etc.)
9.1.13	{Or	[1..1]	++++OrganisationIdentification	<Orgld>	Component	Identification of an organisation. Same rule as in SEPA Core Requirements applies. Either 'BIC or BEI' or one occurrence of 'Other' is allowed
9.1.14		[0..1]	+++++BICOrBEI	<BICOrBEI>	Identifier	
9.1.15		[0..n]	+++++Other	<Oth>	Component	
9.1.16		[1..1]	++++++Identification	<Id>	Max35Text	Company's identification or tax payer code.
9.1.17		[0..1]	++++++SchemeName	<SchmeNm>	Choice Component	
9.1.18		[1..1]	+++++++Code	<Cd>	Code	For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet
9.1.21	Or}	[1..1]	++++PrivateIdentification	<PrvtId>	Component	Identification of a private person.
9.1.22		[0..1]	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	Component	Date and place of birth.
9.1.23		[1..1]	+++++BirthDate	<BirthDt>	ISODate	
9.1.25		[1..1]	+++++CityOfBirth	<CityOfBirth>	Max35Text	
9.1.26		[1..1]	+++++CountryOfBirth	<CtryOfBirth>	CountryCode	Place of birth country code: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
9.1.27		[0..n]	+++++Other	<Oth>	Component	
9.1.28		[1..1]	+++++Identification	<Id>	Max35Text	Private person's personal ID number.
9.1.29		[0..1]	+++++SchemeName	<SchmeNm>	Choice Component	
9.1.30		[1..1]	+++++Code	<Cd>	Code	For private identification scheme code see http://www.iso20022.org/external_code_list.page , External Code Lists spreadsheet
2.20 +		[1..1]	++DebtorAccount	<DbtrAcct>	Component	Account number, from which the amount of payment is to be debited.

1.1.0		[1..1]	+++Identification	<Id>	Account Identification Component	Only IBAN is allowed. Same rule as in SEPA Core Requirements applies
1.1.1		[1..1]	++++IBAN	<IBAN>	IBANIdentifier	Debtor's IBAN.
1.1.11		[0..1]	+++Currency	<Ccy>	Currency Code	Currency of the debtor's account. To be used only if one account covers several currencies, e.g. in case of a multicurrency account.
2.21 +		[1..1]	++DebtorAgent	<DbtrAgt>	Financial Institution Identification Component	Only BIC is allowed. Debtor's bank. Same rule as in SEPA Core Requirements applies.
6.1.0		[1..1]	+++FinancialInstitutionIdentification	<FinInstnId>	Component	Financial institution's identification.
6.1.1		[1..1]	++++BIC	<BIC>	BICIdentifier	Debtor's bank BIC.
2.23 +		[0..1]	++UltimateDebtor	<UltmtDbtr>	Party Identification Component	Ultimate party that owes an amount of money to the (ultimate) creditor. Only to be used for SEPA payments and only if different from debtor. Information is ignored if it is filled out already in the field 2.70 then. .
9.1.0		[0..1]	+++Name	<Nm>	Max70Text	Ultimate debtor's name. Same rule as in SEPA Core Requirements applies.
9.1.1		[0..1]	+++PostalAddress	<PstlAdr>	Component	Ultimate debtor's address.
9.1.10		[0..1]	++++Country	<Ctry>	CountryCode	Ultimate debtor's country code: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
9.1.11		[0..7]	++++AdressLine	<AdrLine>	Max70Text	
9.1.12		[0..1]	+++Identification	<Id>	Choice Component	Ultimate debtor's identification
9.1.13	{Or	[1..1]	++++OrganisationIdentification	<OrgId>	Component	Identification of an organisation. Same rule as in SEPA Core Requirements applies. BIC or BEI' or one occurrence of 'Other' is allowed.
9.1.14		[0..1]	++++BICOrBEI	<BICOrBEI>	Identifier	
9.1.15		[0..n]	++++Other	<Othr>	Component	
9.1.16		[1..1]	+++++Identification	<Id>	Max35Text	Company's identification.
9.1.17		[0..1]	+++++SchemeName	<SchmeNm>	Choice Component	
9.1.18		[1..1]	+++++Code	<Cd>	Code	For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet
9.1.21	Or}	[1..1]	++++PrivateIdentification	<PrvtId>	Component	Private person's identification..
9.1.22		[0..1]	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	Component	Private person's date and place of birth.
9.1.23		[1..1]	+++++BirthDate	<BirthDt>	ISODate	
9.1.25		[1..1]	+++++CityOfBirth	<CityOfBirth>	Max35Text	
9.1.26		[1..1]	+++++CountryOfBirth	<CtryOfBirth>	CountryCode	Country code of the place of birth: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
9.1.27		[0..n]	+++++Other	<Othr>	Component	
9.1.28		[1..1]	+++++Identification	<Id>	Max35Text	Private person's identification.
9.1.29		[0..1]	+++++SchemeName	<SchmeNm>	Choice Component	

9.1.30		[1..1]	+++++++Code	<Cd>	Code	For private identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet
9.1.33		[0..1]	+++CountryOfResidence	<CtryOfRes>	CountryCode	Country code of the ultimate debtor: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
2.24		[0..1]	++ChargeBearer	<ChrgBr>	Code	Specifies which party/parties will bear the charges linked to the processing of the payment. SEPA payment code "SLEV" should be used. For other payments one of the following codes should be used: CRED – commission fee is applied to beneficiary; DEBT – commission fee is applied to payer; SHAR – commission fee is shared. For usage of code CRED, please contact your bank. If this tag is missing, it will be considered as SHAR or SLEV, depending on the payment instruction data. Field is ignored in case this information is filled out in lower level (field 2.51).
2.25 +		[0..1]	++ChargesAccount	<ChrgsAcct>	Component	Account from which charges are to be debited.
1.1.0		[1..1]	+++Identification	<Id>	Account Identification Component	
1.1.1		[1..1]	++++IBAN	<IBAN>	IBANIdentifier	Only IBAN is allowed.
1.1.11		[0..1]	+++Currency	<Ccy>	Currency Code	Currency of charges' account. Usage Rule: To be used only if one account number covers several currencies, e.g. in case of a multicurrency account.
2.27		[1..n]	++CreditTransferTransactionInformation	<CrdTrfTxInf>	Component	Set of elements providing precise information on the payment(s) included in the message. Each <CrdTrfTxInf> block contains information about one unique payment.
2.28		[1..1]	+++PaymentIdentification	<PmtId>	Component	Set of elements used to reference a payment instruction.
2.29		[0..1]	++++InstructionIdentification	<InstrId>	Max35Text	Unique reference assigned by the initiating party for a debtor's bank to identify the payment. It is not forwarded to the creditor's bank.
2.30		[1..1]	++++End-To-EndIdentification	<EndToEndId>	Max35Text	Unique reference assigned by the instructing party to payment. It is forwarded to the creditor's bank only in case of a SEPA payment.
2.31		[0..1]	++PaymentTypeInformation	<PmtTpInf>	Component	Set of elements used to specify the type of payment. Should be used exclusively at the payment or transaction level. Same rule as in SEPA Core Requirements applies. If used, it is recommended to be used at 'Payment Information' level and not at 'Credit Transfer Transaction Information' level.
2.33		[0..1]	+++ServiceLevel	<SvcLvl>	Choice Component	Agreement of rules according to which the payment must be processed.
2.34		[1..1]	++++Code	<Cd>	Code	Usage Rule: Only the following codes are allowed: SEPA – payment must be executed as a SEPA payment; URGP – payment must be executed as an urgent payment; SDVA – payment must be executed with same day value to the creditor; NURG – payment must be executed as non-urgent payment. List of payment priority codes is available here: http://www.iso20022.org/external_code_list.page in ExternalServiceLevel1Code spreadsheet. SEB specific rules: 1) If Service Level Code and Local Instrument Proprietary are not entered by the initiating party, the bank processes the payment as non-urgent or SEPA payment depending on the payment instruction data. 2) If both, the Service Level Code and Local Instrument Code or

						Proprietary are filled, SEB will take guidance only from the Service Level.
2.36		[0..1]	+++LocalInstrument	<LclInstrm>	Choice Component	Specifies the type of payment. Pre-agreed customer-to-bank conditions apply
2.38		[1..1]	++++Proprietary	<Prtry>	Max35Text	NORM – normal payment, HIGH – urgent payment, EXPR – extra urgent payment. Depending on the type and currency of payment the bank value date is either the day after the next, the next or the same business day in accordance with the terms and conditions of a bank. If this information is filled, then is ignored field in higher level (field 2.13).
2.39		[0..1]	++++CategoryPurpose	<CtgyPurp>	Choice Component	Specifies Code of category purpose of the payment. If this information is filled, then is ignored field in higher level.
2.40		[1..1]	+++++Code	<Cd>	Code	For Code of category purpose see http://www.iso20022.org/external_code_list_page External Code Lists spreadsheet.
2.42		[1..1]	+++Amount	<Amt>	Choice component	Amount of money to be moved between the debtor and the creditor.
2.43		[1..1]	++++InstructedAmount	<InstdAmt Ccy="AAA">	ActiveOrHistoricCurrencyAndAmount	Payment amount and the currency ordered by the initiating party. All currencies accepted by the bank for payment services are allowed. Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits. For example: <InstdAmt Ccy="EUR">1000</InstdAmt>
2.47		[0..1]	+++ExchangeRateInformation	<XchgRateInf>	Component	Section about Exchange Rate. This field is not used any more and will be ignored.
2.48		[0..1]	++++ExchangeRate	<XchgRate>	BaseOneRate	Exchange rate. This field is not used any more and will be ignored.
2.49		[0..1]	++++RateType	<RateTp>	Code	FX transaction type: SPOT – Spot currency rate; SALE – market rate on transaction moment; AGRD- Agreement between parties (basis rate stated by default). This field is not used any more and will be ignored.
2.50		[0..1]	++++ContractIdentification	<CtrctId>	Max35Text	Reference to the Agreement concluded between the Payer and the Bank (for example Agreement No.) This field is not used any more and will be ignored.
2.51		[0..1]	+++ChargeBearer	<ChrgBr>	Code	Specifies which party/parties will bear the charges linked to the processing of the payment. Should be used exclusively at the payment or transaction level. For SEPA payment code SLEV should be used. For other payments one of the following codes should be used: CRED, DEBT and SHAR. For usage of code CRED, please contact your bank. If this field is empty, it will be considered as SHAR or SLEV, depending on the payment instruction data (If there is no else value in field 2.24).
2.70 +		[0..1]	+++UltimateDebtor	<UltmtDbtr>	Party Identification Component	Ultimate party that owes an amount of money to the (ultimate) creditor. To be used only for SEPA payments and only if different from debtor. If this information is filled, then field 2.23 is ignored. For example: Company make hotel booking payment for its employee, then information about employee should be shown in this field.

9.1.0		[0..1]	++++Name	<Nm>	Max70Text	Ultimate debtor's name. Usage Rule: Same rule as in SEPA Core Requirements applies.
9.1.1		[0..1]	++++PostalAddress	<PstlAdr>	Component	Ultimate debtor's address.
9.1.10		[0..1]	+++++Country	<Ctry>	CountryCode	Ultimate debtor's country code: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
9.1.11		[0..7]	+++++AdressLine	<AdrLine>	Max70Text	
9.1.12		[0..1]	++++Identification	<Id>	Choice Component	Ultimate debtor's identification. Identification Code of the Originator Reference Party.
9.1.13	{Or	[1..1]	+++++OrganisationIdentification	<OrgId>	Component	Company's identification. Either 'BIC or BEI' or one occurrence of 'Other' is allowed. Same rule as in SEPA Core Requirements applies.
9.1.14		[0..1]	+++++BICOrBEI	<BICOrBEI>	Identifier	
9.1.15		[0..n]	+++++Other	<Othr>	Component	
9.1.16		[1..1]	+++++Identification	<Id>	Max35Text	Company's identification.
9.1.17		[0..1]	+++++SchemeName	<SchmeNm>	Choice Component	
9.1.18		[1..1]	+++++Code	<Cd>	Code	For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet For tax payment code use code TXID
9.1.21	Or}	[1..1]	+++++PrivateIdentification	<PrvtId>	Component	Identification of a private person. Same rule as in SEPA Core Requirements applies. Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.
9.1.22		[0..1]	+++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	Component	
9.1.23		[1..1]	+++++BirthDate	<BirthDt>	ISODate	
9.1.25		[1..1]	+++++CityOfBirth	<CityOfBirth>	Max35Text	
9.1.26		[1..1]	+++++CountryOfBirth	<CtryOfBirth>	CountryCode	Country code of place of birth: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
9.1.27		[0..n]	+++++Other	<Othr>	Component	
9.1.28		[1..1]	+++++Identification	<Id>	Max35Text	Private person personal code
9.1.29		[0..1]	+++++SchemeName	<SchmeNm>	Choice Component	
9.1.30		[1..1]	+++++Code	<Cd>	Code	For private identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet For private person personal code use NIDN
9.1.33		[0..1]	++++CountryOfResidence	<CtryOfRes>	CountryCode	Ultimate payer country code: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
2.71 +		[0..1]	+++IntermediaryAgent1	<IntrmyAgt1>	Financial Institution Identification Component	Information about creditor's bank's correspondent bank. Usage rule: Should be used only for other payments in case needed.
6.1.0		[1..1]	++++FinancialInstitutionIdentification	<FinInstnId>	Component	Identification of creditor's bank's correspondent bank.

6.1.1		[0..1]	+++++BIC	<BIC>	BICIdentifier	BIC of creditor's bank's correspondent bank.
6.1.2		[0..1]	+++++ClearingSystemMemberIdentification	<ClrSysMmbld>	Component	Information used to identify a member in a clearing system. For example Fedwire, Sort Code etc.
6.1.3		[0..1]	+++++ClearingSystemIdentification	<ClrSysId>	Choice Component	
6.1.4	{Or	[1..1]	+++++++Code	<Cd>	Code	For clearing system identification code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet.
6.1.5	Or}	[1..1]	+++++++Proprietary	<Prtry>	Max35Text	
6.1.6		[1..1]	+++++++MemberIdentification	<Mmbld>	Max35Text	Identification of a creditor's bank's correspondent bank in a clearing system.
6.1.7		[0..1]	+++++Name	<Nm>	Max70Text	Name is limited to 70 characters in length. Should be used when BIC or clearing system member identification is not known to the initiating party.
6.1.8		[0..1]	+++++PostalAddress	<PstlAdr>	Component	Should be used when BIC or clearing system member identification is not known to the initiating party.
6.1.17		[0..1]	+++++++Country	<Ctry>	CountryCode	For ISO Country code of creditor's bank's correspondent bank see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm .
6.1.18		[0..7]	+++++++AdressLine	<AdrLine>	Max70Text	
6.1.25		[0..1]	++++BranchIdentification	<BrnchId>	Component	
6.1.26		[0..1]	+++++Identification	<Id>	Max35Text	
6.1.27		[0..1]	+++++Name	<Nm>	Max70Text	
6.1.28		[0..1]	+++++PostalAddress	<PstlAdr>	Component	
6.1.37		[0..1]	+++++++Country	<Ctry>	CountryCode	Country code: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
6.1.38		[0..7]	+++++++AdressLine	<AdrLine>	Max70Text	
2.72 +		[0..1]	+++IntermediaryAgentAccount1	<IntrmyAgt1Acct>	Cash Account Component	Account of creditor's bank's correspondent bank
1.1.0		[1..1]	++++Identification	<Id>	Account Identification Component	
1.1.1	{Or	[1..1]	+++++IBAN	<IBAN>	IBANIdentifier	IBAN number.
1.1.2	Or}	[1..1]	+++++Other	<Oth>	Component	
1.1.3		[1..1]	+++++Identification	<Id>	Max34Text	
1.1.4		[0..1]	+++++++SchemeName	<SchmeNm>	Choice Component	
1.1.5		[1..1]	+++++++Code	<Cd>	Code	
1.1.11		[0..1]	++++Currency	<Ccy>	Currency Code	

2.73 +		[0..1]	+++IntermediaryAgent2	<IntrmyAgt2>	Financial Institution Identification Component	Identical components are used from field: +++IntermediaryAgent1 (field 2.71)
2.74 +		[0..1]	+++IntermediaryAgentAccount2	<IntrmyAgt2Acct>	Cash Account Component	Identical components are used from field: +++IntermediaryAgentAccount1 (field 2.72)
2.77 +		[0..1]	+++CreditorAgent	<CdtrAgt>	Financial Institution Identification Component	Creditor's bank information. Please specify from your bank when this information is required in order to initiate a payment. BIC of the Beneficiary Bank. Only BIC is allowed.
6.1.0		[1..1]	++++FinancialInstitutionIdentification	<FinInstnId>	Component	Identification of creditor's bank.
6.1.1		[0..1]	+++++BIC	<BIC>	BICIdentifier	Creditor's bank BIC.
6.1.2		[0..1]	+++++ClearingSystemMemberIdentification	<ClrSysMmbld>	Component	Information used to identify a member in a clearing system. For example Fedwire, Sort Code etc.
6.1.3		[0..1]	++++++ClearingSystemIdentification	<ClrSysId>	Choice Component	Identification of a clearing system.
6.1.4		[1..1]	+++++++Code	<Cd>	Code	For clearing system code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet. In case of a RUB payments to Russia, code RUCBC should be used.
6.1.6		[1..1]	+++++++MemberIdentification	<Mmbld>	Max35Text	Creditor's bank identification in a clearing system. In case of RUB payments to Russia, BIK code should be entered here.
6.1.7		[0..1]	+++++Name	<Nm>	Max70Text	Creditor's bank name. Should be used when BIC or clearing system member identification is not known to initiating party.
6.1.8		[0..1]	+++++PostalAddress	<PstlAdr>	Component	Creditor's bank address. Should be used when BIC or clearing system member identification is not known to instructing party
6.1.17		[0..1]	+++++Country	<Ctry>	CountryCode	For creditor's bank ISO country code see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
6.1.18		[0..7]	+++++AdressLine	<AdrLine>	Max70Text	
2.78 +		[0..1]	+++CreditorAgentAccount	<CdtrAgtAcct>	Cash Account Component	Creditor's bank account at its correspondent bank. Usage Rule: Should be used only for other payments in case needed.
1.1.0		[1..1]	++++Identification	<Id>		
1.1.1	{Or	[1..1]	+++++IBAN	<IBAN>		IBAN
1.1.2	Or}	[1..1]	+++++Other	<Oth>		
1.1.3		[1..1]	+++++Identification	<Id>		
2.79 +		[0..1]	+++Creditor	<Cdtr>	Party Identification Component	Creditor's information.
9.1.0		[0..1]	++++Name	<Nm>	Max70Text	Creditor's name. Same rule as in SEPA Core Requirements applies.
9.1.1		[0..1]	++++PostalAddress	<PstlAdr>	Component	Creditor's address.
9.1.10		[0..1]	+++++Country	<Ctry>	CountryCode	For creditor's ISO country code see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm Please contact your bank - filling out this field may be mandatory in some banks.

9.1.11		[0..7]	+++++AdressLine	<AdrLine>	Max70Text	Same rule as in SEPA Core Requirements applies.
9.1.12		[0..1]	++++Identification	<Id>	Choice Component	Beneficiary identification code.
9.1.13	{Or	[1..1]	+++++OrganisationIdentification	<OrgId>	Component	Creditor's identification. Either 'BIC or BEI' or one occurrence of 'Other' is allowed. For SEPA payments, the same rule as in SEPA Core Requirements applies. For RUB payments to Russia 'Other' is allowed two occurrences and should be used for entering INN and KPP codes.
9.1.14		[0..1]	++++++BICOrBEI	<BICOrBEI>	Identifier	
9.1.15		[0..n]	++++++Other	<Othr>	Component	
9.1.16		[1..1]	+++++++Identification	<Id>	Max35Text	Beneficiary's id-code or Client's code in payers information system For RUB payments to Russia, INN and KPP codes should be entered here.
9.1.17		[0..1]	+++++++SchemeName	<SchmeNm>	Choice Component	
9.1.18	{Or	[1..1]	+++++++Code	<Cd>	Code	For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet For tax payment code use code TXID
9.1.19	Or}	[1..1]	+++++++Proprietary	<Prtry>	Max35Text	Scheme names INN and KPP should be entered here
9.1.20		[0..1]	+++++++Issuer	<Issr>	Max35Text	
9.1.21	Or}	[1..1]	+++++PrivateIdentification	<PrvtId>	Component	Identification of a private person. Same rule as SEPA Core Requirements applies. Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.
9.1.22		[0..1]	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	Component	
9.1.23		[1..1]	+++++++BirthDate	<BirthDt>	ISODate	
9.1.25		[1..1]	+++++++CityOfBirth	<CityOfBirth>	Max35Text	Place of birth country code: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
9.1.26		[1..1]	+++++++CountryOfBirth	<CtryOfBirth>	CountryCode	
9.1.27		[0..n]	+++++Other	<Othr>	Component	
9.1.28		[1..1]	+++++Identification	<Id>	Max35Text	Private person's identification code.
9.1.29		[0..1]	+++++SchemeName	<SchmeNm>	Choice Component	
9.1.30	{Or	[1..1]	+++++++Code	<Cd>	Code	If private person's identification code is specified, then this field must be filled out. List of available codes: http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet For private person personal code use NIDN
9.1.31	Or}	[1..1]	+++++++Proprietary	<Prtry>	Max35Text	Name of the identification scheme in free format.
9.1.32		[0..1]	+++++Issuer	<Issr>	Max35Text	
9.1.33		[0..1]	++++CountryOfResidence	<CtryOfRes>	CountryCode	Country code from http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
2.80 +		[0..1]	+++CreditorAccount	<CdtrAcct>	Cash Account Component	Mandatory field. Account number of the Beneficiary (Creditor's account). Only IBAN is allowed. Information on payment beneficiary's account number (account to be credited).
1.1.0		[1..1]	++++Identification	<Id>	Account Identification Component	
1.1.1	{Or	[1..1]	++++IBAN	<IBAN>	IBANIdentifier	IBAN number.

1.1.2	Or}	[1..1]	+++++Other	<Othr>	Component	
1.1.3		[1..1]	+++++Identification	<Id>	Max34Text	BBAN (Beneficiary account in non-IBAN format).
2.81 +		[0..1]	+++UltimateCreditor	<UltmCdtr>	Party Identification Component	Party which is the ultimate beneficiary of the payment. Usage Rule: Should be used for SEPA payments and only if different from creditor.
9.1.0		[0..1]	++++Name	<Nm>	Max70Text	Ultimate creditor's name.
9.1.12		[0..1]	++++Identification	<Id>	Choice Component	Ultimate creditor's identification. Identification Code of the Beneficiary Reference Party.
9.1.13	{Or	[1..1]	+++++OrganisationIdentification	<Orgld>	Component	Company's identification number. Either 'BIC or BEI' or one occurrence of 'Other' is allowed
9.1.14		[0..1]	+++++BICOrBEI	<BICOrBEI>	Identifier	
9.1.15		[0..n]	+++++++Other	<Othr>	Component	
9.1.16		[1..1]	+++++++Identification	<Id>	Max35Text	Company's identification number or tax payer number.
9.1.17		[0..1]	+++++++SchemeName	<SchmeNm>	Choice Component	
9.1.18		[1..1]	+++++++Code	<Cd>	Code	For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet For tax payment code use code TXID
9.1.21	Or}	[1..1]	+++++PrivateIdentification	<Prvtld>	Component	Organisation of a private person. Same rule as in SEPA Core Requirements applies. Either 'DateAndPlaceOfBirth' or one occurrence of 'Other' is allowed.
9.1.22		[0..1]	+++++++DateAndPlaceOfBirth	<DtAndPlcOfBirth>	Component	Date and place of birth.
9.1.23		[1..1]	+++++++BirthDate	<BirthDt>	ISODate	
9.1.25		[1..1]	+++++++CityOfBirth	<CityOfBirth>	Max35Text	
9.1.26		[1..1]	+++++++CountryOfBirth	<CtryOfBirth>	CountryCode	Country code of place of birth: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
9.1.27		[0..n]	+++++Other	<Othr>	Component	
9.1.28		[1..1]	+++++Identification	<Id>	Max35Text	Private person's identification number.
9.1.29		[0..1]	+++++SchemeName	<SchmeNm>	Choice Component	
9.1.30		[1..1]	+++++++Code	<Cd>	Code	If private person's identification number is filled, then this field also must be filled out: List of codes see here: http://www.iso20022.org/external_code_list.page s in External Code Lists spreadsheet For private person personal code use NIDN
9.1.33		[0..1]	++++CountryOfResidence	<CtryOfRes>	CountryCode	List of Country codes see: http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
2.85		[0..1]	+++InstructionForDebtorAgent	<InstrForDbtrAgt>	Max140Text	N/A
2.86		[0..1]	+++Purpose	<Purp>	Choice component	Purpose of the Credit Transfer. Reason for the payment. Should be used only for SEPA payments.
2.87		[1..1]	++++Code	<Cd>	ExternalPurpose Code	For list of possible codes see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet.

2.89		[0..10]	+++RegulatoryReporting	<RgltryRptg>	Component	Information about declaration of payments. Usage Rules: Information needed by Latvian Central Bank – a customer who is a resident of Latvia, should enter creditor's country ISO code and code of the balance of payment, if payment is sent outside Latvia and payment amount exceeds 10 000 euros or its equivalent in foreign currency. Information needed by Russian Central Bank -when RUB payment to Russia, VO code and in some cases KBK code should be filled.
11.1.1		[0..1]	++++Authority	<Authrty>	Component	Entity that requires regulatory reporting information.
11.1.3		[0..1]	+++++Country	<Ctry>	CountryCode	Country ISO code of the entity that requires the information of the balance of payments. See http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm .
11.1.4		[0..n]	++++Details	<Dtls>	Component	Details of regulatory reporting information.
11.1.5		[0..1]	+++++Type	<Tp>	Max35Text	The type of report. For example: AMK – Area code – code of external payments classifier in the case of Latvia. VO – Code of currency transaction. For payments to Russia. KBK – number of the budget of the Russian Federation. Etc.
11.1.7		[0..1]	+++++Country	<Ctry>	CountryCode	Creditor's residence country ISO code. See http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
11.1.8		[0..1]	+++++Code	<Cd>	Code	Precise information / report code. For example: 111 – the export/ import of goods. (Codes are listed in the AMK code report: 111 - export-import of goods: http://www.bank.lv/tiesibu-akti/arejo-maksajumu-klasifikators-amk-21)
11.1.9		[0..1]	+++++Amount	<Amt>	Amount	Amount in report.
11.1.10		[0..1]	+++++Information	<Inf>	Max35Text	
2.98		[0..1]	+++RemittanceInformation	<RmtInf>	Component	Remittance Information. Either 'Structured' or 'Unstructured' may be present.
2.99	{Or	[0..n]	++++Unstructured	<Ustrd>	Max140Text	Unstructured payment details. It is not allowed to fill out if structured information already is filled in the field 2.100. (Can be structured or unstructured information entered. It is not allowed to enter information in both fields).
2.100	Or}	[0..n]	++++Structured	<Strd>	Component	Structured payment details. Used for entering reference number required by beneficiary. It is not allowed to fill out if structured information already is filled in the field 2.99. (Can be structured or unstructured information entered. It is not allowed to enter information in both fields). Max 35 symbols are allowed.
2.120		[0..1]	+++++CreditorReferenceInformation	<CdtrRefInf>	Component	When used both 'Creditor Reference Type' and 'Creditor Reference' must be present. Reference assigned by the Creditor (Beneficiary) that is used to identify the document. If this field is filled out then it is mandatory to fill out also attribute 2.121 together with sub-attributes.
2.121		[0..1]	+++++Type	<Tp>	Component	Creditor's reference.
2.122		[1..1]	+++++CodeOrProprietary	<CdOrPrtry>	Component	Creditor's reference type.
2.123		[1..1]	+++++Code	<Cd>	Code	Only 'SCOR' is allowed
2.125		[0..1]	+++++Issuer	<Issuer>	Max35Text	Issuer of the payment reference.
2.126		[0..1]	+++++Reference	<Ref>	Max35Text	Payment reference number.

2. Additional description of the specific fields

Entering an AMK codes

To specify in the payment AMK code, the section „Regulatory Reporting” (field 2.89) the following information must be filled out:

Ind.	Mult.	Message element	<XML Tag>	Type	Comments of XML tag usage
2.89	[0..10]	+++RegulatoryReporting	<RgltryRptg>	Component	
11.1.1	[0..1]	++++Authority	<Authrty>	Component	
11.1.3	[0..1]	+++++Country	<Ctry>	CountryCode	Country code - LV
11.1.4	[0..n]	++++Details	<Dtls>	Component	
11.1.5	[0..1]	+++++Type	<Tp>	Max35Text	Code type - AMK
11.1.8	[0..1]	+++++Code	<Cd>	Code	Precise transaction code, for example: 111 – the import / export of the goods.

XML example:

```
<RgltryRptg>  
  <Authrty>  
    <Ctry>LV</Ctry>  
  </Authrty>  
  <Dtls>  
    <Tp>AMK</Tp>  
    <Cd>111</Cd>  
  </Dtls>  
</RgltryRptg>
```


Economic classification code (EKK code)

Ind.	Mult.	Message element	<XML Tag>	Type	Comments of XML tag usage
2.89	[0..10]	+++RegulatoryReporting	<RgltryRptg>	Component	
11.1.1	[0..1]	++++Authority	<Authrty>	Component	Shows beneficiary of the information. For example country which requires additional information about this transaction.
11.1.3	[0..1]	+++++Country	<Ctry>	CountryCode	Country code – LV
11.1.4	[0..n]	++++Details	<Dtls>	Component	Precise information of the regulatory requirements data.
11.1.5	[0..1]	+++++Type	<Tp>	Max35Text	Code type - EKK
11.1.8	[0..1]	+++++Code	<Cd>	Code	Code values according to: Regulations of the Cabinet of Ministers No.875 (22.11.2005.) "Rules of the budget financing classification" Regulations of the Cabinet of Ministers No.1031 (27.12.2005.) "Rule of the budget expenses classification according to economic categories" Regulations of the Cabinet of Ministers No.1032 (27.12.2005.) "Terms of budget revenue classification"
11.1.9	[0..1]	+++++Amount	<Amt>	Amount	Amount and currency of the appropriate classification code (field 11.1.8)
11.1.10	[0..1]	+++++Information	<Inf>	Max35Text	Following values can be used: Deb – Beneficiary Code and Amount Cred – Payer Code and Amount

* In the Details field, if Amount is EUR, then it is allowed to enter 10 Code blocks for „Deb” value and 10 Code blocks with „Cred” value. If Amount currency is not EUR, then it is allowed to enter only one Code block.

** The commercial bank will process only one Code block, in the ways as it is shown in example No. 2.

Example No. 1 (Payment within State Treasury)

```

<RgltryRptg>
  <Authrty>
    <Ctry>LV</Ctry>
  </Authrty>
  <Dtls>
    <Tp>EKK</Tp>
    <Cd>2231</Cd>
    <Amt Ccy="EUR">2</Amt>
    <Inf>Cred</Inf>
  </Dtls>
</Dtls>
  <Tp>EKK</Tp>
  <Cd>21499</Cd>
  <Amt Ccy="EUR">2</Amt>
  <Inf>Deb</Inf>
</Dtls>
</RgltryRptg>

```

Example No. 2 (Payment from commercial banks to State Treasury)

```

<RgltryRptg>
  <Authrty>
    <Ctry>LV</Ctry>
  </Authrty>
  <Dtls>
    <Tp>EKK</Tp>
    <Cd>2231</Cd>
  </Dtls>
</RgltryRptg>

```

RUB payment to Russia

In order to specify correct information for RUB payment processing to Russia the following fields must be filled in the payment:

Beneficiary bank's code – BIK

Ind.	Mult.	Message element	<XML Tag>	Type	Comments of XML tag usage
2.77 +	[0..1]	+++CreditorAgent	<CdtrAgt>	Financial Institution Identification Component	Beneficiary's bank information (creditor bank)
6.1.0	[1..1]	++++FinancialInstitutionIdentification	<FinInstnId>	Component	Financial institution identification
6.1.2	[0..1]	+++++ClearingSystemMemberIdentification	<ClrSysMmbld>	Component	
6.1.3	[0..1]	++++++ClearingSystemIdentification	<ClrSysId>	Choice Component	Clearing system's identification number.
6.1.4	[1..1]	+++++++Code	<Cd>	Code	Constant code - RUCBC
6.1.6	[1..1]	++++++MemberIdentification	<Mmbld>	Max35Text	Beneficiary bank's BIK code value

* This section also includes the name and address of the beneficiary bank.

Beneficiary bank's correspondent account

Ind.	Mult.	Message element	<XML Tag>	Type	Comments of XML tag usage
2.78 +	[0..1]	+++CreditorAgentAccount	<CdtrAgtAcct>	Cash Account Component	
1.1.0		++++Identification	<Id>		
1.1.2		+++++Other	<Othr>		
1.1.3		++++++Identification	<Id>		Beneficiary bank's correspondent account (account number)

Beneficiary's INN or KIO code

Ind.	Mult.	Message element	<XML Tag>	Type	Comments of XML tag usage
2.79 +	[0..1]	+++Creditor	<Cdtr>	Party Identification Component	
9.1.12	[0..1]	++++Identification	<Id>	Choice Component	
9.1.13	[1..1]	+++++OrganisationIdentification	<OrgId>	Component	Company's identification.
9.1.15	[0..n]	++++++Other	<Othr>	Component	

9.1.16	[1..1]	++++++Identification	<Id>	Max35Text	INN code (for example INN1234567890); KIO ((КИО – Код иностранной организации) – foreign organisation code).
9.1.17	[0..1]	++++++SchemeName	<SchmeNm>	Choice Component	
9.1.19	[1..1]	++++++Proprietary	<Prtry>	Max35Text	Code type, constant INN or KIO.

Beneficiary's KPP code

Ind.	Mult.	Message element	<XML Tag>	Type	Comments of XML tag usage
2.79 +	[0..1]	+++Creditor	<Cdtr>	Party Identification Component	
9.1.12	[0..1]	++++Identification	<Id>	Choice Component	
9.1.13	[1..1]	++++OrganisationIdentification	<Orgld>	Component	Company's identification.
9.1.15	[0..n]	++++++Other	<Othr>	Component	
9.1.16	[1..1]	++++++Identification	<Id>	Max35Text	KPP code (for example KPP987654321)
9.1.17	[0..1]	++++++SchemeName	<SchmeNm>	Choice Component	
9.1.19	[1..1]	++++++Proprietary	<Prtry>	Max35Text	Code type, constant KPP

Currency operation code (VO code)

Ind.	Mult.	Message element	<XML Tag>	Type	Comments of XML tag usage
2.89	[0..10]	+++RegulatoryReporting	<RgltryRptg>	Component	
11.1.1	[0..1]	++++Authority	<Authrty>	Component	Indicate the recipient of information (for example the country which requests the respective additional information on the transaction)
11.1.3	[0..1]	++++Country	<Ctry>	CountryCode	Country code - RU
11.1.4	[0..n]	++++Details	<Dtls>	Component	Detailed information on the data of regulatory requirements
11.1.5	[0..1]	++++Type	<Tp>	Max35Text	Code type - VO
11.1.10	[0..1]	++++Information	<Inf>	Max35Text	Currency operation code (value)

Budget classification code (KBK code)

Ind.	Mult.	Message element	<XML Tag>	Type	Comments of XML tag usage
2.89	[0..10]	+++RegulatoryReporting	<RgltryRptg>	Component	
11.1.1	[0..1]	++++Authority	<Authrty>	Component	Indicate the recipient of information (for example the country which requests the respective additional information on the transaction)

11.1.3	[0..1]	++++Country	<Ctry>	CountryCode	Country code - RU
11.1.4	[0..n]	++++Details	<Dtls>	Component	Detailed information on the data of regulatory requirements
11.1.5	[0..1]	++++Type	<Tp>	Max35Text	Code type - KBK
11.1.10	[0..1]	++++Information	<Inf>	Max35Text	KBK code (value)

* Authority section is not duplicated, see example in the payment examples section.

Payments to other countries maintaining defined domestic bank identifiers (e. g. FW/ABA- ASV; Transit number - Canada)

In order to correctly indicate the information necessary for execution of the payment, fill out the sections below:

Ind.	Mult.	Message element	<XML Tag>	Type	Comments of XML tag usage
2.77 +	[0..1]	+++CreditorAgent	<CdtrAgt>	Financial Institution Identification Component	Information on the beneficiary bank (creditor bank)
6.1.0	[1..1]	++++FinancialInstitutionIdentification	<FinInstnId>	Component	Financial institution's identification section
6.1.2	[0..1]	+++++ClearingSystemMemberIdentification	<ClrSysMmbld>	Component	
6.1.3	[0..1]	++++++ClearingSystemIdentification	<ClrSysId>	Choice Component	Clearing system identifier
6.1.4	[1..1]	+++++++Code	<Cd>	Code	Constant code - USABA
6.1.6	[1..1]	+++++++MemberIdentification	<Mmbld>	Max35Text	Beneficiary bank's ABA code value

* This section also includes the name and address of the beneficiary bank.

Payment examples

With **green background** are marked new mandatory elements starting from 19.11.2017.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>MSG25102012-01</MsgId>
      <!--Unique payment identifier-->
      <CreDtTm>2012-10-25T09:23:40</CreDtTm>
      <!--Message creation time-->
      <NbOfTxs>3</NbOfTxs>
      <!--Number of transaction in the file-->
      <CtrlSum>13500</CtrlSum>
      <!--Total amount of the transactions-->
      <InitgPty>
        <!--Party initiating the payment-->
        <Nm>Initiator AS</Nm>
        <!--Name of the party initiating the payment-->
        <Id>
          <OrgId>
            <Othr>
              <Id>90000000000</Id>
              <!--Registration number of the party initiating the payment-->
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>PAY25102012-01</PmtInflId>
      <!--Unique payment section identifier-->
      <PmtMtd>TRF</PmtMtd>
      <!--Type of transactions included in the message, only the TRF code is used – payments-->
      <NbOfTxs>3</NbOfTxs>
      <!--Number of transaction on this level-->
      <CtrlSum>13500</CtrlSum>
      <!--Total amount of the transactions on this level-->
      <ReqdExctnDt>2012-10-25</ReqdExctnDt>
      <!--Date when the payment has to be executed-->
      <Dbtr>
```

```

<!--Information on the payer-->
<Nm>Company SIA</Nm>
<!--Name/given name, surname of the payer-->
<Id>
  <OrgId>
    <Othr>
      <Id>90000000001</Id>
      <!--Registration number of the payer-->
      <SchmeNm>
        <Cd>TXID</Cd>
        <!--The code indicates the value entered in the ID field (taxpayer's code)-->
      </SchmeNm>
    </Othr>
  </OrgId>
</Id>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>LV00TEST000000000001</IBAN>
    <!--Payer's account from which the transactions listed below will be made -->
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>TESTLV22</BIC>
    <!--Payer's bank identifier (BIC)-->
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <!--Domestic payment in EUR between two banks in Latvia (between two residents)-->
  <PmtId>
    <InstrId>PAY25102012-01/1</InstrId>
    <!--Unique payment identifier (payment number)-->
    <EndToEndId>PAY-01/1</EndToEndId>
    <!--End to End ID – only used in SEPA payments, ignored here-->
  </PmtId>
  <PmtTpInf>
    <LclInstrm>
      <Prtry>NORM</Prtry>
      <!--Payment execution priority-->
    </LclInstrm>
    <CtgyPurp>

```

```

        <Cd>SUPP</Cd>
        <!--Payment type code (payment to a supplier)-->
    </CtgyPurp>
</PmtTpInf>
<Amt>
    <InstdAmt Ccy="EUR">1000</InstdAmt>
    <!--Payment amount and currency-->
</Amt>
<ChrgBr>DEBT</ChrgBr>
<!--Commission fee type-->
<CdtrAgt>
    <!--Information on the beneficiary bank-->
    <FinInstnId>
        <BIC>TESSLV20</BIC>
        <!--Beneficiary bank identifier (BIC)-->
        <Nm>Beneficiary BANK</Nm>
        <!--Name of the beneficiary bank-->
    </FinInstnId>
</CdtrAgt>
<Cdtr>
    <!--Information on the beneficiary of the payment-->
    <Nm>Beneficiary SIA</Nm>
    <!--Name of the beneficiary-->
    <PstlAdr>
        <!--Postal address-->
        <Ctry>LV</Ctry>
        <AdrLine>Riga, 1 Brīvības Street, LV-1010</AdrLine>
    </PstlAdr>
    <Id>
        <OrgId>
            <Othr>
                <Id>90000000002</Id>
                <!--Beneficiary's registration number-->
                <SchmeNm>
                    <Cd>TXID</Cd>
                    <!--The code indicates the format of information entered in the ID field -->
                </SchmeNm>
            </Othr>
        </OrgId>
    </Id>
    <CtryOfRes>LV</CtryOfRes>
    <!--Beneficiary's country of residence-->

```

```

</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>LV00TESS0000000000002</IBAN>
    <!--Beneficiary's account number-->
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Payment for goods</Ustrd>
  <!--Information for the beneficiary, free format (payment details)-->
</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <!--SEPA payment in EUR from a bank in Latvia to a bank in Germany-->
  <PmtId>
    <InstrId>PAY25102012-01/2</InstrId>
    <EndToEndId>PAY-01/2</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <LclInstrm>
      <Prtry>NORM</Prtry>
    </LclInstrm>
    <CtgyPurp>
      <Cd>SUPP</Cd>
    </CtgyPurp>
  </PmtTpInf>
  <Amt>
    <InstdAmt Ccy="EUR">2500</InstdAmt>
    <!--Payment amount and currency-->
  </Amt>
  <ChrgBr>SLEV</ChrgBr>
  <!--Commission fee type. For SEPA payments only SLEV-->
  <CdtrAgt>
    <FinInstnId>
      <BIC>GERMDEFF</BIC>
      <Nm>Beneficiary BANK in Germany</Nm>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Beneficiary in Germany</Nm>
    <!--Name of the beneficiary-->
    <PstlAdr>

```



```

        <Ctry>DE</Ctry>
        <AdrLine>Taunusanlage 12, 60325, Frankfurt am Main</AdrLine>
    </PstlAdr>
    <CtryOfRes>DE</CtryOfRes>
</Cdtr>
<CdtrAcct>
    <Id>
        <IBAN>DE00000000000000000001</IBAN>
        <!--Beneficiary's account number. For SEPA payments only IBAN-->
    </Id>
</CdtrAcct>
<RgltryRptg>
    <!--Payment reports stipulated by regulatory enactments-->
    <Authrty>
        <Ctry>LV</Ctry>
        <!--Country to which the report is submitted-->
    </Authrty>
    <Dtls>
        <Tp>AMK</Tp>
        <!--Report type (in this case, AMK code)-->
        <Cd>111</Cd>
        <!--Exact value-->
    </Dtls>
</RgltryRptg>
<RmtInf>
    <!--Beneficiary's information block, IT IS NOT PERMITTED TO USE Ustrd AND Strd BLOCKS TOGETHER-->
    <Strd>
        <!--Structured information for the beneficiary-->
        <CdtrRefInf>
            <Ref>ORDER20121101</Ref>
        </CdtrRefInf>
    </Strd>
</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
    <!--Payment in RUB from a bank in Latvia to a bank in Russia-->
    <PmtId>
        <InstrId>PAY25102012-01/3</InstrId>
        <EndToEndId>PAY-01/3</EndToEndId>
    </PmtId>
    <PmtTpInf>
        <LclInstrm>

```

```

        <Prtry>HIGH</Prtry>
    </LclInstrm>
    <CtgyPurp>
        <Cd>SUPP</Cd>
    </CtgyPurp>
</PmtTpInf>
<Amt>
    <InstdAmt Ccy="RUB">10000</InstdAmt>
    <!--Payment amount and currency-->
</Amt>
<ChrgBr>DEBT</ChrgBr>
<CdtrAgt>
    <FinInstnId>
        <ClrSysMmbld>
            <ClrSysId>
                <Cd>RUCBC</Cd>
            </ClrSysId>
            <Mmbld>044030755</Mmbld>
        </ClrSysMmbld>
        <Nm>OAO BANK ALEKSANDROVSKI</Nm>
        <PstlAdr>
            <Ctry>RU</Ctry>
        </PstlAdr>
    </FinInstnId>
</CdtrAgt>
<CdtrAgtAcct>
    <Id>
        <Othr>
            <Id>30101810000000000755</Id>
        </Othr>
    </Id>
</CdtrAgtAcct>
<Cdtr>
    <Nm>OAO CREDITOR</Nm>
    <!--Creditor name-->
    <PstlAdr>
        <Ctry>RU</Ctry>
    </PstlAdr>
    <Id>
        <OrgId>
            <Othr>
                <Id>INN7804216912</Id>
            </Othr>
        </OrgId>
    </Id>
</Cdtr>

```

```

        <SchmeNm>
          <Prtry>INN</Prtry>
        </SchmeNm>
      </Othr>
      <Othr>
        <Id>KPP780201001</Id>
        <SchmeNm>
          <Prtry>KPP</Prtry>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>40702812345678978901</Id>
      <!--Account to which the funds will be transferred-->
    </Othr>
  </Id>
</CdtrAcct>
<RgltryRptg>
  <Authrty>
    <Ctry>LV</Ctry>
  </Authrty>
  <Dtls>
    <Tp>AMK</Tp>
    <Cd>111</Cd>
  </Dtls>
</RgltryRptg>
<RgltryRptg>
  <Authrty>
    <Ctry>RU</Ctry>
  </Authrty>
  <Dtls>
    <Tp>VO</Tp>
    <Inf>13010</Inf>
  </Dtls>
  <Dtls>
    <Tp>KBK</Tp>
    <Inf>31810805000110111110</Inf>
  </Dtls>

```

```
</RgltryRptg>
<RmtInf>
  <Ustrd>SCET 12345</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>
```

3. Payment Status Report Response Message pain.002.001.03

The purpose of this document is to provide guidance for creation of ISO20022 XML – pain.002.001.03 payment status report messages that the customer will receive from the bank after sending a payment initiation document to the bank (pain.001.001.03).

Message content of Customer Payment Status Report

The message shall consist of two mandatory blocks: **Header** and **Information on the original payment order file**.

Header: this block is indicated only once and contains identifying elements of the file – payment identifier, message creation date and time, party initiating the payment.

Information on the original payment order file: the file received from the customer may indicate one (or more) payment blocks, and the customer shall receive the respective structure for the payment status report document.

The message is described in the following table:

Ind.	Or.	Mult.	Message element	<XML Tag>	Type	Use	Comments of XML tag usage
		[1..1]	+ Message root				

Below is the explanation of each column of the table:

Index (Ind.) column – number refers to the corresponding description in the ISO 20022 XML Message Definition Report. This report can be found at www.iso20022.org under “Catalogue of ISO 20022 messages” with “pain.001.001.03” as reference.

Or column – indicates that only one of several elements may be presented.

Mult column – indicates whether an element is mandatory or optional and how many repetitions are allowed for the element. For example:

- [1..1] – shows that element is mandatory and can be presented only once
- [1..n] - shows that element is mandatory and can be presented 1 to “n” times
- [0..1] – shows that element is optional and can be presented only once
- [0..n] – shows that element is optional and can be presented 0 to “n” times
- {Or...Or} – indicates that only one of several elements may be presented

Message element column – element name used in ISO 20022 XML Message Definition Report.

XML Tag column – short name identifying an element within an XML message, which is put between brackets, e.g. <Amt>.

Type column – XML tag description.

Use column – additional comments on use of the field. If this comment is for a field of higher level, it concerns also all the subfields of this field.

- Individually – the bank does not reject the payment, however, it uses the information entered in the field at its own discretion or in accordance with a previously reached agreement with the customer.
- SEPA – the field is used only for SEPA payments.

Comments column – additional comments about XML tag usage.

Message elements

Header

Ind.	Mult.	Message element	<XML Tag>	Type	Comments of XML tag usage
1.0	[1..1]	+ Group Header	GrpHdr	Component	Message information
1.1	[1..1]	++ Message Identification	MsgId	Max35Text	Unique message identifier assigned by the person preparing the message
1.2	[1..1]	++ Creation Date Time	CreDtTm	ISODatetime	Date and time at which the message was created (GGGG-MM-DDThh:mm:ss For example: 2012-11-21T09:10:49)
1.3	1..1]	++InitiatingParty	InitgPty	Component	Financial institution which is holds the account to be debited (the bank which will make the payment)
9.1.12	[1..1]	+++Identification	Id	Component	
9.1.13	[1..1]	++++OrganisationIdentification	OrgId	Component	
9.1.14	[1..1]	+++++BICOrBEI	BICOrBEI	Identifier	The bank's BIC code

Information on the original payment order file

Ind	Mult.	Message element	<XML Tag>	Type	Use	Comments of XML tag usage
2	[1..1]	+ Original Group Information And Status	OrgnlGrpInfAndSts	Component		Information on the payment initiating message
2.1	[1..1]	++ Original Message Identification	OrgnlMsgId	Max35Text		Payment order message identifier
2.2	[1..1]	++ Original Message Name Identification	OrgnlMsgNmId	Max35Text		Payment order message scheme identifier
2.3	[0..1]	++ Original Creation Date Time	OrgnlCreDtTm	ISODatetime	Individually	Time and date of creation of the payment order message
2.4	[0..1]	++ Original Number Of Transaction	OrgnlNbOfTxs	Max15NumericText	Individually	Number of transactions of the payment order message
2.5	[0..1]	++ OriginalControlSum	OrgnlCtrlSum	DecimalNumber	Individually	Total amount of transactions of the payment order message regardless the currency
2.6	[0..1]	++ Group Status	GrpSts	TransactionGroupStatus3Code	Individually	Status of all transactions
2.7	[0..n]	++ Status Reason Information	StsRsnInf	Component	Individually	Information on execution status of all transactions
2.9	[0..1]	+++ Reason	Rsn	Component		Transaction status reason code
2.10	[1..1]	++++ Code	Cd	ExternalStatusReason1Code		For status reason code see http://www.iso20022.org/External_Code_Lists_and_DSS.page External Code Lists spreadsheet

2.1 2	[0..n]	+++ Additional Information	AddtlInf	Max105Text		Textual information on execution status. Mandatory if reason code (2.10) equals NARR
2.1 3	[0..n]	++ NumberOfTransactionsPerStatus	TxInfAndSts	Component	Individually	
2.1 4	[1..1]	+++ DetailedNumberOfTransactions	DtldNbOfTxs	Max15NumericText		
2.1 5	[1..1]	+++ DetailedStatuss	DtldSts	TransactionIndividualStatus3Code		

Payment package information

Ind.	Mult.	Message element	<XML Tag>	Type	Use	Comments of XML tag usage
3.0	[0..n]	+ Original Payment Information And Status	OrgnPmtInfAndSts	Component		Information on the payment initiating package
3.1	[1..1]	++ Original Payment Information Identification	OrgnPmtInfId	Max35Text		Original identifier of the payment package
3.2	[0..1]	++ Original Number of Transactions	OrgnNbOfTxs	Max15NumericText	Individually	Number of transactions of the payment order package
3.4	[0..1]	++ Payment Information Status	PmtInfSts	TransactionGroupStatus3Code	Individually	Status of all transactions in the package
3.5	[0..n]	++ Status Reason Information	StsRsnInf	Component	Individually	Information on execution status of all transactions in the package
3.7	[0..1]	+++ Reason	Rsn	Component		Status reason code
3.8	[1..1]	++++ Code	Cd	ExternalStatusReason1Code		For status reason code see http://www.iso20022.org/External_Code_Lists_and_DSS.page External Code Lists spreadsheet
3.10	[0..n]	+++ Additional Information	AddtlInf	Max105Text		Textual information on execution status. Mandatory if reason code (3.8) equals NARR

Transaction information

Ind.	Mult.	Message element	<XML Tag>	Type	Use	Comments of XML tag usage
3.15	[0..n]	++ Transaction Information And Status	TxInfAndSts	Component		Information on the payment's initiating transaction
3.17	[0..1]	+++ Original Instruction Identification	OrgnlInstrId	Max35Text		Original identifier of the transaction
3.18	[0..1]	+++ Original End to End Identification	OrgnlEndToEndId	Max35Text	SEPA	Original end-to-end identifier of the transaction
3.19	[0..1]	+++ Transaction Status	TxSts	TransactionIndividualStatus3Code		Transaction execution status
3.20	[0..n]	+++ Status Reason Information	StsRsnInf	Component		Information on the transaction execution status
3.21	[1..1]	+++Originator	Orgtr	Component		SEB banka's SWIFT code UNLALV2X
9.1.12	[0..1]	++++ Identification	Id	Component		
9.1.13	[1..1]	+++++ Organisation Identification	OrgId	Component		
9.1.14	[1..1]	++++++ BIC or BEI	BICOrBEI	AnyBICIdentifier		
3.22	[0..1]	++++ Reason	Rsn	Component		Transaction status reason code
3.23	[1..1]	+++++ Code	Cd	ExternalStatusReason1Code		For status reason code see http://www.iso20022.org/External_Code_Lists_and_DSS.page External Code Lists spreadsheet
3.25	[0..n]	++++ Additional Information	AddtInf	Max105Text		Textual information on transaction execution status. Mandatory if reason code (3.23) equals NARR
3.32	[0..1]	+++ Original Transaction Reference	OrgnlTxRef	Component	Individually	Information for additional identification for a specific transaction
3.34	[0..1]	++++Amount	Amt	Component		
3.35	[1..1]	+++++InstructedAmount	InstdAmt Ccy="AAA"	Amount		
3.41	[1..1]	++++RequestedExecutionDate	ReqdExctnDt	DateTime		
3.121	[1..1]	++++Debtor	Dbtr	Component		
9.1.0	[1..1]	+++++Name	Nm	Text		
3.122	[1..1]	++++DebtorAccount	<DbtrAcct>			
1.1.0	[1..1]	+++++Identification	<Id>			
1.1.1	[1..1]	+++++IBAN	<IBAN>	Identifier		
1.1.11	[1..1]	+++++Currency	<Ccy>	Code		
3.123	[1..1]	++++DebtorAgent	<DbtrAgt>			
6.1.0	[1..1]	+++++FinancialInstitutionIdentification	<FinInstnId>			
6.1.1	[1..1]	+++++BIC	<BIC>	Identifier		
3.125	[0..1]	++++CreditorAgent	<CdtrAgt>			
6.1.0	[1..1]	+++++FinancialInstitutionIdentification	<FinInstnId>			

6.1.1	[1..1]	+++++BIC	<BIC>	Identifier		
6.1.2	[1..1]	+++++ClearingSystemMemberIdentification	<ClrSysMmbld>			
6.1.3	[0..1]	+++++ClearingSystemIdentification	<ClrSysId>			
6.1.4	[1..1]	+++++Code	<Cd>	Code		
6.1.6	[1..1]	+++++MemberIdentification	<Mmbld>	Text		
3.127	[1..1]	++++Creditor	<Cdtr>			
9.1.0	[1..1]	++++Name	<Nm>	Text		
3.128	[1..1]	++++CreditorAccount	<CdtrAcct>			
1.1.0	[1..1]	++++Identification	<Id>			
1.1.1	[1..1]	+++++IBAN	<IBAN>	Identifier		
1.1.2	[1..1]	+++++Other	<Othr>			
1.1.3	[1..1]	+++++Identification	<Id>	Text		

Payment status example

Payment status example contains 3 various payment statuses:

1. Transfer in EUR between two banks in Latvia (domestic SEPA payment);
2. Transfer in EUR from Latvia to Germany (SEPA payment);
3. Transfer in RUB from a bank in Latvia to a bank in Russia.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:2002:tech:xsd:pain.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <!-- Information on this file with payment statuses -->
      <MsgId>STSRPTMSG25102012-41</MsgId>
      <!-- Unique file identifier -->
      <CreDtTm>2012-10-25T09:23:42</CreDtTm>
      <!-- Date and time of generation of this file -->
      <InitgPty>
        <Id>
          <OrgId>
            <BICOrBEI>TESTLV22</BICOrBEI>
            <!-- Payer's bank -->
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <!-- Information on the original file with payment orders -->
      <OrgnlMsgId>MSG25102012-01</OrgnlMsgId>
      <!-- Payment order's file identifier -->
      <!-- Data source: CstmrCdtTrfInitn.GrpHdr.MsgId -->
      <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
      <!-- Name of the payment order's scheme -->
      <!-- Data source: constant -->
      <OrgnlCreDtTm>2012-10-25T09:23:40</OrgnlCreDtTm>
      <!-- Date and time of generation of the payment order file -->
      <!-- Data source: CstmrCdtTrfInitn.GrpHdr.CreDtTm -->
      <OrgnlNbOfTx>3</OrgnlNbOfTx>
      <!-- Total number of transaction in the file as reported by the user -->
      <!-- Data source: CstmrCdtTrfInitn.GrpHdr.NbOfTx -->
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>PAY25102012-01</OrgnlPmtInfId>
      <!-- Payment order's package identifier -->
```

```

<!-- Data source: CstmrCdtTrfInitn.PmtInf.PmtInfId -->
<TxInfAndSts>
  <!-- Specific transaction -->
  <OrgnlInstrId>PAY25102012-01/1</OrgnlInstrId>
  <!-- Payment order identifier -->
  <!-- Data source: CstmrCdtTrfInitn.PmtInf.CdtTrfTxInf.PmtId.InstrId -->
  <OrgnlEndToEndId>PAY-01/1</OrgnlEndToEndId>
  <!-- Payment order end-to-end identifier -->
  <!-- Data source: CstmrCdtTrfInitn.PmtInf.CdtTrfTxInf.PmtId.EndToEndId -->
  <TxSts>RJCT</TxSts>
  <!-- Status of a specific transaction -->
  <StsRsnInf>
    <Rsn>
      <Cd>AM04</Cd>
      <!-- Explanation of a transaction status -->
    </Rsn>
  </StsRsnInf>
</TxInfAndSts>
<TxInfAndSts>
  <OrgnlInstrId>PAY25102012-01/2</OrgnlInstrId>
  <OrgnlEndToEndId>PAY-01/2</OrgnlEndToEndId>
  <TxSts>ACCP</TxSts>
</TxInfAndSts>
<TxInfAndSts>
  <OrgnlInstrId>PAY25102012-01/3</OrgnlInstrId>
  <!-- No end-to-end ID as it is not a SEPA payment -->
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
    <Rsn>
      <Cd>NARR</Cd>
    </Rsn>
    <AddtlInf>Incorrectly indicated KPP code</AddtlInf>
    <!-- Additional information for a rejection -->
  </StsRsnInf>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

4. Account statement message camt.052.001.02

Message content of account statement

Account statement message shall be sent by the account host (credit institution) to the account owner or its authorised party. This message shall be used to inform the account owner or its authorised parties about the account's entries and/or about the account balance at a given moment.

The account statement message may contain information on more than one account. It shall provide information that is necessary for the management of money flow and/or coordination of the bank's entries with the customer's data. An account statement may reflect the following:

- Expected and recorded transactions;
- Information on account balance.

The account statement may contain additional detailed information on the entries reflected therein. Account statements may be also received by a person other than the account owner that is authorised by the account owner to receive the account information.

An account statement message must be used to reflect the account statement.

The message shall consist of two mandatory blocks: Header and Account Report

Header: this block is mandatory and is indicated only once. It contains elements that identify the file – message identifier, date and time of message creation.

Account Report: This block is mandatory and may be indicated more than once. It shall be indicated repeatedly for each of the accounts reflected in the report. The report shall contain components Balance and Entry.

The message is described in the following table:

Ind.	Or	Mult.	Message element	XML Tag	Type	Comments of XML tag usage
		[1..1]	Message root	<BkToCstmrAcctRpt>		

Below is the explanation of each column of the table:

Index (Ind.) column – number refers to the corresponding description in the ISO 20022 XML Message Definition Report. This report can be found at http://www.iso20022.org/message_archive.page#first_version_bam under “Second version of the Bank-to-Customer Cash Management messages” with “camt.052.001.02” as reference.

Or column – indicates that only one of several elements may be presented.

Mult column – indicates whether an element is mandatory or optional and how many repetitions are allowed for the element. For example:

- [1..1] – shows that element is mandatory and can be presented only once
- [1..n] - shows that element is mandatory and can be presented 1 to “n” times
- [0..1] – shows that element is optional and can be presented only once
- [0..n] – shows that element is optional and can be presented 0 to “n” times
- {Or...Or} – indicates that only one of several elements may be presented

Message element column – element name used in ISO 20022 XML Message Definition Report.

XML Tag column – short name identifying an element within an XML message, which is put between brackets, e.g. <Amt>.

Type column – XML tag description.

Comments column – additional comments about XML tag usage.

Ind.	Or	Mult.	Message element	XML Tag	Type	Comments of XML tag usage
1.0		[1..1]	GroupHeader	<GrpHdr>		
1.1		[1..1]	MessageIdentification	<MsgId>	Text	Point to point reference, as assigned by the account servicing institution, and sent to the account owner or the party authorised to receive the message, to unambiguously identify the message. Usage: The account servicing institution has to make sure that MessageIdentification is unique per account owner for a pre-agreed period.
1.2		[1..1]	CreationDateTime	<CreDtTm>	DateTime	Date and time at which the message was created (DDDD-MM-DDThh:mm:ss, <i>example</i> : 2012-11-21T09:10:49).
1.3		[0..1]	MessageRecipient	<MsgRcpt>	+	Party authorised by the account owner to receive information about movements on the account. To be indicated if the message is to be received by the account owner's authorised party. <i>Note</i> : to be used only when received by a person other than the account owner.
9.1.0		[0..1]	Name	<Nm>	Text	Name by which a party is known and which is usually used to identify that party.
9.1.12		[0..1]	Identification	<Id>		
9.1.13		[1..1]	OrganisationIdentification	<OrgId>		
9.1.14		[0..1]	BICOrBEI	<BICOrBEI>	Identifier	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
9.1.15		[0..n]	Other	<Othr>		
9.1.16		[1..1]	Identification	<Id>	Text	Company's registration number or taxpayer's ID.
9.1.17		[0..1]	SchemeName	<SchmeNm>		
9.1.18		[1..1]	Code	<Cd>	Code	Identification scheme code. If the taxpayer's ID is indicated, this field shall contain TXID. Permissible codes can be found at http://www.iso20022.org/external_code_list.page , list ExternalOrganisationIdentification1Code.

1.4		[0..1]	MessagePagination	<MsgPgntn>	+	Set of elements used to provide details on the page number of the message. Usage: The pagination of the message is only allowed when agreed between the parties. The field can be useful when generating an official statement message on a large number of transactions within a certain period and when the system cannot process such a large amount of data (e.g. statement with 30K rows, while the system can at most process only 10K). Concerns large customers.
8.1.0		[1..1]	PageNumber	<PgNb>	Text	Page number
8.1.1		[1..1]	LastPageIndicator	<LastPgInd>	Indicator	Indicates the last page (Yes/No)
2.0		[1..n]	Report	<Rpt>		Will be repeated for each currency in case of multicurrency account
2.1		[1..1]	Identification	<Id>	Text	Unique identification, as assigned by the account servicer, to unambiguously identify the account statement
2.2		[0..1]	ElectronicSequenceNumber	<ElctrcSeqNb>	Quantity	Sequential number of the statement/official statement that increases incrementally for each statement/official statement sent. Usage: The sequential number is increased incrementally for each statement sent electronically.
2.4		[1..1]	CreationDateTime	<CreDtTm>	DateTime	Date and time at which the message was created (GGGG-MM-DDThh:mm:ss, for example: 2012-11-21T09:10:49)
2.5		[0..1]	FromToDate	<FrToDt>	+	Range of time between a start date and an end date for which the account statement is issued. To be used when necessary to indicate the start and end date of the account statement's period.
5.1.0		[1..1]	FromDateTime	<FrDtTm>	DateTime	
5.1.1		[1..1]	ToDateTime	<ToDtTm>	DateTime	
2.10		[1..1]	Account	<Acct>	+	Unambiguous identification of the account to which credit and debit entries are made.
1.2.0		[1..1]	Identification	<Id>		Only IBAN allowed in Latvia.
1.2.1		[1..1]	IBAN	<IBAN>	Identifier	
1.2.8		[0..1]	Type	<Tp>		... For example Current, Overdraft, Saving etc
1.2.9		[1..1]	Code	<Cd>	Code	The account codes listed in the column next to this one are permissible Code Name Definition CACC Current Account used to post debits and credits when no specific account has been nominated. CASH CashPayment Account used for the payment of cash. CHAR Charges Account used for charges if different from the account for payment. CISH CashIncome Account used for payment of income if different from the current cash account. COMM Commission Account used for commission if different from the

						<p>account for payment.</p> <p>LOAN Loan Account used for loans.</p> <p>MGLD MarginalLending Account used for a marginal lending facility.</p> <p>MOMA MoneyMarket Account used for money markets if different from the cash account.</p> <p>NREX NonResidentExternal Account used for non-resident external.</p> <p>ODFT Overdraft Account is used for overdrafts.</p> <p>ONDP OverNightDeposit Account used for overnight deposits.</p> <p>SACC Settlement Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system.</p> <p>SLRY Salary Accounts used for salary payments.</p> <p>SVGS Savings Account used for savings.</p> <p>TAXE Tax Account used for taxes if different from the account for payment.</p>
1.2.11		[0..1]	Currency	<Ccy>	Code	
1.2.13		[0..1]	Owner	<Ownr>		Party that legally owns the account. To be used when the authorised person is indicated in tag 1.3.
1.2.14		[0..1]	Name	<Nm>	Text	Name by which a party is known and which is usually used to identify that party. Given name, surname/name or other information that unambiguously identifies the account owner.
1.2.26		[0..1]	Identification	<Id>		Unique and unambiguous identification of a party.
1.2.27	{Or	[1..1]	OrganisationIdentification	<OrgId>		
1.2.28		[0..1]	BICOrBEI	<BICOrBEI>	Identifier	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
1.2.29		[0..n]	Other	<Othr>		
1.2.30		[1..1]	Identification	<Id>	Text	Company's registration number or taxpayer's ID.
1.2.31		[0..1]	SchemeName	<SchmeNm>		
1.2.32		[1..1]	Code	<Cd>	Code	
1.2.35	Or}	[1..1]	PrivateIdentification	<PrvtId>		
1.2.41		[0..n]	Other	<Othr>		
1.2.42		[1..1]	Identification	<Id>	Text	Private person's personal ID number.
1.2.43		[0..1]	SchemeName	<SchmeNm>		
1.2.44		[1..1]	Code	<Cd>	Code	
1.2.56		[0..1]	Servicer	<Svcr>		Indicate information on (third) party that services the account, i.e. manages accounting entries, follows the account balance, as well as provides information.

1.2.57		[1..1]	FinancialInstitutionIdentification	<FinInstnId>		Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised scheme.
1.2.58		[0..1]	BIC	<BIC>	Identifier	BIC Identifier 8 or 11 symbols
1.2.64		[0..1]	Name	<Nm>	Text	
2.11		[0..1]	RelatedAccount	<RltdAcct>	+	Identifies the parent account of the account for which the statement has been issued. <i>Usage:</i> In case if Group account is used, this tag can be used to indicate the next level account.
1.1.0		[1..1]	Identification	<Id>		
1.1.1		[1..1]	IBAN	<IBAN>	Identifier	
1.1.11		[0..1]	Currency	<Ccy>	Code	Identification of the currency in which the account is held. <i>Note:</i> currency should only be indicated in case the account statement/official account statement concerns a multicurrency account.
2.12		[0..n]	Interest	<Intrst>		This field may be used when sending a statement for credit accounts (codes 2.10 -1.2.9 LOAN; ODFT; SVGS, etc.). Usage of this field must be agreed with the bank.
2.13		[0..1]	Type	<Tp>		
2.14		[1..1]	Code	<Cd>	Code	INDY vai OVRN
2.16		[0..n]	Rate	<Rate>		Set of elements used to qualify the interest rate.
2.17		[1..1]	Type	<Tp>		
2.18	{Or	[1..1]	Percentage	<Pctg>	Rate	
2.19	Or}	[1..1]	Other	<Othr>	Text	
2.23		[1..n]	Balance	<Bal>		Set of elements used to define the balance as a numerical representation of the net increases and decreases in an account at a specific point in time.
2.24		[1..1]	Type	<Tp>		Balance type (available, registered balance, etc.).
2.25		[1..1]	CodeOrProprietary	<CdOrPrtry>		
2.26		[1..1]	Code	<Cd>	Code	The statement concerns an unclosed period therefore the banks use various permissible codes from the ISO list. Use of codes must be agreed individually.
2.28		[0..1]	SubType	<SubTp>		
2.29		[1..1]	Code	<Cd>	Code	
2.31		[0..1]	CreditLine	<CdtLine>		Set of elements used to provide details on the Credit line/overdraft.
2.32		[1..1]	Included	<Incl>	Indicator	Indicates whether or not the credit line is included in the balance. <i>Usage:</i> If not present, credit line is not included in the balance amount. One of the following TrueFalseIndicator values must be used: MeaningWhenTrue: True MeaningWhenFalse: False

2.33		[0..1]	Amount	<AmtCcy="AAA">	Amount	Amount and currency of the credit line/overdraft.
2.34		[1..1]	Amount	<AmtCcy="AAA">	Amount	Amount of money of the cash balance.
2.35		[1..1]	CreditDebitIndicator	<CdtDbtInd>	Code	Indicates whether the balance is a credit or a debit balance. CRDT=Credit Operation is an increase. DBIT=Debit Operation is a decrease. Usage: A zero balance is considered to be a credit balance.
2.36		[1..1]	Date	<Dt>	+	
4.1.0		[1..1]	Date	<Dt>	DateTime	
2.43		[0..1]	TransactionsSummary	<TxSummary>		
2.49		[0..1]	TotalCreditEntries	<TtlCdtNtries>		Specifies the total number and sum of credit entries.
2.50		[0..1]	NumberOfEntries	<NbOfNtries>	Text	Number of individual entries included in the report.
2.51		[0..1]	Sum	<Sum>	Quantity	Total of all individual entries included in the report.
2.52		[0..1]	TotalDebitEntries	<TtlDbtNtries>		Specifies the total number and sum of debit entries.
2.53		[0..1]	NumberOfEntries	<NbOfNtries>	Text	Number of individual entries included in the report.
2.54		[0..1]	Sum	<Sum>	Quantity	Total of all individual entries included in the report.
2.76		[0..n]	Entry	<Ntry>		The field may be empty if no transactions have taken place in the account. <i>Note:</i> transactions accounting section. Each transaction is accounted separately; such entries in the file may be from 0 (no transactions) to a certain number that the bank can issue in one file.
2.77		[0..1]	EntryReference	<NtryRef>	Text	Unique reference for the entry within one official statement. <i>Note:</i> may also be the entry's sequential number.
2.78		[1..1]	Amount	<AmtCcy="AAA">	Amount	Amount in the currency of the account reported. <i>Note:</i> This amount can be Zero.
2.79		[1..1]	CreditDebitIndicator	<CdtDbtInd>	Code	Indicates whether the balance is a credit or a debit balance.CRDT=Credit Operation is an increase.DBIT=Debit Operation is a decrease.Usage: A zero balance is considered to be a credit balance.
2.80		[0..1]	ReversalIndicator	<RvslInd>	Indicator	Indicates whether or not the entry is the result of a reversal. Usage: This element should only be present if the entry is the result of a reversal. If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry. If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry. Data Type: One of the following TrueFalseIndicator values must be used: MeaningWhenTrue: True MeaningWhenFalse: False
2.81		[1..1]	Status	<Sts>	Code	BOOK = Booked is required. <u>Also used in camt.052</u> INFO = Information PDNG = Pending

2.82		[0..1]	BookingDate	<BookgDt>	+	Date and time when an entry is posted to an account on the account servicer's books. <i>Note:</i> expected booking date except when booking has been actually performed.
4.1.0		[1..1]	Date	<Dt>	DateTime	
		[0..1]	ValueDate	<ValDt>	+	May be indicated for transactions with past or future value date.
4.1.0		[1..1]	Date	<Dt>	DateTime	
2.84		[0..1]	AccountServicerReference	<AcctSvcrRef>	Text	Unique transaction identifier at the bank (e.g. archive no.) <i>Note:</i> when the same entry is reported in both the camt.052 or camt.053, they should be the same.
2.91		[1..1]	BankTransactionCode	<BkTxCd>		Set of elements used to fully identify the type of underlying transaction resulting in an entry. At least one (Domain/Proprietary) must be used..
2.92		[0..1]	Domain	<Domn>		Appropriate ISO bank transaction codes are used
2.93		[1..1]	Code	<Cd>	Code	http://www.iso20022.org/external_code_list.page
2.94		[1..1]	Family	<Fmly>		http://www.iso20022.org/external_code_list.page
2.95		[1..1]	Code	<Cd>	Code	http://www.iso20022.org/external_code_list.page
2.96		[1..1]	SubFamilyCode	<SubFmlyCd>	Code	http://www.iso20022.org/external_code_list.page
2.97		[0..1]	Proprietary	<Prtry>		A place where the currently used codes may be used.
2.98		[1..1]	Code	<Cd>	Text	<i>Remark:</i> Code format is depending on the issuer. It may be a composite code.
2.99		[0..1]	Issuer	<Issr>	Text	Value samples (not exhausted):BAI = BAI CodeSWIFT = Swift CodeBBA = Belgian CodeCFONB = French CodeFFFS = Finnish CodeZKA = German CodeGVC = German CodeAEB = Spanish CodeDBA = Danish CodeAlso other values available such as bank name
2.135		[0..n]	EntryDetails	<NtryDtls>		If the Pain.001 batch booking option is not used, every entry (tag 2.76) is batched with only one EntryDetails field.
2.136		[0..1]	Batch	<Btch>		To be used to indicate transaction details in the event of file payments.
2.137		[0..1]	MessageIdentification	<MsgId>	Text	Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions. <i>Note:</i> message element number 1.1 from "pain.001.001.03".
2.138		[0..1]	PaymentInformationIdentification	<PmtInfld>	Text	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. <i>Note:</i> message element number 2.1 from "pain.001.001.03".

2.139		[0..1]	NumberOfTransactions	<NbOfTxs>	Text	Number of individual transactions included in the batch. <i>Note:</i> message element number 2.4 from "pain.001.001.03".
2.140		[0..1]	TotalAmount	<TtlAmtCcy="AAA">	Amount	Total amount of money reported in the batch entry. <i>Note:</i> message element number 2.5 from "pain.001.001.03".
2.141		[0..1]	CreditDebitIndicator	<CdtDbtInd>	Code	Indicates whether the balance is a credit or a debit balance. CRDT=Credit Operation is an increase. DBIT=Debit Operation is a decrease. Usage: A zero balance is considered to be a credit balance.
2.142		[0..n]	TransactionDetails	<TxDtIs>		Set of elements used to provide information on the underlying transaction(s)
2.143		[0..1]	References	<Refs>		Set of elements used to provide the identification of the underlying transaction
2.144		[0..1]	MessageIdentification	<MsgId>	Text	Point to point reference, as assigned by the instructing party of the underlying message
2.145		[0..1]	AccountServicerReference	<AcctSvcrRef>	Text	A reference of a certain payment included in the file should be indicated.
2.146		[0..1]	PaymentInformationIdentification	<PmtInflId>	Text	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message
2.147		[0..1]	InstructionIdentification	<InstrId>	Text	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. <i>Note:</i> message element number 2.29 from "pain.001.001.03".
2.148		[0..1]	EndToEndIdentification	<EndToEndId>	Text	Unique payment identifier that remains unchanged throughout the whole chain of payments. Is forwarded only in the case of SEPA payments. The identifier indicated in the field is envisaged for identification of a payment in the customer-customer phase. If no pain.001 is provided, then NOT PROVIDED is returned. For non-SEPA payments this field is ignored. <i>Note:</i> message element number 2.30 from "pain.001.001.03".
2.149		[0..1]	TransactionIdentification	<TxId>	Text	Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain. Usage: The transaction identification can be used for reconciliation, tracking or to link tasks relating to the transaction on the interbank level. Usage: The instructing agent has to make sure that the transaction identification is unique for a pre-agreed period.
2.150		[0..1]	MandateIdentification	<MndtId>	Text	Unique identification, as assigned by the creditor, to unambiguously identify the mandate. For SEPA direct debit transactions.
2.153		[0..1]	Proprietary	<Prtry>		Proprietary reference related to the underlying transaction.
2.154		[1..1]	Type	<Tp>	Text	
2.155		[1..1]	Reference	<Ref>	Text	
2.156		[0..1]	AmountDetails	<AmtDtIs>	+	Set of elements providing detailed information on the original amount.

						<p><i>Usage:</i> This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also be used in case individual original amounts are provided in case of a batch or aggregate booking.</p> <p><i>Comment:</i> All Amount Details are in all cases given on the Transaction Details level on single and batch bookings. For consistency purposes Entry/Amount information is repeated at TransactionDetails/AmountDetails/TransactionAmount.</p>
2.1.0		[0..1]	InstructedAmount	<InstdAmt>		<p><i>Usage:</i> Used for original amount in original currency and is the gross value (i.e. prior to application of charges) in same currency situations. For example in the inter-bank MT103 message this amount reports the 33B field contents. Instructed Amount may be omitted in the case when there are no charges or no FX. In FX cases the booked transaction FX information can be found with TransactionAmount. When account servicing bank is receiving a transaction via MT103, it might contain other FX information of sender bank FX operation. This is only in the situation of original payment initiation done with Equivalent amount.</p>
2.1.1		[1..1]	Amount	<AmtCcy="AAA">	Amount	
2.1.2		[0..1]	CurrencyExchange	<CcyXchg>		
2.1.3		[1..1]	SourceCurrency	<SrcCcy>	Code	Currency from which an amount is to be converted in a currency conversion.
2.1.4		[0..1]	TargetCurrency	<TrgtCcy>	Code	Currency into which an amount is to be converted in a currency conversion.
2.1.5		[0..1]	UnitCurrency	<UnitCcy>	Code	
2.1.6		[1..1]	ExchangeRate	<XchgRate>	Rate	
2.1.7		[0..1]	ContractIdentification	<CtrctId>	Text	<p>Unique identification to unambiguously identify the foreign exchange contract.</p> <p><i>Note:</i> message element number 2.50 from "pain.001.001.03".</p>
2.1.9		[0..1]	TransactionAmount	<TxAmt>		<p>Transaction in the account currency and the respective amount should be indicated</p> <p><i>Remark:</i> EPC Mandated for SEPA payments. Recommendation: This amount is to be used for matching and aggregation purpose and it is used in all cases when AmountDetails structure is used. It is always in the currency of the account reported and the Entry Amount and populated in all Transaction Details-cases when AmountDetails structure is used. It is the net amount of the underlying transaction including charges expressed in the currency of the posting account. This will apply both Single Bookings and Batch Bookings with underlying transactions. This amount indicates the value that has been debited from or credited to reported bank account (booked or posted amount). Note: this information may be duplicate with Entry/Amount if the single booking is in the same currency as reported account currency is.</p>
2.1.10		[1..1]	Amount	<AmtCcy="AAA">	Amount	
2.1.11		[0..1]	CurrencyExchange	<CcyXchg>		
2.1.12		[1..1]	SourceCurrency	<SrcCcy>	Code	

2.1.13		[0..1]	TargetCurrency	<TrgtCcy>	Code	
2.1.14		[0..1]	UnitCurrency	<UnitCcy>	Code	
2.1.15		[1..1]	ExchangeRate	<XchgRate>	Rate	
2.1.16		[0..1]	ContractIdentification	<CtrctId>	Text	
2.1.17		[0..1]	QuotationDate	<QtnDt>	DateTime	
2.163		[0..1]	BankTransactionCode	<BkTxCd>		<i>Note:</i> contains the same information that is in 2.91. However, it may be different in the case of batch booking
2.164		[0..1]	Domain	<Domn>		Recommendation suggested that standard BTC are used as first priority
2.165		[1..1]	Code	<Cd>	Code	http://www.iso20022.org/external_code_list.page
2.166		[1..1]	Family	<Fmly>		http://www.iso20022.org/external_code_list.page
2.167		[1..1]	Code	<Cd>	Code	http://www.iso20022.org/external_code_list.page
2.168		[1..1]	SubFamilyCode	<SubFmlyCd>	Code	http://www.iso20022.org/external_code_list.page
2.169		[0..1]	Proprietary	<Prtry>		<i>Note:</i> For bank or community specific transaction coding
2.170		[1..1]	Code	<Cd>	Text	<i>Note:</i> Code format is depending on the issuer. It may be a composite code.
2.171		[0..1]	Issuer	<Issr>	Text	
2.172		[0..n]	Charges	<Chrgs>		
2.173		[0..1]	TotalChargesAndTaxAmount	<TtlChrgsAndTaxAmtCcy="AAA">	Amount	
2.174		[1..1]	Amount	<AmtCcy="AAA">	Amount	
2.175		[0..1]	CreditDebitIndicator	<CdtDbtInd>	Code	Indicates whether the balance is a credit or a debit balance. CRDT=Credit Operation is an increase. DBIT=Debit Operation is a decrease. Usage: A zero balance is considered to be a credit balance.
2.176		[0..1]	Type	<Tp>		Specifies the type of charge
2.177		[1..1]	Code	<Cd>	Code	BRKF - Brokerage Fee COMM - Commission. Used in case of incoming cardpayment
2.181		[0..1]	Party	<Pty>	+	Party that takes the transaction charges or to which the transaction charges are due
6.1.0		[1..1]	FinancialInstitutionIdentification	<FinInstnId>		
6.1.1		[0..1]	BIC	<BIC>	Identifier	BIC of financial institution debiting the charges If not informed, the charge is taken by creditor bank.
6.1.7		[0..1]	Name	<Nm>	Text	
2.199		[0..1]	RelatedParties	<RltdPties>		
2.200		[0..1]	InitiatingParty	<InitgPty>	+	Reported for incoming payments if available. For outgoing payments: initiating party <InitgPty> no pain.001, if available (tag 1.8)
9.1.0		[0..1]	Name	<Nm>	Text	
9.1.12		[0..1]	Identification	<Id>		
9.1.13		[1..1]	OrganisationIdentification	<OrgId>		
9.1.14		[0..1]	BICOrBEI	<BICOrBEI>	Identifier	
9.1.15		[0..n]	Other	<Oth>		

9.1.16		[1..1]	Identification	<Id>	Text	Company's registration number or taxpayer's ID.
9.1.17		[0..1]	SchemeName	<SchmeNm>		
9.1.18		[1..1]	Code	<Cd>	Code	
2.201		[0..1]	Debtor	<Dbtr>	+	For incoming payments: name, address and identifier are reported if available. For outgoing payments: not used (information is indicated in the Account Owner block).
9.1.0		[0..1]	Name	<Nm>	Text	
9.1.1		[0..1]	PostalAddress	<PstAdr>		
9.1.2		[0..1]	AddressType	<AdrTp>	Code	
9.1.3		[0..1]	Department	<Dept>	Text	
9.1.4		[0..1]	SubDepartment	<SubDept>	Text	
9.1.5		[0..1]	StreetName	<StrtNm>	Text	
9.1.6		[0..1]	BuildingNumber	<BldgNb>	Text	
9.1.7		[0..1]	PostCode	<PstCd>	Text	
9.1.8		[0..1]	TownName	<TwnNm>	Text	
9.1.9		[0..1]	CountrySubDivision	<CtrySubDvsn>	Text	
9.1.10		[0..1]	Country	<Ctry>	Code	
9.1.11		[0..7]	AddressLine	<AdrLine>	Text	
9.1.12		[0..1]	Identification	<Id>		
9.1.13	{Or	[1..1]	OrganisationIdentification	<OrgId>		
9.1.14		[0..1]	BICOrBEI	<BICOrBEI>	Identifier	
9.1.15		[0..n]	Other	<Othr>		
9.1.16		[1..1]	Identification	<Id>	Text	Company's registration number or taxpayer's ID.
9.1.17		[0..1]	SchemeName	<SchmeNm>		
9.1.18	{{Or	[1..1]	Code	<Cd>	Code	Identification scheme code. If the taxpayer's ID, this field shall contain TXID. Permissible codes can be found at http://www.iso20022.org/external_code_list_page , list ExternalOrganisationIdentification1Code
9.1.19	Or}}	[1..1]	Proprietary	<Prtry>	Text	
9.1.20		[0..1]	Issuer	<Issr>	Text	
9.1.21	Or}	[1..1]	PrivateIdentification	<PrvtId>		
9.1.22		[0..1]	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
9.1.23		[1..1]	BirthDate	<BirthDt>	DateTime	
9.1.25		[1..1]	CityOfBirth	<CityOfBirth>	Text	
9.1.26		[1..1]	CountryOfBirth	<CtryOfBirth>	Code	
9.1.27		[0..n]	Other	<Othr>		
9.1.28		[1..1]	Identification	<Id>	Text	Private person's personal ID number.
9.1.29		[0..1]	SchemeName	<SchmeNm>		
9.1.30	{{Or	[1..1]	Code	<Cd>	Code	Identification scheme code. If the personal ID number is indicated, this field shall contain NIDN. Permissible codes can be found at http://www.iso20022.org/external_code_list_page , list ExternalPersonIdentification1Code.
9.1.31	Or}}	[1..1]	Proprietary	<Prtry>	Text	

9.1.32		[0..1]	Issuer	<Issr>	Text	
2.202		[0..1]	DebtorAccount	<DbtrAcct>	+	For incoming payments: account is reported if available. For outgoing payments: Not used (information is indicated in the account at the statement/ official statement level).
1.1.0		[1..1]	Identification	<Id>		
1.1.1	{Or	[1..1]	IBAN	<IBAN>	Identifier	
1.1.2	Or}	[1..1]	Other	<Othr>		
1.1.3		[1..1]	Identification	<Id>	Text	
1.1.4		[0..1]	SchemeName	<SchmeNm>		
1.1.5		[1..1]	Code	<Cd>	Code	
2.203		[0..1]	UltimateDebtor	<UltmtDbtr>	+	For SEPA payments only. Indicated in cases when received together with an incoming payment or when the payer has indicated it in an outgoing payment. Value from tags 2.70 or 2.23 if the payment has been submitted with pain.001 and if indicated.
9.1.0		[0..1]	Name	<Nm>	Text	
9.1.12		[0..1]	Identification	<Id>		
9.1.13	{Or	[1..1]	OrganisationIdentification	<Orgld>		
9.1.14		[0..1]	BICOrBEI	<BICOrBEI>	Identifier	
9.1.15		[0..n]	Other	<Othr>		
9.1.16		[1..1]	Identification	<Id>	Text	Company's registration number or taxpayer's ID.
9.1.17		[0..1]	SchemeName	<SchmeNm>		
9.1.18		[1..1]	Code	<Cd>	Code	
9.1.21	Or}	[1..1]	PrivateIdentification	<PrvtId>		
9.1.22		[0..1]	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
9.1.23		[1..1]	BirthDate	<BirthDt>	DateTime	
9.1.25		[1..1]	CityOfBirth	<CityOfBirth>	Text	
9.1.26		[1..1]	CountryOfBirth	<CtryOfBirth>	Code	
9.1.27		[0..n]	Other	<Othr>		
9.1.28		[1..1]	Identification	<Id>	Text	Private person's personal ID number.
9.1.29		[0..1]	SchemeName	<SchmeNm>		
9.1.30		[1..1]	Code	<Cd>	Code	
2.204		[0..1]	Creditor	<Cdtr>	+	For incoming payments: indicated as account owner. For outgoing payments: the customer's provided information is indicated (value from tag 2.79 if the payment has been submitted with pain.001).
9.1.0		[0..1]	Name	<Nm>	Text	Statement/ official statement tag 2.10; sub-tag 1.2.13.
9.1.1		[0..1]	PostalAddress	<PstlAdr>		
9.1.10		[0..1]	Country	<Ctry>	Code	
9.1.11		[0..7]	AddressLine	<AdrLine>	Text	
9.1.12		[0..1]	Identification	<Id>		
9.1.13	{Or	[1..1]	OrganisationIdentification	<Orgld>		

9.1.14		[0..1]	BICOrBEI	<BICOrBEI>	Identifier	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
9.1.15		[0..n]	Other	<Othr>		
9.1.16		[1..1]	Identification	<Id>	Text	Company's registration number or taxpayer's ID.
9.1.17		[0..1]	SchemeName	<SchmeNm>		
9.1.18	{{Or	[1..1]	Code	<Cd>	Code	Identification scheme code. If the taxpayer's ID is indicated, this field shall contain TXID. Permissible codes can be found at http://www.iso20022.org/external_code_list.page , list ExternalOrganisationIdentification1Code.
9.1.19	Or}}	[1..1]	Proprietary	<Prtry>	Text	
9.1.20		[0..1]	Issuer	<Issr>	Text	
9.1.21	Or}	[1..1]	PrivateIdentification	<PrvtId>		Private person's identifier.
9.1.22		[0..1]	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		Information on place and date of birth.
9.1.23		[1..1]	BirthDate	<BirthDt>	DateTime	
9.1.25		[1..1]	CityOfBirth	<CityOfBirth>	Text	Code of country of birth selected from http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm .
9.1.26		[1..1]	CountryOfBirth	<CtryOfBirth>	Code	
9.1.27		[0..n]	Other	<Othr>		
9.1.28		[1..1]	Identification	<Id>	Text	Private person's personal ID number.
9.1.29		[0..1]	SchemeName	<SchmeNm>		
9.1.30	{{Or	[1..1]	Code	<Cd>	Code	Identification scheme code. If the personal ID number is indicated, this field shall contain NIDN. Permissible codes can be found at http://www.iso20022.org/external_code_list.page , list ExternalPersonIdentification1Code.
9.1.31	Or}}	[1..1]	Proprietary	<Prtry>	Text	Name of the identification scheme in free format.
9.1.32		[0..1]	Issuer	<Issr>	Text	
9.1.33		[0..1]	CountryOfResidence	<CtryOfRes>	Code	Code of country selected from http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm .
2.205		[0..1]	CreditorAccount	<CdtrAcct>	+	For incoming payments: indicated at the account statement/official account statement level (tag 2.10). For outgoing payments: the customer's provided information is indicated (value from tag 2.80 if the payment has been submitted with pain.001). For SEPA payments, IBAN must be used.
1.1.0		[1..1]	Identification	<Id>		
1.1.1	{Or	[1..1]	IBAN	<IBAN>	Identifier	
1.1.2	Or}	[1..1]	Other	<Othr>		If IBAN not used
1.1.3		[1..1]	Identification	<Id>	Text	
1.1.4		[0..1]	SchemeName	<SchmeNm>		
1.1.5		[1..1]	Code	<Cd>	Code	

2.206		[0..1]	UltimateCreditor	<UltmtCdr>	+	For SEPA payments only. Indicated in cases when received together with an incoming payment or when the payer has indicated it in an outgoing payment. <i>Note:</i> value from tag 2.81, if the payment has been submitted with pain.001.
9.1.0		[0..1]	Name	<Nm>	Text	
9.1.12		[0..1]	Identification	<Id>		
9.1.13	{Or	[1..1]	OrganisationIdentification	<Orgld>		
9.1.14		[0..1]	BICOrBEI	<BICOrBEI>	Identifier	
9.1.15		[0..n]	Other	<Othr>		
9.1.16		[1..1]	Identification	<Id>	Text	Company's registration number or taxpayer's ID.
9.1.17		[0..1]	SchemeName	<SchmeNm>		
9.1.18		[1..1]	Code	<Cd>	Code	
9.1.21	Or}	[1..1]	PrivateIdentification	<PrvtId>		
9.1.22		[0..1]	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
9.1.23		[1..1]	BirthDate	<BirthDt>	DateTime	
9.1.25		[1..1]	CityOfBirth	<CityOfBirth>	Text	
9.1.26		[1..1]	CountryOfBirth	<CtryOfBirth>	Code	
9.1.27		[0..n]	Other	<Othr>		
9.1.28		[1..1]	Identification	<Id>	Text	Private person's personal ID number.
9.1.29		[0..1]	SchemeName	<SchmeNm>		
9.1.30		[1..1]	Code	<Cd>	Code	
2.211		[0..1]	RelatedAgents	<RltdAgts>		
2.212		[0..1]	DebtorAgent	<DbtrAgt>	+	EPC Mandated for SEPA CT and DD. One of the following must be provided - BIC or Clearing System Member or Name. In instances where the ReversalIndicator <RvslInd> is TRUE, the Creditor Agent and Debtor Agent must be the same as the Creditor Agent and Debtor Agent of the original entry. <i>Note:</i> Used only for incoming payments to indicate the payer's bank.
6.1.0		[1..1]	FinancialInstitutionIdentification	<FinInstnId>		
6.1.1		[0..1]	BIC	<BIC>	Identifier	
6.1.7		[0..1]	Name	<Nm>	Text	
2.213		[0..1]	CreditorAgent	<CdrAgt>	+	Used only for outgoing payments to indicate the beneficiary bank. <i>Note:</i> value from tag 2.77, if the payment has been submitted with pain.001.
6.1.0		[1..1]	FinancialInstitutionIdentification	<FinInstnId>		
6.1.1		[0..1]	BIC	<BIC>	Identifier	
6.1.2		[0..1]	ClearingSystemMemberIdentification	<ClrSysMmbld>		
6.1.3		[0..1]	ClearingSystemIdentification	<ClrSysId>		
6.1.4		[1..1]	Code	<Cd>	Code	
6.1.6		[1..1]	MemberIdentification	<Mmbld>	Text	
6.1.7		[0..1]	Name	<Nm>	Text	
6.1.8		[0..1]	PostalAddress	<PstlAdr>		
6.1.17		[0..1]	Country	<Ctry>	Code	
6.1.18		[0..7]	AddressLine	<AdrLine>	Text	

2.224		[0..1]	Purpose	<Purp>		<i>Note:</i> value from tag 2.86, if the payment has been submitted with pain.001.
2.225	{Or	[1..1]	Code	<Cd>	Code	
2.226	Or}	[1..1]	Proprietary	<Prtry>	Text	
2.234		[0..1]	RemittanceInformation	<RmtInf>		<i>Note:</i> value from tag 2.98, if the payment has been submitted with pain.001.
2.235		[0..n]	Unstructured	<Ustrd>	Text	The same logic applies as in the payment initiation file – length of the field limited to 140 characters. <i>Note:</i> value from tag 2.99, if the payment has been submitted with pain.001.
2.236		[0..n]	Structured	<Strd>		<i>Note:</i> value from tag 2.100, if the payment has been submitted with pain.001.
2.237		[0..n]	ReferredDocumentInformation	<RfrdDocInf>		
2.238		[0..1]	Type	<Tp>		
2.239		[1..1]	CodeOrProprietary	<CdOrPrtry>		
2.240	{Or	[1..1]	Code	<Cd>	Code	
2.241	Or}	[1..1]	Proprietary	<Prtry>	Text	
2.243		[0..1]	Number	<Nb>	Text	
2.244		[0..1]	RelatedDate	<RltdDt>	DateTime	
2.245		[0..1]	ReferredDocumentAmount	<RfrdDocAmt>		
2.246		[0..1]	DuePayableAmount	<DuePyblAmtCcy="AAA">	Amount	
2.248		[0..1]	CreditNoteAmount	<CdtNoteAmtCcy="AAA">	Amount	
2.255		[0..1]	RemittedAmount	<RmtdAmtCcy="AAA">	Amount	
2.256		[0..1]	CreditorReferenceInformation	<CdtrRefInf>		<i>Note:</i> value from tag 2.120, if the payment has been submitted with pain.001.
2.257		[0..1]	Type	<Tp>		<i>Note:</i> value from tag 2.121, if the payment has been submitted with pain.001.
2.258		[1..1]	CodeOrProprietary	<CdOrPrtry>		<i>Note:</i> value from tag 2.122, if the payment has been submitted with pain.001.
2.259		[1..1]	Code	<Cd>	Code	<i>Note:</i> value from tag 2.123, if the payment has been submitted with pain.001.
2.261		[0..1]	Issuer	<Issr>	Text	<i>Note:</i> value from tag 2.125, if the payment has been submitted with pain.001.
2.262		[0..1]	Reference	<Ref>	Text	<i>Note:</i> value from tag 2.126, if the payment has been submitted with pain.001.
2.265		[0..3]	AdditionalRemittanceInformation	<AddtlRmtInf>	Text	
2.293		[0..1]	ReturnInformation	<RtrInf>		Indicate information related to returned payments.
2.304		[0..1]	Reason	<Rsn>		Specify the payment return code. The codes can be found at http://www.iso20022.org/external_code_list_page , list ExternalPersonIdentification1Code.
2.305	{Or	[1..1]	Code	<Cd>	Code	
2.306	Or}	[1..1]	Proprietary	<Prtry>	Text	
2.307		[0..n]	AdditionalInformation	<AddtlInf>	Text	
2.313		[0..1]	AdditionalTransactionInformation	<AddtlTxInf>	Text	Used to indicate the EKK code (more than one EKK is possible ONLY for State Treasury customers). <i>Example:</i> //EKK/12345/

Account statement message example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
  <BkToCstmrAcctRpt>
    <GrpHdr>
      <MsgId>STMT20130710193521</MsgId>
      <CreDtTm>2001-12-17T09:30:47Z</CreDtTm>
    </GrpHdr>
    <Rpt>
      <Id>5074322222537</Id>
      <CreDtTm>2001-12-17T09:30:47Z</CreDtTm>
      <FrToDt>
        <FrDtTm>2001-12-17T09:30:47Z</FrDtTm>
        <ToDtTm>2001-12-17T09:30:47Z</ToDtTm>
      </FrToDt>
      <Acct>
        <Id>
          <IBAN>LV12TEST000000000001</IBAN>
        </Id>
        <Ccy>USD</Ccy>
        <Svcr>
          <FinInstnId>
            <BIC>TESTLV22</BIC>
          </FinInstnId>
        </Svcr>
      </Acct>
      <Bal>
        <Tp>
          <CdOrPrtry>
            <Cd>OPBD</Cd>
          </CdOrPrtry>
        </Tp>
        <Amt Ccy="USD">500</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Dt>
          <Dt>2001-12-17</Dt>
        </Dt>
      </Bal>
      <!-- transaction without conversion -->
      <Ntry>
        <Amt Ccy="USD">3</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <Sts>BOOK</Sts>
      </Ntry>
    </Rpt>
  </BkToCstmrAcctRpt>
</Document>
```

```

<BookgDt>
  <Dt>2001-12-17</Dt>
</BookgDt>
<!-- unique transaction identifier -->
<AcctSvrRef>123456789</AcctSvrRef>
<BkTxCd>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>CCRD</Cd>
      <SubFmlyCd>FEES</SubFmlyCd>
    </Fmly>
  </Domn>
</BkTxCd>
<NtryDtls>
  <TxDtls>
    <RmtInf>
      <Ustrd>Commission fee</Ustrd>
    </RmtInf>
  </TxDtls>
</NtryDtls>
</Ntry>
<!-- transaction with conversion -->
<Ntry>
  <!-- amount in account currency -->
  <Amt Ccy="USD">128.2</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2001-12-17</Dt>
  </BookgDt>
  <AcctSvrRef>12334567234</AcctSvrRef>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd>
      <Fmly>
        <Cd>ICDT</Cd>
        <SubFmlyCd>DMCT</SubFmlyCd>
      </Fmly>
    </Domn>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <EndToEndId>34</EndToEndId>
      </Refs>
    </TxDtls>
  </NtryDtls>
  <!-- all this block is indicated only in the case of conversion -->

```

```

<AmtDtls>
  <InstdAmt>
    <!-- how much has been collected from the customer (in transaction currency) -->
    <Amt Ccy="EUR">100</Amt>
  </InstdAmt>
  <TxAmt>
    <!-- amount in account currency -->
    <Amt Ccy="USD">128.2</Amt>
    <!-- conversion details -->
    <CcyXchg>
      <!-- currency from which conversion is made -->
      <SrcCcy>USD</SrcCcy>
      <!-- into which currency -->
      <TrgtCcy>EUR</TrgtCcy>
      <!-- against which currency the rate was indicated (EUR 1 = USD 1.282) -->
      <UnitCcy>USD</UnitCcy>
      <!-- rate -->
      <XchgRate>1.282</XchgRate>
    </CcyXchg>
  </TxAmt>
</AmtDtls>
<RltdPties>
  <Cdtr>
    <Nm>Gatis Egle</Nm>
    <Id>
      <PrvtId>
        <Othr>
          <Id>121212-12121</Id>
        </Othr>
      </PrvtId>
    </Id>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>LV21TEST000000000002</IBAN>
    </Id>
  </CdtrAcct>
</RltdPties>
<RmtInf>
  <Ustrd>Transfer with conversion</Ustrd>
</RmtInf>
</TxDtls>
</NtryDtls>
</Ntry>
</Rpt>
</BkToCstmrAcctRpt>
</Document>

```

5. Official account statement message camt.053.001.02

Message content of official account statement

Official account statement message shall be sent by the account host (credit institution) to the account owner or its authorised party. This message shall be used to inform the account owner or its authorised parties about the account's bookings and about the account balance at a given moment.

The official account statement message may contain information on more than one account. It shall provide information that is necessary for the management of money flow and/or coordination of the bank's entries with the customer's data. The official account statement shall only reflect the booked transactions and account balance. The official account statement may contain additional detailed information on the entries reflected therein.

The official account statement messages shall be sent according to a previously agreed schedule by the bank and the customer, e.g. once per day. The above messages may be also received by a person other than the account owner that is authorised by the account owner to receive such information.

The message shall consist of two mandatory blocks: Header and Account Report

Header: this block is mandatory and is indicated only once. It contains elements that identify the file – message identifier, date and time of message creation.

Account Report: this block is mandatory and may be indicated more than once. It shall be indicated repeatedly for each of the accounts reflected in the message. The message shall contain components Balance and Entry.

The message is described in the following table:

Ind.	Or.	Mult.	Message element	<XML Tag>	Type	Use	Comments of XML tag usage
		[1..1]	+ Message root				

Below is the explanation of each column of the table:

Index (Ind.) column – message element number. number refers to the corresponding description in the ISO 20022 XML Message Definition Report. This report can be found at http://www.iso20022.org/message_archive.page#first_version_bam under “Second version of the Bank-to-Customer Cash Management messages” with “camt.052.001.02” as reference.

Or column – indication to menu. indicates that only one of several elements may be presented.

Mult column – indicates the mandatory character of using the element and frequency of this element. For example:

- [1..1] – The element is mandatory and may be indicated once;
- [1..n] – The element is mandatory and may be indicated once or several times;
- [0..1] – shows that element is optional and can be presented only once;
- [0..n] – shows that element is optional and can be presented 0 to “n” times;
- {Or...Or} – indicates that only one of several elements may be presented.

Message element column – element name used in ISO 20022 XML Message Definition Report.

XML Tag column – short name identifying an element within an XML message, which is put between brackets, e.g. <Amt>.

Type column – XML tag description.

Comments column – additional comments about XML tag usage.

Ind.	Or	Mult.	Message element	XMLTag	Type	Comments about the tag
1.0		[1..1]	GroupHeader	<GrpHdr>		
1.1		[1..1]	MessageIdentification	<MsgId>	Text	A reference assigned by the account servicing institution and sent to the account owner or the authorised party, which must unambiguously identify the message.
1.2		[1..1]	CreationDateTime	<CreDtTm>	DateTime	Date and time at which the message was created (GGGG-MM-DDThh:mm:ss, for example: 2012-11-21T09:10:49)
1.3		[0..1]	MessageRecipient	<MsgRcpt>	+	To be indicated if the message is to be received by the account owner's authorised party. <i>Note:</i> to be used only when received by a person other than the account owner.
9.1.0		[0..1]	Name	<Nm>	Text	Given name, surname/name or other information that unambiguously identifies the payment initiator.
9.1.12		[0..1]	Identification	<Id>		
9.1.13		[1..1]	OrganisationIdentification	<OrgId>		
9.1.14		[0..1]	BICOrBEI	<BICOrBEI>	Identifier	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
9.1.15		[0..n]	Other	<Othr>		
9.1.16		[1..1]	Identification	<Id>	Text	Company's registration number or taxpayer's ID.
9.1.17		[0..1]	SchemeName	<SchmeNm>		
9.1.18		[1..1]	Code	<Cd>	Code	Identification scheme code. If the taxpayer's ID is indicated, this field shall contain TXID. Permissible codes can be found at http://www.iso20022.org/external_code_list.page , list ExternalOrganisationIdentification1Code.
1.4		[0..1]	MessagePagination	<MsgPgntn>	+	The field can be useful when generating an official statement message with a large number of transactions within a certain period and when the system cannot process such a large amount of data (e.g. statement with 30K rows, while the system can at most process only 10K). Concerns large customers
8.1.0		[1..1]	PageNumber	<PgNb>	Text	Page number
8.1.1		[1..1]	LastPageIndicator	<LastPgInd>	Indicator	Indicates the last page (Yes/No).
2.0		[1..n]	Statement	<Stmt>		
2.1		[1..1]	Identification	<Id>	Text	Unique message identifier assigned by the account servicer (credit institution).

2.2		[0..1]	ElectronicSequenceNumber	<ElctrcSeqNb>	Quantity	Sequential number of the statement/official statement that increases incrementally for each statement/official statement sent.
2.4		[1..1]	CreationDateTime	<CreDtTm>	DateTime	Date and time at which the message was created (GGGG-MM-DDThh:mm:ss, for example: 2012-11-21T09:10:49)
2.5		[0..1]	FromToDate	<FrToDt>	+	The time is the accounting "closing" date.To be used when necessary to indicate the account statement's start and end date.
5.1.0		[1..1]	FromDateTime	<FrDtTm>	DateTime	
5.1.1		[1..1]	ToDateTime	<ToDtTm>	DateTime	
2.10		[1..1]	Account	<Acct>	+	Unambiguous identification of the account to which credit and debit entries are made.
1.2.0		[1..1]	Identification	<Id>		Account number in IBAN format.
1.2.1		[1..1]	IBAN	<IBAN>	Identifier	
1.2.8		[0..1]	Type	<Tp>		Account type – deposit account, credit line account, etc.
1.2.9		[1..1]	Code	<Cd>	Code	The account codes listed in the column next to this one are permissible. Code Name Definition CACC Current Account used to post debits and credits when no specific account has been nominated. CASH CashPayment Account used for the payment of cash. CHAR Charges Account used for charges if different from the account for payment. CISH CashIncome Account used for payment of income if different from the current cash account. COMM Commission Account used for commission if different from the account for payment. LOAN Loan Account used for loans. MGLD MarginalLending Account used for a marginal lending facility. MOMA MoneyMarket Account used for money markets if different from the cash account. NREX NonResidentExternal Account used for non-resident external. ODFT Overdraft Account is used for overdrafts. ONDP OverNightDeposit Account used for overnight deposits. SACC Settlement Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system. SLRY Salary Accounts used for salary payments. SVGS Savings Account used for savings. TAXE Tax Account used for taxes if different from the account for payment.
1.2.11		[0..1]	Currency	<Ccy>	Code	
1.2.13		[0..1]	Owner	<Ownr>		Party that legally owns the account. To be used when the authorised person is indicated in tag 1.3.
1.2.14		[0..1]	Name	<Nm>	Text	Given name, surname/name or other information that unambiguously identifies the account owner.
1.2.26		[0..1]	Identification	<Id>		Unique and unambiguous identification of a party.

1.2.27	{Or	[1..1]	OrganisationIdentification	<Orgld>		
1.2.28		[0..1]	BICOrBEI	<BICOrBEI>	Identifier	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
1.2.29		[0..n]	Other	<Othr>		
1.2.30		[1..1]	Identification	<Id>	Text	Company's registration number or taxpayer's ID.
1.2.31		[0..1]	SchemeName	<SchmeNm>		
1.2.32		[1..1]	Code	<Cd>	Code	
1.2.35	Or}	[1..1]	PrivateIdentification	<PrvtId>		
1.2.41		[0..n]	Other	<Othr>		
1.2.42		[1..1]	Identification	<Id>	Text	Private person's personal ID number.
1.2.43		[0..1]	SchemeName	<SchmeNm>		
1.2.44		[1..1]	Code	<Cd>	Code	
1.2.56		[0..1]	Servicer	<Svcr>		Indicate information on (third) party that services the account, i.e. manages accounting entries, follows the account balance, as well as provides information.
1.2.57		[1..1]	FinancialInstitutionIdentification	<FinInstnId>		Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised scheme.
1.2.58		[0..1]	BIC	<BIC>	Identifier	The bank's BIC or 11 symbols.
1.2.64		[0..1]	Name	<Nm>	Text	
2.11		[0..1]	RelatedAccount	<RltdAcct>	+	Identifies the parent account of the account for which the statement has been issued. <i>Usage:</i> In case if Group account is used, this tag can be used to indicate the next level account.
1.1.0		[1..1]	Identification	<Id>		
1.1.1		[1..1]	IBAN	<IBAN>	Identifier	
1.1.11		[0..1]	Currency	<Ccy>	Code	Identification of the currency in which the account is held. <i>Note:</i> currency should only be indicated in case the account statement/official account statement concerns a multicurrency account.
2.12		[0..n]	Interest	<Intrst>		This field may be used when sending an official statement for credit accounts (codes 2.10 -1.2.9 LOAN; ODFT; SVGS, etc.). Usage of this field must be agreed with the bank.
2.13		[0..1]	Type	<Tp>		

2.14		[1..1]	Code	<Cd>	Code	INDY vai OVRN
2.16		[0..n]	Rate	<Rate>		A set of elements used to indicate the interest rate.
2.17		[1..1]	Type	<Tp>		
2.18	{Or	[1..1]	Percentage	<Pctg>	Rate	
2.19	Or}	[1..1]	Other	<Othr>	Text	
2.23		[1..n]	Balance	<Bal>		A set of elements used to define the balance as a numerical representation at a specific period of time
2.24		[1..1]	Type	<Tp>		Balance type (available, registered balance, etc.).
2.25		[1..1]	CodeOrProprietary	<CdOrPrtry>		
2.26		[1..1]	Code	<Cd>	Code	The official statement concerns a closed period therefore the banks use various permissible codes from the ISO list. <u>Mandatory</u> codes: OPBD = opening balance with a date on which the opening balance was determined; CLBD = closing balance. Use of the other codes must be agreed individually.
2.28		[0..1]	SubType	<SubTp>		
2.29		[1..1]	Code	<Cd>	Code	INTM = intermediate message. For paginated statements/official statements, INTM must be used together with OPBD and CLBD balance type codes to indicate the start and end of the message. Use of the other codes is to be mutually agreed by the customer with the credit institution.
2.31		[0..1]	CreditLine	<CdtLine>		Set of elements used to provide details on the Credit line/overdraft.
2.32		[1..1]	Included	<Incl>	Indicator	Indicates whether or not the credit line is included in the balance. Usage: If not present, credit line is not included in the balance amount. One of the following TrueFalseIndicator values must be used: MeaningWhenTrue: True MeaningWhenFalse: False
2.33		[0..1]	Amount	<AmtCcy="AAA">	Amount	Amount and currency of the credit line/overdraft.
2.34		[1..1]	Amount	<AmtCcy="AAA">	Amount	Account balance..
2.35		[1..1]	CreditDebitIndicator	<CdtDbtInd>	Code	Indicates whether the balance is a credit or a debit balance. CRDT=Credit Operation is an increase. DBIT=Debit Operation is a decrease. <i>Note:</i> a zero balance is considered to be a credit balance.
2.36		[1..1]	Date	<Dt>	+	
4.1.0		[1..1]	Date	<Dt>	DateTime	

2.43		[0..1]	TransactionsSummary	<TxSSummry>		
2.49		[0..1]	TotalCreditEntries	<TtlCdtNtries>		Specifies the total number and sum of credit entries.
2.50		[0..1]	NumberOfEntries	<NbOfNtries>	Text	Number of individual entries included in the report.
2.51		[0..1]	Sum	<Sum>	Quantity	Total of all individual entries included in the report.
2.52		[0..1]	TotalDebitEntries	<TtlDbtNtries>		Specifies the total number and sum of debit entries.
2.53		[0..1]	NumberOfEntries	<NbOfNtries>	Text	Number of individual entries included in the report.
2.54		[0..1]	Sum	<Sum>	Quantity	Total of all individual entries included in the report.
2.76		[0..n]	Entry	<Ntry>		The field may be empty if no transactions have taken place in the account. <i>Note:</i> transactions accounting section. Each transaction is accounted separately; such entries in the file may be from 0 (no transactions) to a certain number that the bank can issue in one file.
2.77		[0..1]	EntryReference	<NtryRef>	Text	Unique reference for the entry within one official statement. <i>Note:</i> may also be the entry's sequential number.
2.78		[1..1]	Amount	<AmtCcy="AAA">	Amount	Amount in the currency of the account reported. <i>Note:</i> This amount can be Zero.
2.79		[1..1]	CreditDebitIndicator	<CdtDbtInd>	Code	Indicates whether the transaction in the account is a credit or a debit (CRDT or DBIT).
2.80		[0..1]	ReversalIndicator	<RvslInd>	Indicator	Indicates whether or not the transaction is a reverse (for returned/cancelled transactions) <i>Note:</i> the field is used only in the case the entry is related to a returned transaction
2.81		[1..1]	Status	<Sts>	Code	Only BOOK is to be used in the official statement, since camt.053 official statement contains only completed transactions.
2.82		[0..1]	BookingDate	<BookgDt>	+	Time of booking in the account.
4.1.0		[1..1]	Date	<Dt>	DateTime	Specified date.
		[0..1]	ValueDate	<ValDt>	+	May be indicated for transactions with past or future value date.
4.1.0		[1..1]	Date	<Dt>	DateTime	Specified date.
2.84		[0..1]	AccountServicerReference	<AcctSvcrRef>	Text	Unique transaction identifier at the bank (e.g. archive no.) <i>Note:</i> when the same entry is reported in both the camt.052 or camt.053, they should be the same.

2.91		[1..1]	BankTransactionCode	<BkTxCd>		Set of elements used to fully identify the type of underlying transaction resulting in an entry. At least one (Domain/Proprietary) must be used.
2.92		[0..1]	Domain	<Domn>		Appropriate ISO bank transaction codes are used
2.93		[1..1]	Code	<Cd>	Code	http://www.iso20022.org/external_code_list.page
2.94		[1..1]	Family	<Fmly>		http://www.iso20022.org/external_code_list.page
2.95		[1..1]	Code	<Cd>	Code	http://www.iso20022.org/external_code_list.page
2.96		[1..1]	SubFamilyCode	<SubFmlyCd>	Code	http://www.iso20022.org/external_code_list.page
2.97		[0..1]	Proprietary	<Prtry>		<i>Remark:</i> For bank or community specific transaction coding
2.98		[1..1]	Code	<Cd>	Text	<i>Remark:</i> Code format is depending on the issuer. It may be a composite code.
2.99		[0..1]	Issuer	<Issr>	Text	Value samples (not exhausted): BAI = BAI Code SWIFT = Swift Code BBA = Belgian Code CFONB = French Code FFFS = Finnish Code ZKA = German Code GVC = German Code AEB = Spanish Code DBA = Danish Code Also other values available such as bank name
2.135		[0..n]	EntryDetails	<NtryDtls>		This provides a breakdown of the transaction details when the entry is 'batched'. If the entry is not batched and transaction details are to be reported, then transaction details must only occur once. If the Pain.001 batch booking option is not used, every entry (tag 2.76) is batched with only one EntryDetails field.
2.136		[0..1]	Batch	<Btch>		To be used to indicate transaction details in the event of file payments.
2.137		[0..1]	MessageIdentification	<MsgId>	Text	Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions. <i>Note:</i> message element number 1.1 from "pain.001.001.03".
2.138		[0..1]	PaymentInformationIdentification	<PmtInflId>	Text	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message. <i>Note:</i> message element number 2.1 from "pain.001.001.03".
2.139		[0..1]	NumberOfTransactions	<NbOfTxs>	Text	Number of individual transactions included in the batch. <i>Note:</i> message element number 2.4 from "pain.001.001.03".
2.140		[0..1]	TotalAmount	<TtlAmtCcy="AAA">	Amount	Total amount of money reported in the batch entry. <i>Note:</i> message element number 2.5 from "pain.001.001.03".

2.141		[0..1]	CreditDebitIndicator	<CdtDbtInd>	Code	Indicates whether the balance is a credit or a debit balance. CRDT=Credit Operation is an increase. DBIT=Debit Operation is a decrease. Usage: A zero balance is considered to be a credit balance.
2.142		[0..n]	TransactionDetails	<TxDtls>		Set of elements used to provide information on the underlying transaction(s)
2.143		[0..1]	References	<Refs>		Set of elements used to provide the identification of the underlying transaction
2.144		[0..1]	MessageIdentification	<MsgId>	Text	Point to point reference, as assigned by the instructing party of the underlying message
2.145		[0..1]	AccountServicerReference	<AcctSvcrRef>	Text	Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction
2.146		[0..1]	PaymentInformationIdentification	<PmtInflD>	Text	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message
2.147		[0..1]	InstructionIdentification	<InstrId>	Text	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. <i>Note:</i> message element number 2.29 from "pain.001.001.03".
2.148		[0..1]	EndToEndIdentification	<EndToEndId>	Text	Unique payment identifier that remains unchanged throughout the whole chain of payments. Is forwarded only in the case of SEPA payments. The identifier indicated in the field is envisaged for identification of a payment in the customer-customer phase. If no pain.001 is provided, then NOT PROVIDED is returned. For non-SEPA payments this field is ignored. <i>Note:</i> message element number 2.30 from "pain.001.001.03"..
2.149		[0..1]	TransactionIdentification	<TxId>	Text	
2.150		[0..1]	MandateIdentification	<MndtId>	Text	Unique identification, as assigned by the creditor, to unambiguously identify the mandate. <i>Comment:</i> For reporting SEPA Direct Debits, as appropriate
2.153		[0..1]	Proprietary	<Prtry>		A reference related to the underlying transaction.
2.154		[1..1]	Type	<Tp>	Text	
2.155		[1..1]	Reference	<Ref>	Text	
2.156		[0..1]	AmountDetails	<AmtDtls>	+	Set of elements providing detailed information on the original amount. <i>Usage:</i> This component (on transaction level) should be used in case booking is for a single transaction and the original amount is different from the entry amount. It can also be used in case individual original amounts are provided in case of a batch or aggregate booking. <i>Comment:</i> All Amount Details are in all cases given on the Transaction Details level on single and batch bookings. For consistency purposes

						Entry/Amount information is repeated at TransactionDetails/AmountDetails/TransactionAmount.
2.1.0	[0..1]	InstructedAmount	<InstdAmt>			Usage: -) used to indicated the original amount if the payment was started in another currency; -) if the payment is in the same currency – to indicate the gross amount (i.e. the amount before the collection of commission fees). For example, in the interbank MT103 message, this amount indicates the content of 33.b fields. The indicated amounts may be omitted if no commission fee is collected or no conversion has taken place during processing of the payment.
2.1.1	[1..1]	Amount	<AmtCcy="AAA">	Amount		
2.1.2	[0..1]	CurrencyExchange	<CcyXchg>			
2.1.3	[1..1]	SourceCurrency	<SrcCcy>	Code		Currency from which an amount is to be converted in a currency conversion.
2.1.4	[0..1]	TargetCurrency	<TrgtCcy>	Code		Currency into which an amount is to be converted in a currency conversion.
2.1.5	[0..1]	UnitCurrency	<UnitCcy>	Code		
2.1.6	[1..1]	ExchangeRate	<XchgRate>	Rate		
2.1.7	[0..1]	ContractIdentification	<Ctrctld>	Text		Unique identification to unambiguously identify the foreign exchange contract. <i>Note:</i> message element number 2.50 from "pain.001.001.03".
2.1.9	[0..1]	TransactionAmount	<TxAmt>			Transaction in the account currency and the respective amount should be indicated. <i>Remark:</i> EPC Mandated for SEPA payments. <i>Recommendation:</i> This amount is to be used for matching and aggregation purpose and it is used in all cases when AmountDetails structure is used. It is always in the currency of the account reported and the Entry Amount and populated in all Transaction Details–cases when AmountDetails structure is used. It is the net amount of the underlying transaction including charges expressed in the currency of the posting account. This will apply both Single Bookings and Batch Bookings with underlying transactions. This amount indicates the value that has been debited from or credited to reported bank account (booked or posted amount). <i>Note:</i> this information may be duplicate with Entry/Amount if the single booking is in the same currency as reported account currency is.
2.1.10	[1..1]	Amount	<AmtCcy="AAA">	Amount		
2.1.11	[0..1]	CurrencyExchange	<CcyXchg>			
2.1.12	[1..1]	SourceCurrency	<SrcCcy>	Code		
2.1.13	[0..1]	TargetCurrency	<TrgtCcy>	Code		
2.1.14	[0..1]	UnitCurrency	<UnitCcy>	Code		
2.1.15	[1..1]	ExchangeRate	<XchgRate>	Rate		
2.1.16	[0..1]	ContractIdentification	<Ctrctld>	Text		

2.1.17		[0..1]	QuotationDate	<QtnDt>	DateTime	
2.163		[0..1]	BankTransactionCode	<BkTxCd>		Note: contains the same information that is in 2.91. However, it may be different in the case of batch booking.
2.164		[0..1]	Domain	<Domn>		Recommendation suggested that standard BTC are used as first priority
2.165		[1..1]	Code	<Cd>	Code	http://www.iso20022.org/external_code_list.page
2.166		[1..1]	Family	<Fmly>		http://www.iso20022.org/external_code_list.page
2.167		[1..1]	Code	<Cd>	Code	http://www.iso20022.org/external_code_list.page
2.168		[1..1]	SubFamilyCode	<SubFmlyCd>	Code	http://www.iso20022.org/external_code_list.page
2.169		[0..1]	Proprietary	<Prtry>		Remark: For bank or community specific transaction coding
2.170		[1..1]	Code	<Cd>	Text	Remark: Code format is depending on the issuer. It may be a composite code.
2.171		[0..1]	Issuer	<Issr>	Text	
2.172		[0..n]	Charges	<Chrgs>		
2.173		[0..1]	TotalChargesAndTaxAmount	<TtlChrgsAndTaxAmtCcy="AAA">	Amount	
2.174		[1..1]	Amount	<AmtCcy="AAA">	Amount	
2.175		[0..1]	CreditDebitIndicator	<CdtDbtInd>	Code	Indicates whether the balance is a credit or a debit balance. CRDT=Credit Operation is an increase. DBIT=Debit Operation is a decrease. Usage: A zero balance is considered to be a credit balance.
2.176		[0..1]	Type	<Tp>		Specifies the type of charge
2.177		[1..1]	Code	<Cd>	Code	BRKF - Brokerage Fee COMM - Commission. Used in case of incoming cardpayment
2.181		[0..1]	Party	<Pty>	+	Party that takes the transaction charges or to which the transaction charges are due
6.1.0		[1..1]	FinancialInstitutionIdentification	<FinInstnId>		
6.1.1		[0..1]	BIC	<BIC>	Identifier	BIC of financial institution debiting the charges If not informed, the charge is taken by creditor bank.
6.1.7		[0..1]	Name	<Nm>	Text	
2.199		[0..1]	RelatedParties	<RltdPties>		
2.200		[0..1]	InitiatingParty	<InitgPty>	+	Reported for incoming payments if available. For outgoing payments: initiating party <InitgPty> no pain.001, if available (tag 1.8)
9.1.0		[0..1]	Name	<Nm>	Text	

9.1.12		[0..1]	Identification	<Id>		
9.1.13		[1..1]	OrganisationIdentification	<Orgld>		
9.1.14		[0..1]	BICOrBEI	<BICOrBEI>	Identifier	
9.1.15		[0..n]	Other	<Othr>		
9.1.16		[1..1]	Identification	<Id>	Text	Company's registration number or taxpayer's ID.
9.1.17		[0..1]	SchemeName	<SchmeNm>		
9.1.18		[1..1]	Code	<Cd>	Code	
2.201		[0..1]	Debtor	<Dbtr>	+	For incoming payments: name, address and identifier are reported if available. For outgoing payments: not used (information is indicated in the Account Owner block).
9.1.0		[0..1]	Name	<Nm>	Text	
9.1.1		[0..1]	PostalAddress	<PstlAdr>		
9.1.2		[0..1]	AddressType	<AdrTp>	Code	
9.1.3		[0..1]	Department	<Dept>	Text	
9.1.4		[0..1]	SubDepartment	<SubDept>	Text	
9.1.5		[0..1]	StreetName	<StrtNm>	Text	
9.1.6		[0..1]	BuildingNumber	<BldgNb>	Text	
9.1.7		[0..1]	PostCode	<PstCd>	Text	
9.1.8		[0..1]	TownName	<TwnNm>	Text	
9.1.9		[0..1]	CountrySubDivision	<CtrySubDvsn>	Text	
9.1.10		[0..1]	Country	<Ctry>	Code	
9.1.11		[0..7]	AddressLine	<AdrLine>	Text	
9.1.12		[0..1]	Identification	<Id>		
9.1.13	{Or	[1..1]	OrganisationIdentification	<Orgld>		
9.1.14		[0..1]	BICOrBEI	<BICOrBEI>	Identifier	
9.1.15		[0..n]	Other	<Othr>		
9.1.16		[1..1]	Identification	<Id>	Text	Company's registration number or taxpayer's ID.
9.1.17		[0..1]	SchemeName	<SchmeNm>		
9.1.18	{{Or	[1..1]	Code	<Cd>	Code	Identification scheme code. If the taxpayer's ID is indicated, this field shall contain TXID. Permissible codes can be found at http://www.iso20022.org/external_code_list.page , list ExternalOrganisationIdentification1 Code.

9.1.19	Or}}	[1..1]	Proprietary	<Prtry>	Text	
9.1.20		[0..1]	Issuer	<Issr>	Text	
9.1.21	Or}	[1..1]	PrivateIdentification	<PrvtId>		
9.1.22		[0..1]	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
9.1.23		[1..1]	BirthDate	<BirthDt>	DateTime	
9.1.25		[1..1]	CityOfBirth	<CityOfBirth>	Text	
9.1.26		[1..1]	CountryOfBirth	<CtryOfBirth>	Code	
9.1.27		[0..n]	Other	<Othr>		
9.1.28		[1..1]	Identification	<Id>	Text	E.g. personal code of debtor who is a private person
9.1.29		[0..1]	SchemeName	<SchmeNm>		
9.1.30	{{Or	[1..1]	Code	<Cd>	Code	Identification scheme code. If the personal ID number is indicated, this field shall contain NIDN. Permissible codes can be found at http://www.iso20022.org/external_code_list.page , list ExternalPersonIdentification1Code.
9.1.31	Or}}	[1..1]	Proprietary	<Prtry>	Text	
9.1.32		[0..1]	Issuer	<Issr>	Text	
2.202		[0..1]	DebtorAccount	<DbtrAcct>	+	For incoming payments: account is reported if available. For outgoing payments: not used (information is indicated in the account at the statement/official statement level).
1.1.0		[1..1]	Identification	<Id>		
1.1.1	{Or	[1..1]	IBAN	<IBAN>	Identifier	
1.1.2	Or}	[1..1]	Other	<Othr>		
1.1.3		[1..1]	Identification	<Id>	Text	
1.1.4		[0..1]	SchemeName	<SchmeNm>		
1.1.5		[1..1]	Code	<Cd>	Code	
2.203		[0..1]	UltimateDebtor	<UltmtDbtr>	+	Ultimate party that owes an amount of money to the (ultimate) creditor. For SEPA payments only. Indicated in cases when received together with an incoming payment or when the payer has indicated it in an outgoing payment. Value from tags 2.70 or 2.23 if the payment has been submitted with pain.001 and if indicated.
9.1.0		[0..1]	Name	<Nm>	Text	
9.1.12		[0..1]	Identification	<Id>		

9.1.13	{Or	[1..1]	OrganisationIdentification	<Orgld>		
9.1.14		[0..1]	BICOrBEI	<BICOrBEI>	Identifier	
9.1.15		[0..n]	Other	<Othr>		
9.1.16		[1..1]	Identification	<Id>	Text	Company's registration number or taxpayer's ID.
9.1.17		[0..1]	SchemeName	<SchmeNm>		
9.1.18		[1..1]	Code	<Cd>	Code	
9.1.21	Or}	[1..1]	PrivateIdentification	<Prvtld>		
9.1.22		[0..1]	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
9.1.23		[1..1]	BirthDate	<BirthDt>	DateTime	
9.1.25		[1..1]	CityOfBirth	<CityOfBirth>	Text	
9.1.26		[1..1]	CountryOfBirth	<CtryOfBirth>	Code	
9.1.27		[0..n]	Other	<Othr>		
9.1.28		[1..1]	Identification	<Id>	Text	Private person's personal ID number.
9.1.29		[0..1]	SchemeName	<SchmeNm>		
9.1.30		[1..1]	Code	<Cd>	Code	
2.204		[0..1]	Creditor	<Ctr>	+	For incoming payments: indicated as account owner. For outgoing payments: the customer's provided information is indicated (value from tag 2.79 if the payment has been submitted with pain.001).
9.1.0		[0..1]	Name	<Nm>	Text	Statement/ official statement tag 2.10; sub-tag 1.2.13.
9.1.1		[0..1]	PostalAddress	<PstlAdr>		
9.1.10		[0..1]	Country	<Ctry>	Code	
9.1.11		[0..7]	AddressLine	<AdrLine>	Text	
9.1.12		[0..1]	Identification	<Id>		
9.1.13	{Or	[1..1]	OrganisationIdentification	<Orgld>		
9.1.14		[0..1]	BICOrBEI	<BICOrBEI>	Identifier	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).
9.1.15		[0..n]	Other	<Othr>		
9.1.16		[1..1]	Identification	<Id>	Text	Company's registration number or taxpayer's ID.
9.1.17		[0..1]	SchemeName	<SchmeNm>		
9.1.18	{{Or	[1..1]	Code	<Cd>	Code	Identification scheme code. If the taxpayer's ID is indicated, this field shall contain TXID.

						Permissible codes can be found at http://www.iso20022.org/external_code_list.page , list ExternalOrganisationIdentification1Code.
9.1.19	Or}}	[1..1]	Proprietary	<Prtry>	Text	
9.1.20		[0..1]	Issuer	<Issr>	Text	
9.1.21	Or}	[1..1]	PrivateIdentification	<PrvtId>		Private person's identifier.
9.1.22		[0..1]	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		Information on place and date of birth.
9.1.23		[1..1]	BirthDate	<BirthDt>	DateTime	
9.1.25		[1..1]	CityOfBirth	<CityOfBirth>	Text	Code of country of birth selected from http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm .
9.1.26		[1..1]	CountryOfBirth	<CtryOfBirth>	Code	
9.1.27		[0..n]	Other	<Othr>		
9.1.28		[1..1]	Identification	<Id>	Text	Private person's personal ID number.
9.1.29		[0..1]	SchemeName	<SchmeNm>		
9.1.30	{{Or	[1..1]	Code	<Cd>	Code	Identification scheme code. If the personal ID number is indicated, this field shall contain NIDN. Permissible codes can be found at http://www.iso20022.org/external_code_list.page , list ExternalPersonIdentification1Code.
9.1.31	Or}}	[1..1]	Proprietary	<Prtry>	Text	
9.1.32		[0..1]	Issuer	<Issr>	Text	
9.1.33		[0..1]	CountryOfResidence	<CtryOfRes>	Code	
2.205		[0..1]	CreditorAccount	<CdtrAcct>	+	Code of country selected from http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm .
1.1.0		[1..1]	Identification	<Id>		For incoming payments: indicated at the account statement/official account statement level (tag 2.10). For outgoing payments: the customer's provided information is indicated (value from tag 2.80 if the payment has been submitted with pain.001). For SEPA payments, IBAN must be used.
1.1.1	{Or	[1..1]	IBAN	<IBAN>	Identifier	
1.1.2	Or}	[1..1]	Other	<Othr>		Used if no IBAN is available.
1.1.3		[1..1]	Identification	<Id>	Text	
1.1.4		[0..1]	SchemeName	<SchmeNm>		
1.1.5		[1..1]	Code	<Cd>	Code	
2.206		[0..1]	UltimateCreditor	<UltmtCdtr>	+	For SEPA payments only. Indicated in cases when received together with an incoming payment or when the payer has indicated it in an

						outgoing payment. <i>Note:</i> value from tag 2.81, if the payment has been submitted with pain.001.
9.1.0		[0..1]	Name	<Nm>	Text	
9.1.12		[0..1]	Identification	<Id>		
9.1.13	{Or	[1..1]	OrganisationIdentification	<Orgld>		
9.1.14		[0..1]	BICOrBEI	<BICOrBEI>	Identifier	
9.1.15		[0..n]	Other	<Othr>		
9.1.16		[1..1]	Identification	<Id>	Text	Company's registration number or taxpayer's ID.
9.1.17		[0..1]	SchemeName	<SchmeNm>		
9.1.18		[1..1]	Code	<Cd>	Code	
9.1.21	Or}	[1..1]	PrivateIdentification	<PrvtId>		
9.1.22		[0..1]	DateAndPlaceOfBirth	<DtAndPlcOfBirth>		
9.1.23		[1..1]	BirthDate	<BirthDt>	DateTime	
9.1.25		[1..1]	CityOfBirth	<CityOfBirth>	Text	
9.1.26		[1..1]	CountryOfBirth	<CtryOfBirth>	Code	
9.1.27		[0..n]	Other	<Othr>		
9.1.28		[1..1]	Identification	<Id>	Text	Private person's personal ID number.
9.1.29		[0..1]	SchemeName	<SchmeNm>		
9.1.30		[1..1]	Code	<Cd>	Code	
2.211		[0..1]	RelatedAgents	<RltdAgts>		
2.212		[0..1]	DebtorAgent	<DbtrAgt>	+	Used only for incoming payments to indicate the payer's bank.
6.1.0		[1..1]	FinancialInstitutionIdentification	<FinInstnId>		
6.1.1		[0..1]	BIC	<BIC>	Identifier	
6.1.7		[0..1]	Name	<Nm>	Text	
2.213		[0..1]	CreditorAgent	<CdtrAgt>	+	Used only for outgoing payments to indicate the beneficiary bank. <i>Note:</i> value from tag 2.77, if the payment has been submitted with pain.001.
6.1.0		[1..1]	FinancialInstitutionIdentification	<FinInstnId>		
6.1.1		[0..1]	BIC	<BIC>	Identifier	
6.1.2		[0..1]	ClearingSystemMemberIdentification	<ClrSysMmbld>		
6.1.3		[0..1]	ClearingSystemIdentification	<ClrSysId>		

6.1.4		[1..1]	Code	<Cd>	Code	
6.1.6		[1..1]	MemberIdentification	<Mmbld>	Text	
6.1.7		[0..1]	Name	<Nm>	Text	
6.1.8		[0..1]	PostalAddress	<PstlAdr>		
6.1.17		[0..1]	Country	<Ctry>	Code	
6.1.18		[0..7]	AddressLine	<AdrLine>	Text	
2.224		[0..1]	Purpose	<Purp>		<i>Note:</i> value from tag 2.86, if the payment has been submitted with pain.001.
2.225	{Or	[1..1]	Code	<Cd>	Code	
2.226	Or}	[1..1]	Proprietary	<Prtry>	Text	
2.234		[0..1]	RemittanceInformation	<RmtInf>		<i>Note:</i> value from tag 2.98, if the payment has been submitted with pain.001.
2.235		[0..n]	Unstructured	<Ustrd>	Text	The same logic applies as in the payment initiation file – length of the field limited to 140 characters. <i>Note:</i> value from tag 2.99, if the payment has been submitted with pain.001.
2.236		[0..n]	Structured	<Strd>		<i>Note:</i> value from tag 2.100, if the payment has been submitted with pain.001.
2.237		[0..n]	ReferredDocumentInformation	<RfrdDocInf>		
2.238		[0..1]	Type	<Tp>		
2.239		[1..1]	CodeOrProprietary	<CdOrPrtry>		
2.240	{Or	[1..1]	Code	<Cd>	Code	
2.241	Or}	[1..1]	Proprietary	<Prtry>	Text	
2.243		[0..1]	Number	<Nb>	Text	
2.244		[0..1]	RelatedDate	<RltdDt>	DateTime	
2.245		[0..1]	ReferredDocumentAmount	<RfrdDocAmt>		
2.246		[0..1]	DuePayableAmount	<DuePyblAmtCcy="AAA">	Amount	
2.248		[0..1]	CreditNoteAmount	<CdtNoteAmtCcy="AAA">	Amount	
2.255		[0..1]	RemittedAmount	<RmtdAmtCcy="AAA">	Amount	
2.256		[0..1]	CreditorReferenceInformation	<CdtrRefInf>		<i>Note:</i> value from tag 2.120, if the payment has been submitted with pain.001.
2.257		[0..1]	Type	<Tp>		<i>Note:</i> value from tag 2.121, if the payment has been submitted with pain.001.
2.258		[1..1]	CodeOrProprietary	<CdOrPrtry>		<i>Note:</i> value from tag 2.122, if the payment has been submitted with pain.001.
2.259		[1..1]	Code	<Cd>	Code	<i>Note:</i> value from tag 2.123, if the payment has been submitted with pain.001.

2.261		[0..1]	Issuer	<Issr>	Text	<i>Note:</i> value from tag 2.125, if the payment has been submitted with pain.001.
2.262		[0..1]	Reference	<Ref>	Text	<i>Note:</i> value from tag 2.126, if the payment has been submitted with pain.001.
2.265		[0..3]	AdditionalRemittanceInformation	<AddtlRmtInf>	Text	
2.293		[0..1]	ReturnInformation	<RtrInf>		Indicate information related to returned payments.
2.304		[0..1]	Reason	<Rsn>		Specify the payment return code. The codes can be found at http://www.iso20022.org/external_code_list_page , list ExternalPersonIdentification1Code.
2.305	{Or	[1..1]	Code	<Cd>	Code	
2.306	Or}	[1..1]	Proprietary	<Prtry>	Text	
2.307		[0..n]	AdditionalInformation	<AddtlInf>	Text	
2.313		[0..1]	AdditionalTransactionInformation	<AddtlTxInf>	Text	Used to indicate the EKK code (more than one EKK is possible ONLY for State Treasury customers). <i>Example:</i> //EKK/12345/

Account official statement message example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
  <BkToCstmrStmt>
    <GrpHdr>
      <MsgId>STMT20130710193521</MsgId>
      <CreDtTm>2001-12-17T09:30:47Z</CreDtTm>
    </GrpHdr>
    <Stmt>
      <Id>5074322222537</Id>
      <CreDtTm>2001-12-17T09:30:47Z</CreDtTm>
      <FrToDt>
        <FrDtTm>2001-12-17T09:30:47Z</FrDtTm>
        <ToDtTm>2001-12-17T09:30:47Z</ToDtTm>
      </FrToDt>
      <Acct>
        <Id>
          <IBAN>LV12TEST000000000001</IBAN>
        </Id>
        <Ccy>USD</Ccy>
        <Svcr>
          <FinInstnId>
            <BIC>TESTLV22</BIC>
          </FinInstnId>
        </Svcr>
      </Acct>
      <Bal>
        <Tp>
          <CdOrPrtry>
            <Cd>OPBD</Cd>
          </CdOrPrtry>
        </Tp>
        <Amt Ccy="USD">500</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Dt>
          <Dt>2001-12-17</Dt>
        </Dt>
      </Bal>
      <!-- transaction without conversion -->
      <Ntry>
        <Amt Ccy="USD">3</Amt>
        <CdtDbtInd>DBIT</CdtDbtInd>
        <Sts>BOOK</Sts>
        <BookgDt>
          <Dt>2001-12-17</Dt>
        </BookgDt>
      </Ntry>
    </Stmt>
  </BkToCstmrStmt>
</Document>
```

```

<!-- unique transaction identifier -->
<AcctSvcrRef>123456789</AcctSvcrRef>
<BkTxCd>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>CCRD</Cd>
      <SubFmlyCd>FEES</SubFmlyCd>
    </Fmly>
  </Domn>
</BkTxCd>
<NtryDtls>
  <TxDtls>
    <RmtInf>
      <Ustrd>Commission fee</Ustrd>
    </RmtInf>
  </TxDtls>
</NtryDtls>
</Ntry>
<!-- transaction with conversion -->
<Ntry>
  <!-- amount in account currency -->
  <Amt Ccy="USD">128.2</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2001-12-17</Dt>
  </BookgDt>
  <AcctSvcrRef>12334567234</AcctSvcrRef>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd>
      <Fmly>
        <Cd>ICDT</Cd>
        <SubFmlyCd>DMCT</SubFmlyCd>
      </Fmly>
    </Domn>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <EndToEndId>34</EndToEndId>
      </Refs>
      <!-- all this block is indicated only in the case of conversion -->
      <AmtDtls>
        <InstdAmt>
          <!-- how much has been collected from the customer (in transaction currency) -->

```



```

    <Amt Ccy="EUR">100</Amt>
  </InstdAmt>
  <TxAmt>
    <!-- amount in account currency -->
    <Amt Ccy="USD">128.2</Amt>
    <!-- conversion details -->
    <CcyXchg>
      <!-- currency from which conversion is made -->
      <SrcCcy>USD</SrcCcy>
      <!-- into which currency -->
      <TrgtCcy>EUR</TrgtCcy>
      <!-- against which currency the rate was indicated (EUR 1 = USD 1.282) -->
      <UnitCcy>USD</UnitCcy>
      <!-- rate -->
      <XchgRate>1.282</XchgRate>
    </CcyXchg>
  </TxAmt>
</AmtDtls>
<RltdPties>
  <Cdtr>
    <Nm>Gatis Egle</Nm>
    <Id>
      <PrvtId>
        <Othr>
          <Id>121212-12121</Id>
        </Othr>
      </PrvtId>
    </Id>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>LV21TEST00000000000002</IBAN>
    </Id>
  </CdtrAcct>
</RltdPties>
  <RmtInf>
    <Ustrd>Transfer with conversion</Ustrd>
  </RmtInf>
</TxDtls>
</NtryDtls>
</Ntry>
</Stmnt>
</BkToCstmrStmnt>
</Document>

```

Supported encodings in account statement and official account statement message

Domain	Family	Sub-Family	D/C	Description	Apraksts
ACMT	MCOP	ADJT	C	Canceled transactions (charges) for account administration	Atceltas transakcijas (komisijas maksas)
ACMT	MDOP	ADJT	D	Canceled transaction	Atcelta transakcija
ACMT	MDOP	CHRG	D	With account administration related fees based on agreement (escrow account opening)	Līgumā noteiktas komisijas maksas
ACMT	MDOP	COMI	D	With account administration related fees with VAT	Komisijas ar PVN
ACMT	MDOP	FEES	D	With account administration related fees (Ibank, Telebank, sms, account maintenances etc.)	Komisijas maksas (konta, Ibanas, Telebankas, sms apkalpošana)
CAMT	ACCB	TOPG	C	Topping	Ieskaitījums konta atlikuma uzturēšanai
CAMT	ACCB	SWEP	D	Sweeping	Pārskaitījums konta atlikuma uzturēšanai
CAMT	MDOP	INTR	D	Cash pool account interests for internal limit usage	Grupas konta iekšējie procenti
CAMT	MDOP	FEES	D	charges for cash pool	Grupa konta komisijas
CAMT	MCOP	INTR	C	Cash pool account interests	Grupas konta iekšējie procenti
FORX	OTHR	FEES	D	Fee of foreign exchange transaction	Komisijas par valūtas maiņu
FORX	SPOT	OTHR	D/C	Currency exchange	Valūtas maiņa
LDAS	CSLN	FEES	D	Loan administration fee	Komisijas par kredīta apkalpošanu
LDAS	CSLN	INTR	D	Loan related interests	Procenti par kredīta izmantošanu
LDAS	CSLN	OTHR	D	Loan penalties and delays	Kredīta nokavējuma % un līgumssodi
LDAS	CSLN	PPAY	D	Loan repayment transactions	Kredīta pamatsummas atmaksa
LDAS	MCOP	ADJT	C	Canceled loans and deposits transaction (C)	Atcelts kredīta vai noguldījuma darījums
LDAS	MCOP	INTR	C	incoming interest	Procentu ieskaitījums
LDAS	MDOP	ADJT	D	Canceled loans and deposits transaction (D)	Atcelts kredīta vai noguldījuma darījums
LDAS	MDOP	FEES	D	Loan charges	Kredītu komisijas
LDAS	MDOP	OTHR	D	Loan related penalty	Soda nauda par kredīta izmantošanu
LDAS	MDOP	TAXE	D	Tax transferring from earned deposit/overnight interests	Nodokļu maksājums no nopelnītajiem %

LDAS	NTAV	NTAV	D	Non-classified loan related fees	Citas ar kredītiem saistītās komisijas
LDAS	OTHR	OTHR	D/C	Other with loans and deposits related transactions	Citas ar kredītiem un depozītiem saistītās transakcijas
PMNT	CCRD	CDPT	C	Cash collection in ATM	Skaidras naudas iemaksa ATM
PMNT	CCRD	CWDL	D	Cash withdrawal with card	Skaidras naudas izņemšana ATM
PMNT	CCRD	FEES	D	Card fee	Karšu komisijas
PMNT	CCRD	OTHR	D/C	Card transaction	Karšu transakcija
PMNT	CNTR	CDPT	C	Cash acceptance	Skaidras naudas iemaksa
PMNT	CNTR	CWDL	D	Cash withdrawal	Skaidras naudas izmaksa
PMNT	CNTR	FEES	D	Cash transaction fee	Komisija par skaidras naudas transakciju
PMNT	ICDT	BOOK	D	Intrabank payment	Pārskaitījums bankas ietvaros
PMNT	ICDT	DMCT	D	Domestic payment	Iekšzemes maksājums
PMNT	ICDT	ESCT	D	SEPA payment	SEPA pārskaitījums
PMNT	ICDT	FEES	D	Outgoing payment fee	Komisijas par pārskaitījuma veikšanu
PMNT	ICDT	XBCT	D	Cross-border payment	Starptautiskais pārskaitījums
PMNT	ICHQ	FEES	D	Cheque purchase fee	Komisijas par čeku pārdošanu
PMNT	IDDT	ESDD	D	SEPA Direct Debit	SEPA tiešais debets
PMNT	IDDT	PRDD	C	SEPA Direct Debit returning	SEPA tiešā debeta transakcijas atgriešana
PMNT	MCOP	ADJT	C	Transaction adjustment	Transakcijas korekcija
PMNT	MCRD	COMM	D	POS transactions processing fee	POS termināla apkalpošanas maksa
PMNT	MCRD	POSP	D	Settlements with merchants	Norēķini ar tirgotājiem
PMNT	MCRD	TAXE	D	Tax for POS administration	Nodokļi par POS apkalpošanu
PMNT	MDOP	ADJT	D	Transaction adjustment	Transakcijas korekcija
PMNT	MDOP	COMI	D	Payment related fees with VAT	Maksājumu komisijas ar PVN
PMNT	MDOP	FEES	D	Other fees related to payments	Citas ar pārskaitījumiem saistītas komisijas
PMNT	OTHR	OTHR	D/C	Other payments	Citi darījumi
PMNT	RCDT	BOOK	C	Incoming Intrabank payment	Ienākošais pārskaitījums bankas ietvaros
PMNT	RCDT	DMCT	C	Incoming domestic payment	Ienākošais iekšzemes maksājums
PMNT	RCDT	ESCT	D	Incoming payment fees	Ienākošo maksājumu komisijas
PMNT	RCDT	FEES	D	Incoming payment fee	Komisija par ienākošo pārskaitījumu
PMNT	RCDT	RRTN	C	Returned payment	Atgriezts pārskaitījums
PMNT	RCDT	XBCT	C	Incoming cross-border payment	Ienākošais starptautiskais pārskaitījums

PMNT	RCHQ	FEES	D	Cheque honoring fee	Komisija par čeku pieņemšanu uz inkaso
SECU	MDOP	FEES	D	Other fees related to securities	Ar vērtspapīru darījumiem saistītās komisijas
SECU	OTHR	OTHR	D/C	Other movements related to securities	Darījums ar vērtspapīriem
SECU	SETT	REDM	C	Redemption of fund units	Fonda apliecību pārdošana
SECU	SETT	SUBS	C	Subscription of fund units	Fonda apliecību pirkšana
TRAD	DCCT	FEES	D	Documentary Credit fee	Ar Kredītvēstulēm saistītās komisijas
TRAD	DOCC	FEES	D	Documentary Collection fee	Ar inkaso dokumentiem saistītās komisijas
TRAD	GUAR	FEES	D	Guarantee fee	Ar Garantijā/ Galvojumiem saistītās komisijas
XTND	NTAV	NTAV	D/C	Different bank transactions/charges	Dažādas, iepriekš nedefinētas, bankas transakcijas un komisijas