

Exchanging Hal E-Bank documents in ISO SEPA XML format (SEPA 2019)

| Change history | | | |
|----------------|--|----------------|-----------------------------|
| Ver. | Status / Changes made | Date of change | Change made by |
| 0.1 | Draft | 26/11/2007 | BOK |
| 0.2 | Order Type inconsistency resolved. Order Type field ID is <Prtry> and not <Cd> as was incorrectly stated in section 3.2 under Description of Payments; however, in the description of the "PaymentTypeInformation" block this file ID was identified correctly. | 22/12/2009 | BOK |
| 0.3 | Adjustments to SEPA CT RB 3.2 (added data for ultimate debtor, ultimate creditor, category and type of payment purpose), added specific details for exporting a FPS transaction and statement, added specifications for exporting FPS credit and debit transactions and money transfers, reconciliation with actual balance (transactions are exported as camt.052, not camt.054, ...) | 01/02/2010 | BOK |
| 2.0 | Adjustments to SEPA CT RB 4.0 | 29/09/2010 | MFC, DBK |
| 2.1 | Document validation, revised examples, designing | 12/10/2010 | NUĆ |
| 2.2 | Renumbering tables form 16, designing | 03/12/2010 | DBK (publication) |
| 2.3 | Correction of the description pain.001.001.03 and PaymentTypeInformation19 block | 29/12/2010 | NUĆ |
| 2.4 | Changes for SEPA CT RB 5.0 (in sections 1.1, 3.1, 3.2, 3.3.1, 5.2, 7.1.1, 7.1.2, 7.5, 8.2. In the entire document, the | 14/10/2011 | DBK, NUĆ, BOK (publication) |

| | | | |
|-----|---|------------|------------------------------|
| | description of the field »AddressLine« is corrected. | | |
| 2.5 | Completed with the information that the mandate ID is also being exported, completions regarding export of identifiers for legal entities/ private persons. | 12/12/2011 | BOK (publication) |
| 2.6 | More amendments relating to SEPA RB 7.0 (validity form February 1, 2014) | 19/11/2013 | MAFC, DBK, ARR (publication) |
| 2.7 | Debtor/Creditor bank BIC - not mandatory for foreign SEPA payment orders | 23/02/2016 | TGC (publication) |
| 2.9 | Updating scheme with <Chrgs> - optional data in transactions | 10.06.2020 | GTE |
| 3.0 | ISO SEPA 2019 XML | 28.12.2023 | JKV (publication) |

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1. Introduction

1.1 About this document

This document sets out rules on applying the UNIFI ISO 20022 standard for exchanging Hal E-Bank files in XML format. Specifically, the document looks at rules on applying the following UNIFI ISO 20022 XML schemas inside Hal E-Bank:

- **pain.001.001.09** - XML structure for exchanging payment order data,
- **camt.052.001.08** - XML structure for exchanging transaction data,
- **camt.053.001.08** - XML structure for exchanging statement data,
- **camt.054.001.08** - XML structure for exchanging credit and debit notification data.

The document lists rules for exchanging SEPA files.

1.2 Reference documentation

Reference documentation:

- UNIFI (ISO 20022) Bank-to-Customer Cash Management Standards with descriptions of XML schemas:
 - BankToCustomerAccountReportV08 (camt.052.001.08) - transaction structure,
 - BankToCustomerStatementV08 (camt.053.001.08) - statement structure,
 - BankToCustomerDebitCreditNotificationV08 (camt.054.001.08) - credit and debit notification structure;
- UNIFI (ISO 20022) Payments Standards - Initiation with XML schema descriptions:
 - CustomerCreditTransferInitiationV09 (pain.001.001.09) - payment order structure,
- Rules for designing and using standardized references in the performance of payment services (ZBS - The Bank Association of Slovenia).

2. General description of the XML file structure

The following sections describe valid XML file structure for payment orders, transactions and statements. The given XML file structure is compliant with ISO 20022 schemas:

- "CustomerCreditTransferInitiationV09" (pain.001.001.09) for orders,
- "BankToCustomerAccountReportV08" (camt.052.001.08) for transactions,
- "BankToCustomerStatementV08" (camt.053.001.08) for statements, and
- "BankToCustomerDebitCreditNotificationV08" (camt.054.001.08) for credit and debit notifications.

Due to the wide applicability of ISO 20022 schemas, the XML structure descriptions for individual XML files comprise only mandatory elements according to ISO 20022 structures, as well as optional elements for data relevant to Hal E-Bank.

The XML file structure description is given as prescribed in the ISO 20022 documentation. The columns used are as follows:

- "ISO index (Index)", containing the ISO reference number referring to where the given XML element is described in the ISO documents,
- "ISO element name (Message Item)", containing an element's ISO markup,
- "ISO XML tag (<XML Tag>)", containing an element's ISO XML tag,
- "Number of occurrences (Mult.)", specifying the minimum and maximum number of occurrences of an element,
- "ISO tip (Represent./Type)", specifying the ISO data type,
- "Usage/function in Hal E-Bank", specifying the function of the data inside Hal E-Bank. This column may also list Hal E-Bank-specific requirements for providing data,
- a column indicating whether the information is mandatory for Hal E-Bank.

In XML structures several meaningfully related data (fields) are organized into data groups (segments or XML building blocks). A data group is either mandatory or optional. If a data group is mandatory, the presence of fields for this data group may be mandatory or optional (can be a blank field), where at least one field in the group must be filled in even when all the fields in the group are optional. If a data group is optional, the presence marker for fields in the group applies only when at least one field in the data group is provided (not blank).

3. "CustomerCreditTransferInitiationV09" payment order (pain.001.001.09)

The "CustomerCreditTransferInitiationV09" file is compliant with the pain.001.001.09 schema and, in the case of SEPA files, also with SEPA DS-01, and identifies multiple payment orders from a user. The file consists of:

- the parent <CstmrCdtTrfInittn> XML element,
- the "GroupHeader" document header, which has only one occurrence and contains "batch" data shared by all payment orders,
- one or more sequences with "PaymentInformation" payment descriptions, each of which may contain one or more "CreditTransferTransactionInformation" payment orders.

3.1 Document header

The "GroupHeader" document header, or batch data, has one occurrence in the document and contains data shared by all payment orders (e.g. payment initiator) or represents a sum total of orders (e.g. the total number of orders). The payment order information that may be included in the document header is given in the table below:

Table 1: Payment order (pain.001.001.09) - document header ("GroupHeader")

| ISO index | ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank | *1 |
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|--|----|
| 1.0 | +GroupHeader | <GrpHdr> | [1..1] | | Marks the beginning of batch data. | M |
| 1.1 | ++MessageIdentification | <MsgId> | [1..1] | Max35Text | A unique batch identifier. Hal E-Bank: Mandatory presence; however, Hal E-Bank generates its own ID (based on current date and time) and copies the existing ID. For creation of this data in case of the SEPA Mass payment batch, see the Instructions for preparation of the MP SEPA batch on the web site https://support.halcom.com/app/uploads/2018/08/Navodila_Priprava_paketMP_SEPA_ENG.pdf . In this case, the date from MsgId is used as the debtor's reference for summary order (batch)/transaction item. However, Hal E-Bank still creates its own ID for summary order (batch). | M |
| 1.2 | ++CreationDateTime | <CreDtTm> | [1..1] | ISODatetime | Date and time of batch creation (see section 7.6). | M |
| 1.6 | ++NumberOfTransactions | <NbOfTxs> | [1..1] | Max15NumericText | Total number of transactions in a batch (see section 7.6). | M |

¹ Required information in Hal E-Bank: M (information is mandatory), O (information is optional), M/O (information is mandatory or optional depending on the document type or status of other elements).

| | | | | | | |
|-----|-------------------|------------|--------|------------------------|--|-----|
| 1.7 | ++ControlSum | <CtrlSum> | [0..1] | DecimalNumber | Sum total of transactions in a batch (see section 7.6). Hal E-Bank: mandatory data for mass payments. | M/O |
| 1.8 | ++InitiatingParty | <InitgPty> | [1..1] | PartyIdentification135 | Information about payment initiator (see section 7.1). Hal E-Bank: This information is not used when importing. | M |
| | +++Name | <Nm> | [0..1] | Max70Text | Name | O |
| | +++Identification | <Id> | [0..1] | | The tax number of a legal entity is exported. | O |

3.2 Document (payment) descriptions

The "PaymentInformation" document (payment order) description can have several occurrences, each of which may contain common payment order information (e.g. requested execution date) and information about one or more payment orders ("CreditTransferTransactionInformation"). The information that may be included in the document (payment) descriptions is given in the table below:

Table 2: Payment order (pain.001.001.09) - descriptions of payment orders ("PaymentInformation")

| ISO index | ISO element name (Message Item) | XML element (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank | *1 |
|-----------|-------------------------------------|-------------------------|----------------------------|----------------------------|--|-----|
| 2.0 | +PaymentInformation | <PmtInf> | [1..n] | | Marks the beginning of payment order description. It can be repeated. | M |
| 2.1 | ++PaymentInformation Identification | <PmtInfId> | [1..1] | Max35Text | Hal E-Bank: Mandatory presence; however, Hal E-Bank generates its own ID and copies the existing ID. | M |
| 2.2 | ++PaymentMethod | <PmtMtd> | [1..1] | Code | Payment method. Supported values: <ul style="list-style-type: none"> • TRF (transfer of funds) • CHQ (cheques) – for "non-SEPA" FPS orders only. | M |
| 2.3 | ++ Batch Booking | <BtchBookg> | [0..1] | TrueFalseIndicator | Specifies a debiting method for a batch payment. Supported values: <ul style="list-style-type: none"> • "true" – debtor's account is debited for the total amount of the batch (mass payments) • "false" – debtor's account is debited for each separate item in the batch. Present only in the event of mass payments. | O/M |
| 2.6 | ++PaymentTypeInformation | <PmtTpInf> | [0..1] | PaymentTypeInformation26 | Marks the beginning of information on the type of payment order. The block structure is described in section 3.3.1 This element automatically excludes element 2.31. | O |
| 2.17 | ++RequestedExecutionDate | <ReqdExctnDt> | [1..1] | | Execution date section. | M |
| 2.18 | +++Date | <Dt> | [1..1] | ISODate | Execution date (see section 7.6). | |
| 2.21 | ++Debtor | <Dbtr> | [1..1] | PartyIdentification135 | Debtor information (see section 7.1). | M |

| ISO index | ISO element name (Message Item) | XML element (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank | *1 |
|-----------|---------------------------------|-------------------------|----------------------------|--|---|---------|
| | +++Name | <Nm> | [1..1] | Max70Text | Debtor's name. | M |
| | +++PostalAddress | <PstlAdr> | [0..1] | | Debtor's postal address. | M |
| | ++++Street Name | <StrtNm> | [0..1] | Max70Text | Street name Hal E-Bank: reconized only on import if the address is given in the structured form | M/ O |
| | ++++Building Number | <BldgNb> | [0..1] | Max16Text | Building number Hal E-Bank: reconized only on import if the address is given in the structured form | M/ O |
| | ++++Post Code | <PstCd> | [0..1] | Max16Text | Postal code Hal E-Bank: reconized only on import if the address is given in the structured form | M/ O |
| | ++++Town Name | <TwnNm> | [0..1] | Max35Text | Town name Hal E-Bank: reconized only on import if the address is given in the structured form | M/ O |
| | ++++Country | <Ctry> | [0..1] | | Alpha-2 ISO country code. | M |
| | ++++AddressLine | <AdrLine> | [0..2] | Max70Text | Hal E-Bank: Participant's address stated in two rows. In the first row, street and house number must be stated, while in the second row town must be stated. Element usage: Only in unstructured address. If Address element is used (AdrLine) (Min 1, max 2 instances 70 chars each), the Country subelement can be present (Ctry), other subelements are not allowed. E-bank export uses only Unstructured address. On import both formats are supported, so in case of structured address StrtNm and BldgNb are concatenated into »street name«, while PstCd and TwnNm are concatenated into »town«. | M/ O |
| | +++Identification | <Id> | [0..1] | | Identification information. | O |
| 2.45 | ++DebtorAccount | <DbtrAcct> | [1..1] | | Debtor Account. | M |
| | +++Identification | <Id> | [1..1] | | | M |
| | ++++IBAN | <IBAN> | [1..1] | IBANIdentifier | User's account number in IBAN format. | M |
| | +++Currency | <Ccy> | [0..1] | CurrencyCode | Marks the coverage currency (see section 7.6). In Hal E-Bank the coverage currency is mandatory for the VP70 payment order. | |
| 2.53 | ++DebtorAgent | <DbtrAgt> | [1..1] | BranchAndFinancialInstitutionIdentification6 | Debtor's bank (see section 7.2). | M/ O |
| 2.67 | ++UltimateDebtor | <UltmtDbtr> | [0..1] | PartyIdentification135 | Ultimate debtor information. Provided only for SEPA orders. This element automatically excludes element 2.70 (see section 7.1). | O |

| ISO index | ISO element name (Message Item) | XML element (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank | *1 |
|-----------|--|-------------------------|----------------------------|----------------------------|--|----|
| | +++Name | <Nm> | [1..1] | Max70Text | Name | M |
| | +++Identification | <Id> | [0..1] | | Identification information. | O |
| 2.75 | +++ChargeBearer | <ChrgBr> | [0..1] | Code | Bearer of charges: <ul style="list-style-type: none"> • "DEBT" if charges are borne by the debtor • "CRED" if charges are borne by the creditor • "SHAR" if charges are shared between the debtor and the creditor • "SLEV" for SEPA orders Specified for SEPA orders and FPS orders only. This element automatically excludes element 2.51. | O |
| 2.78 | ++CreditTransferTransactionInformation | <CdtTrfTxInf> | [1..n] | | Marks the beginning of information on payment orders. It can be repeated. | M |
| 2.79 | +++PaymentIdentification | <PmtId> | [1..1] | | Marks the beginning of information on payment order identification. | M |
| 2.80 | ++++InstructionIdentification | <InstrId> | [0..1] | Max35Text | Hal E-Bank's payment order identifier. | M |
| 2.81 | ++++EndToEndIdentification | <EndToEndId> | [1..1] | Max35Text | Debtor's reference in a structured or unstructured form. If debtor's reference is not provided, "NOTPROVIDED" is given (see section 8.1). | M |
| 2.83 | +++PaymentTypeInformation | <PmtTpInf> | [0..1] | PaymentTypeInformation26 | Marks the beginning of information on the type of payment order. The block structure is described in section 3.3.1 This element automatically excludes element 2.6. | M |
| 2.94 | +++Amount | <Amt> | [1..1] | | Marks the beginning of information on payment order currency and amount. | M |
| 2.95 | ++++InstructedAmount | <InstdAmt> | {Or | CurrencyAndAmount | Payment order currency and amount. Specified for all orders except for transfers of equivalent amounts (see section 7.6). | O |
| 2.96 | ++++EquivalentAmount | <EqvtAmt> | Or} | | Marks the beginning of information on the equivalent amount and currency. | O |
| | +++++Amount | <Amt> | [1..1] | CurrencyAndAmount | Equivalent amount and currency. Specified only for transfers of equivalent amounts (see section 7.6). | M |
| | +++++CurrencyOfTransfer | <CcyOfTrf> | [1..1] | | Currency code. | M |

| ISO index | ISO element name (Message Item) | XML element (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank | *1 |
|-----------|---------------------------------|-------------------------|----------------------------|--|--|-----|
| 2.98 | +++ChargeBearer | <ChrgBr> | [0..1] | Code | Bearer of charges: <ul style="list-style-type: none"> • "DEBT" if charges are borne by the debtor • "CRED" if charges are borne by the creditor • "SHAR" if charges are shared between the debtor and the creditor • "SLEV" for SEPA orders Specified for SEPA orders and FPS orders only. This element automatically excludes element 2.24. | O |
| 2.100 | +++UltimateDebtor | <UltmtDbtr> | [0..1] | PartyIdentification135 | Ultimate debtor information. Provided only for SEPA orders. This element automatically excludes element 2.23 (see section 7.1). | O |
| | ++++Name | <Nm> | [1..1] | Max70Text | Name | M |
| | ++++Identification | <Id> | [0..1] | | Identification information. | O |
| 2.108 | +++IntermediaryAgent1 | <IntrmyAgt> | [0..1] | BranchAndFinancialInstitutionIdentification6 | Bank acting as intermediary agent. Applicable to "non-SEPA" FPS orders only (see section 7.2). | O |
| 2.114 | +++CreditorAgent | <CdtrAgt> | [0..1] | BranchAndFinancialInstitutionIdentification6 | Creditor's bank (see section 7.2). | M |
| 2.116 | +++Creditor | <Cdtr> | [0..1] | PartyIdentification135 | Creditor information (see section 7.1). | M |
| | ++++Name | <Nm> | [1..1] | Max70Text | Name | M |
| | ++++PostalAddress | <PstlAdr> | [0..1] | | Postal address. | M |
| | +++++Street Name | <StrtNm> | [0..1] | Max70Text | Street name Hal E-Bank: recognized only on import if the address is given in the structured form | M/O |
| | +++++Building Number | <BldgNb> | [0..1] | Max16Text | Building number Hal E-Bank: recognized only on import if the address is given in the structured form | M/O |
| | +++++Post Code | <PstCd> | [0..1] | Max16Text | Postal code Hal E-Bank: recognized only on import if the address is given in the structured form | M/O |
| | +++++Town Name | <TwnNm> | [0..1] | Max35Text | Town name Hal E-Bank: recognized only on import if the address is given in the structured form | M/O |
| | +++++Country | <Ctry> | [0..1] | | Alpha-2 ISO country code. | M |

| ISO index | ISO element name (Message Item) | XML element (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank | *1 |
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|---|-----|
| | ++++AddressLine | <AdrLine> | [0..2] | Max70Text | Hal E-Bank: Participant's address stated in two rows. In the first row, street and house number must be stated, while in the second row town must be stated. Element usage: Only in unstructured address. If Address element is used (AdrLine) (Min 1, max 2 instances 70 chars each), the Country subelement can be present (Ctry), other subelements are not allowed. E-bank export uses only Unstructured address. On import both formats are supported, so in case of structured address StrtNm and BldgNb are concatenated into »street name«, while PstCd and TwnNm are concatenated into »town«. | M/O |
| | ++++Identification | <Id> | [0..1] | | Identification information. | O |
| 2.140 | +++CreditorAccount | <CdtrAcct> | [0..1] | CashAccount38 | Creditor's account (see section 7.3). | M |
| 2.148 | +++UltimateCreditor | <UltmtCdtr> | [0..1] | PartyIdentification35 | Ultimate creditor information. Specified for SEPA orders only (see section 7.1). | O |
| | ++++Name | <Nm> | [1..1] | Max70Text | Name | M |
| | ++++Identification | <Id> | [0..1] | | Identification information. | O |
| 2.157 | +++InstructionFor DebtorAgent | <InstrForDbtrAgt> | [0..1] | Max140Text | Additional instructions for debtor's bank. Specified for "non-SEPA" FPS orders and FPS money transfers. | O |
| 2.158 | +++ Purpose | <Purp> | [0..1] | | Marks the beginning of information on the purpose of payment. | O |
| 2.159 | ++++Code | <Cd> | [1..1] | ExternalPurposeCode | Purpose code: One of the alpha-4 external purpose codes as prescribed (defined) by ISO 20022 ² . Provided only for SEPA orders. | O |
| | +++RegulatoryReporting | <RgltryRptg> | [0..1] | RegulatoryReporting3 | Marks the beginning of information for reporting purposes. Only one occurrence is allowed (see section 3.3.2). | O |
| | ++++Details | <Dtls> | [1..1] | | Marks the beginning of information on details about individual reporting items. Only one occurrence is allowed. | M |
| | ++++Code | <Cd> | [0..1] | Max3Text | Bank of Slovenia payment instrument. Specified for FPS orders only. | M/O |
| | ++++Information | <Inf> | [0..1] | Max35Text | Transaction type code and description for FPS orders. Only one occurrence is allowed. | O |

² 4-digit »Purpose« codes are available at the ISO UNIFI 20022 page in the form of an External Code Sets spreadsheet. Codes must always be verified! (ISO org. web site at http://www.iso20022.org/external_code_list.page).

| ISO index | ISO element name (Message Item) | XML element (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank | *1 |
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|---|-----|
| 2.98 | +++RemittanceInformation | <RmtInf> | [0..1] | | Marks the beginning of purpose information. Specified either in an unstructured or a structured form (see section 8.2). | M |
| 2.99 | ++++Unstructured | <Ustrd> | {Or | Max140Text | Payment purpose in an unstructured form. Only one occurrence is allowed. | M/O |
| 2.100 | ++++Structured | <Strd> | Or} | | Payment purpose in a structured form. Only one occurrence is allowed. | M/O |

3.3 Additional descriptions of individual XML blocks

3.3.1 The "PaymentTypeInformation26" block

The "PaymentTypeInformation26" block is used for providing information on the type of payment. The structure of this block differs for SEPA payment orders.

Table 3: Structure of the "PaymentTypeInformation26" block

| ISO element name (Message Item) | XML element (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank | *1 |
|---------------------------------|-------------------------|----------------------------|----------------------------|--|----|
| +InstructionPriority | <InstrPrty> | [0..1] | Code | Payment priority. Supported values: <ul style="list-style-type: none"> "HIGH" (high-priority order) "NORM" (low-priority order). | O |
| +ServiceLevel | <SvcLvl> | [0..1] | | Marks the beginning of service level information. The service level information is specified for SEPA orders only. | O |
| ++Code | <Cd> | [1..1] | Code | Service level code. This is always "SEPA". | O |
| +LocalInstrument | <LclInstrm> | [0..1] | | Marks the beginning of information on the type of payment order. If information on the type of payment order is not given, it is automatically assumed that the type of payment order is a SEPA order. | O |
| ++Proprietary | <Prtry> | [1..1] | Max35Text | Type of payment order. Supported values: <ul style="list-style-type: none"> "SEPA" (UPN/SEPA order) "KOMP" (DPS compensation) "VP70" (FPS order) "TRANSFER" (FPS money transfer) | O |
| +CategoryPurpose | <CtgyPurp> | [0..1] | | Purpose category code. Provided only for SEPA orders. | O |
| ++Code | <Cd> | {Or | Code | | M |

3.3.2 The "RegulatoryReporting3" block

The "RegulatoryReporting3" block is used for reporting purposes.

Table 4: Structure of the "RegulatoryReporting3" block

| ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank | *1 |
|---------------------------------|-------------------------|----------------------------|----------------------------|------------------------------|----|
|---------------------------------|-------------------------|----------------------------|----------------------------|------------------------------|----|

| ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank | *1 |
|------------------------------------|----------------------------|-------------------------------|-------------------------------|--|-----|
| +Details | <DtIs> | [1..1] | | Marks the beginning of information on details about individual reporting items. | M/O |
| ++Code | <Cd> | [0..1] | Max3Text | Specified for FPS orders only. Supported values for a Bank of Slovenia payment instrument range from "1" to "8". | O |
| ++Information | <Inf> | [0..1] | Max35Text | For FPS orders, the reporting code and description are given in the "coda-description" format, where "code" is a maximum 3-character alphanumerical transaction code and "description" is the description of the transaction for reporting purposes (example: "106-ADVANCE PAYMENT FOR IMPORTED GOODS"). | O |

4. "BankToCustomerAccountReportV08" account report (camt.052.001.08)

The "BankToCustomerAccountReportV08" document is compliant with the camt.052.001.08 schema and is used to mark account activities (transactions) of a user. The document consists of the following:

- the parent <BkToCstmrAcctRpt> XML element,
- the "GroupHeader" document header, which has only one occurrence and contains common information,
- parent data with transaction descriptions in the "Report" account, which can contain in itself one or more "Entry" account reports.

4.1 Document header

The "GroupHeader" document header has one occurrence in the document and contains common information on all account reports. The account report information that may be included in the document header is given in the table below:

Table 5: Account report (camt.052.001.08) - document header ("GroupHeader")

| ISO index | ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank |
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|--|
| 1.0 | + GroupHeader | <GrpHdr> | [1..1] | | Marks the beginning of common information. |
| 1.1 | ++ MessageIdentification | <MsgId> | [1..1] | Max35Text | Identifier of exported data. Hal E-Bank: A unique identification code is generated based on the current date and time upon exporting data (account report). |
| 1.2 | ++ CreationDateTime | <CreDtTm> | [1..1] | ISODateTime | Date and time of data export. |

4.2 Document (account report) description

The parent information with transaction descriptions on the "Report" account can be repeated, and each set of information in itself may contain common account information and information on individual account reports ("Entry"). An overview of the parent information and information on an individual account report (transactions) is given in the table below:

Table 6: Account report (camt.052.001.08) - description of account report ("Report")

| ISO index | ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank |
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|------------------------------|
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|------------------------------|

| ISO index | ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank |
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|---|
| 2.0 | +Report | <Rpt> | [1..n] | | Marks the beginning of parent information on account transactions. Hal E-Bank: Parent information on account transactions have only one occurrence (only for the selected account being exported). |
| 2.1 | ++Identification | <Id> | [1..1] | Max35Text | Identifier of common account report information. Hal E-Bank: A unique identification code is generated based on the current date and time upon exporting data (account reports). |
| 2.4 | ++CreationDateTime | <CreDtTm> | [1..1] | ISODateTime | Date and time of data export (see section 7.6). |
| 2.10 | ++Account | <Acct> | [1..1] | | Marks the beginning of account and account holder information. |
| | +++Identification | <Id> | [1..1] | | Marks the beginning of user account information. |
| | ++++IBAN | <IBAN> | [1..1] | IBANIdentifier | User's account number in IBAN format. |
| | +++Owner | <Ownr>> | [0..1] | | Marks the beginning of account holder information. |
| | ++++Name | <Nm> | [0..1] | Max70Text | |
| | ++++PostalAddress | <PstlAdr> | [0..1] | | |
| | +++++Country | <Ctry> | [0..1] | | Alpha-2 ISO country code. |
| | +++++AddressLine | <AdrLine> | [0..2] | Max70Text | Hal E-Bank: Participant's address stated in two rows. In the first row, street and house number must be stated, while in the second row town must be stated. |
| 2.76 | ++Entry | <Ntry> | [0..n] | | Marks the beginning of entry information. It can be repeated. Hal E-Bank: Repeated for every entry (transaction). |
| 2.78 | +++Amount | <Amt> | [1..1] | CurrencyAndAmount | Currency and amount of entry (transaction) (see section 7.6). |
| 2.79 | +++CreditDebitIndicator | <CdtDbtInd> | [1..1] | Code | Entry booking indication. Supported values: <ul style="list-style-type: none"> "CRDT" – credit, or debit reversal "DBIT" – debit, or credit reversal |
| 2.80 | +++ReversalIndicator | <RvslInd> | [0..1] | TrueFalseIndicator | Reversal indication. Supported values: <ul style="list-style-type: none"> "true" – the entry is a reversal "false" – the entry is not a reversal Present only if an entry is reversed (debit or credit reversal). |
| 2.81 | +++Status | <Sts> | [1..1] | Code | |
| | ++++Code | <Cd> | [1..1] | Code | Status of entry booking. Supported values: <ul style="list-style-type: none"> "BOOK" – final booking (statement entry) Value BOOK is provided for both final booking (statement entry) and interim (evident) transactions. |
| 2.82 | +++BookingDate | <BookgDt> | [0..1] | DateAndDateTimeChoice | Date of booking. Not provided in the event of interim booking (see section 7.4). |
| | ++++Date | <Dt> | [1..1] | ISODate | Hal E-Bank: Only the date is included (lIll-mm-dd), time is excluded. |
| 2.83 | +++ValueDate | <ValDt> | [0..1] | DateAndDateTimeChoice | Transaction value date (see section 7.4). |
| | ++++Date | <Dt> | [1..1] | ISODate | Hal E-Bank: Only the date is included (lIll-mm-dd), time is excluded. |
| 2.84 | +++AccountServicerReference | <AcctSvcrRef> | [0..1] | Max35Text | Bank's transaction reference (identification). |
| 2.91 | +++BankTransactionCode | <BkTxCd> | [1..1] | | Marks the beginning of information on entry (transaction) type ID code. |
| 2.97 | ++++Proprietary | <Prtry> | [0..1] | | Marks the beginning of information on "Proprietary"-type entry (transaction) identification. |

| ISO index | ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank |
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|--|
| 2.98 | +++++Code | <Cd> | [1..1] | Max35Text | Entry (transaction) type identification. Hal E-Bank: If entry type identification does not exist the assigned value is "NOTPROVIDED" ³ . |
| 2.105 | +++Charges | <Chrgs> | [0..1] | | Transaction charges data. Agreement with payment provider |
| 2.135 | +++EntryDetails | <NtryDtls> | [1..1] | | Hal E-Bank: Provided once for every entry (transaction). |
| 2.142 | ++++TransactionDetails | <TxDtls> | [1..1] | | Hal E-Bank: Provided once for every entry (transaction). |
| 2.143 | +++++References | <Refs> | [0..1] | | Marks the beginning of information on entry (transaction) references. |
| 2.147 | +++++InstructionIdentification | <InstrId> | [0..1] | Max35Text | Identification of an order the entry (transaction) is referenced to. Provided only if the entry (transaction) is referenced to a Hal E-Bank order. |
| 2.148 | +++++EndToEndIdentification | <EndToEndId> | [0..1] | Max35Text | Debtor's reference in a structured or unstructured form (see section 8.1). If debtor's reference is not provided, "NOTPROVIDED" is automatically assigned. In case a transaction item refers to an executed SDD order, this field contains the data on creditor's reference. |
| 2.149 | +++++TransactionIdentification | <TxId> | [0..1] | Max35Text | Hal E-Bank's entry (transaction) identifier. |
| 2.150 | +++++MandateIdentification | <MndtId> | [0..1] | Max35Text | Identification of mandate to which a transaction item refers, when the latter refers to SDD mandate. |
| 2.152 | +++++Charges | <Chrgs> | [0..1] | | Transaction charges data. Agreement with payment provider |
| 2.199 | +++++RelatedParties | <RltdPties> | [0..1] | | Marks the beginning of debtor and creditor information. |
| 2.201 | +++++Debtor | <Dbtr> | [0..1] | Party40Choice | Debtor information. |
| | +++++Party | <Pty> | [0..1] | PartyIdentification135 | Debtor information (see section 7.1). |
| | +++++Name | <Nm> | [0..1] | Max70Text | Name |
| | +++++PostalAddresses | <PstlAdr> | [0..1] | | Postal address. |
| | +++++Country | <Ctry> | [0..1] | | Alpha-2 ISO country code. |
| | +++++AddressLine | <AdrLine> | [0..2] | Max70Text | Hal E-Bank: Participant's address stated in two rows. In the first row, street and house number must be stated, while in the second row town must be stated. |
| | +++++Identification | <Id> | [0..1] | | Identification information. |
| 2.202 | +++++DebtorAccount | <DbtrAcct> | [0..1] | CashAccount38 | Debtor's account (see section 7.3). |
| 2.203 | +++++UltimateDebtor | <UltmtDbtr> | [0..1] | Party40Choice | Ultimate debtor information. Hal E-Bank: Provided only for SEPA transactions. |
| | +++++Party | <Pty> | [0..1] | PartyIdentification135 | Ultimate debtor information (see section 7.1). |
| | +++++Name | <Nm> | [0..1] | Max70Text | Name |
| | +++++Identification | <Id> | [0..1] | | Identification information. |
| 2.204 | +++++Creditor | <Cdtr> | [0..1] | Party40Choice | Creditor information. |
| | +++++Party | <Pty> | [0..1] | PartyIdentification135 | Creditor information (see section 7.1). |
| | +++++Name | <Nm> | [0..1] | Max70Text | Name |
| | +++++PostalAddresses | <PstlAdr> | [0..1] | | Postal address. |

³ At present, some banks do not support transaction type identification. For this reason, the transaction type identification is set to a predefined value of "NOTPROVIDED" (meaning, "transaction type identification is not provided") to meet the requirements of the ISO format, under which the "BankTransactionCode" block is mandatory.

| | | | | | |
|-------|------------------------------|-----------------|--------|--|--|
| | +++++++Country | <Ctry> | [0..1] | | Alpha-2 ISO country code. |
| | +++++++AddressLine | <AdrLine> | [0..2] | Max70Text | Hal E-Bank: Participant's address stated in two rows. In the first row, street and house number must be stated, while in the second row town must be stated. |
| | +++++++Identification | <Id> | [0..1] | | Identification information. |
| 2.205 | +++++CreditorAccount | <CdtrAcct> | [0..1] | CashAccount38 | Creditor's account (see section 7.3). |
| 2.206 | +++++UltimateCreditor | <UltmtCdtr> | [0..1] | Party40Choice | Ultimate creditor information. Hal E-Bank: Provided only for SEPA transactions in DPS. |
| | +++++++Party | <Pty> | [0..1] | PartyIdentification135 | Ultimate creditor information (see section 7.1). |
| | +++++++Name | <Nm> | [0..1] | Max70Text | Name |
| | +++++++Identification | <Id> | [0..1] | | Identification information. |
| 2.211 | +++++RelatedAgents | <RltdAgts> | [0..1] | | Marks the beginning of information on debtor's and creditor's banks. |
| 2.212 | +++++DebtorAgent | <DbtrAgt> | [0..1] | BranchAndFinancialInstitutionIdentification6 | Information on debtor's bank (see section 7.2). |
| 2.213 | +++++CreditorAgent | <CdtrAgt> | [0..1] | BranchAndFinancialInstitutionIdentification6 | Information on creditor's bank (see section 7.2). |
| 2.224 | +++++Purpose | <Purp> | [0..1] | | Marks the beginning of information on type of transaction. |
| 2.225 | +++++Code | <Cd> | {Or | ExternalPurposeCode | Purpose code: <ul style="list-style-type: none"> one of the alpha-4 external purpose codes as prescribed (defined) by ISO 20022². Provided for SEPA transactions. |
| 2.226 | +++++Proprietary | <Prtry> | Or} | Max35Text | Type of transaction. Not provided for UPN/SEPA transactions. Provided only for transactions in DPS on the basis of the old payment orders (e.g. BN02 order). |
| 2.234 | +++++RemittanceInformation | <RmtInf> | [0..1] | | Marks the beginning of information on purpose. Specified either in an unstructured or a structured form (see section 8.2). |
| 2.235 | +++++Unstructured | <Ustrd> | {Or | Max140Text | Payment purpose in an unstructured form. Only one occurrence is allowed. |
| 2.236 | +++++Structured | <Strd> | Or} | | Payment purpose in a structured form. Only one occurrence is allowed (see section 8.2). |
| 2.266 | +++++RelatedDates | <RltdDts> | [0..1] | | Marks the beginning of information on settlement dates. |
| 2.270 | +++++InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | DateTime | Settlement date. |

5. "BankToCustomerStatementV08" statement (camt.053.001.08)

The "BankToCustomerStatementV08" document is compliant with the camt.053.001.08 schema and is used to mark multiple statements by a user. The document consists of the following:

- the parent <BkToCstmrStmnt> XML element,
- the "GroupHeader" document header, which has only one occurrence and contains common information,
- one or more parent information on "Statement" statements, which contain all the corresponding entries (transactions) from the "Entry" statement.

5.1 Document header

The "GroupHeader" document header has one occurrence in the document and contains common information on all statements. The statement information that may be included in the document header is given in the table below:

Table 7: Statements (camt.053.001.08) - document header ("GroupHeader")

| ISO index | ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank |
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|--|
| 1.0 | +GroupHeader | <GrpHdr> | [1..1] | | Marks the beginning of common information. |
| 1.1 | ++MessageIdentification | <MsgId> | [1..1] | Max35Text | Identifier of exported data. Hal E-Bank: A unique identification code is generated based on the current date and time upon exporting data (account report). |
| 1.2 | ++CreationDateTime | <CreDtTm> | [1..1] | ISODateTime | Date and time of data export (see section 7.6). |

5.2 Document description (statements and statement transactions)

The "Statement" description can have multiple occurrences, and each of them contains common statement information and information about the total corresponding statement transactions ("Entry"). The parent statement information and information about the corresponding statement transactions is given in the table below:

Table 8: Statements (camt.053.001.08) - parent statement information ("Statement") and corresponding transactions ("Entry")

| ISO index | ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank |
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|---|
| 2.0 | + Statement | <Stmnt> | [1..n] | | Marks the beginning of statement information. Repeated for every statement. |

| ISO index | ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank |
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|--|
| 2.1 | ++ Identification | <Id> | [1..1] | Max35Text | Statement identifier. Hal E-Bank: Hal E-Bank statement identifier is provided. |
| 2.3 | ++LegalSequenceNumber | <LglSeqNb> | [0..1] | Number | Statement number (see section 7.6). |
| 2.4 | ++ CreationDateTime | <CreDtTm> | [1..1] | ISODateTime | Date and time of statement creation. |
| 2.10 | ++ Account | <Acct> | [1..1] | | User's account. |
| | +++Identification | <Id> | [1..1] | | |
| | ++++IBAN | <IBAN> | [1..1] | | Account number must be in IBAN format. |
| | +++Owner | <Ownr>> | [0..1] | | Marks the beginning of account holder information. |
| | ++++Name | <Nm> | [0..1] | Max70Text | |
| | ++++PostalAddress | <PstlAdr> | [0..1] | | |
| | ++++Country | <Ctry> | [0..1] | | Alpha-2 ISO country code. |
| | ++++AddressLine | <AdrLine> | [0..2] | Max70Text | Hal E-Bank: Participant's address stated in two rows. In the first row, street and house number must be stated, while in the second row town must be stated. |
| 2.23 | ++ Balance | <Bal> | [1..n] | | Marks the beginning of statement balance (opening, closing, ...) information. It can be repeated. Hal E-Bank: <ul style="list-style-type: none"> presence of "OPBD" statement balance information defines the opening (previous) statement balance. presence of "CLBD" statement balance information defines the closing (new) statement balance. |
| 2.24 | +++ Type | <Tp> | [1..1] | | Marks the beginning of information on the type of balance. |
| 2.25 | ++++CodeOrProprietary | <CdOrPrtry> | [1..1] | | |
| 2.26 | ++++Code | <Cd> | [1..1] | Code | Defines the status type of a statement for which information is provided. Supported values: <ul style="list-style-type: none"> "OPBD" – information (amount and date) is provided for the opening (previous) statement balance. "CLBD" – information (amount and date) is provided for the closing (new) statement balance. |
| 2.34 | +++Amount | <Amt> | [1..1] | CurrencyAndAmount | Amount of the previous (statement status "OPBD") or new statement balance (statement status "CLBD") (see section 7.6). |
| 2.35 | +++ CreditDebitIndicator | <CdtDbtInd> | [1..1] | Code | Marks whether the balance amount is negative or positive. Supported values: <ul style="list-style-type: none"> "CRDT" – the balance amount is positive or zero. "DBIT" – the balance amount is negative. |
| 2.36 | +++Date | <Dt> | [1..1] | DateAndDateTimeChoice | See section 7.4. |
| | ++++Date | <Dt> | [1..1] | ISODate | Date of the previous (statement status "OPBD") or new statement balance (statement status "CLBD"). |
| 2.43 | ++TransactionsSummary | <TxSummry> | [0..1] | | Marks the beginning of information on the number and amount of credit or debit entries. |
| 2.49 | +++TotalCreditEntries | <TtlCdtNtries> | [0..1] | | Marks the beginning of information on the number and amount of credit entries. |
| 2.50 | ++++NumberOfEntries | <NbOfNtries> | [0..1] | Max15NumericText | Number of credit entries (see section 7.6). |
| 2.51 | ++++ Sum | <Sum> | [0..1] | DecimalNumber | Sum of credit entries (see section 7.6). |
| 2.52 | +++TotalDebitEntries | <TtlDbtNtries> | [0..1] | | Marks the beginning of information on the number and amount of debit entries. |
| 2.53 | ++++NumberOfEntries | <NbOfNtries> | [0..1] | Max15NumericText | Number of debit entries (see section 7.6). |

| ISO index | ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank |
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|--|
| 2.54 | ++++ Sum | <Sum> | [0..1] | DecimalNumber | Sum of debit entries (see section 7.6). |
| 2.76 | ++ Entry | <Ntry> | [0..n] | | Marks the beginning of transaction information. It can be repeated. Hal E-Bank: Repeated for every entry (transaction) in the statement. |
| 2.78 | +++Amount | <Amt> | [1..1] | CurrencyAndAmount | Currency and amount of entry (transaction) (see section 7.6). |
| 2.79 | +++CreditDebitIndicator | <CdtDbtInd> | [1..1] | Code | Entry booking indication. Supported values: <ul style="list-style-type: none"> • "CRDT" – credit, or debit reversal • "DBIT" – debit, or credit reversal |
| 2.80 | +++ReversalIndicator | <RvslInd> | [0..1] | TrueFalseIndicator | Reversal indication. Supported values: <ul style="list-style-type: none"> • "true" – the entry is a reversal • "false" – the entry is not a reversal Present only if an entry is reversed (debit or credit reversal). |
| 2.81 | +++Status | <Sts> | [1..1] | | |
| | ++++Code | <Cd> | [1..1] | Code | Status of entry booking. Only "BOOK" is supported. |
| 2.82 | +++BookingDate | <BookgDt> | [0..1] | DateAndDateTimeChoice | Date of entry booking (see section 7.4). |
| | ++++Date | <Dt> | [1..1] | ISODate | Hal E-Bank: Only the date, not time, is included. |
| 2.83 | +++ValueDate | <ValDt> | [0..1] | DateAndDateTimeChoice | Transaction value date (see section 7.4). |
| | ++++Date | <Dt> | [1..1] | ISODate | Hal E-Bank: Only the date, not time, is included. |
| 2.84 | +++AccountServicerReference | <AcctSvcrRef> | [0..1] | Max35Text | Bank's transaction reference (identification). |
| 2.91 | +++BankTransactionCode | <BkTxCd> | [1..1] | | Marks the beginning of information on entry (transaction) type ID code. |
| 2.97 | ++++Proprietary | <Prtry> | [0..1] | | Marks the beginning of information on "Proprietary" -type entry (transaction) identification. |
| 2.98 | +++++Code | <Cd> | [1..1] | Max35Text | Entry (transaction) type identification. Hal E-Bank: If the transaction type is not given, the »NOTPROVIDED« value is given«. |
| 2.135 | +++EntryDetails | <NtryDtls> | [1..1] | | Hal E-Bank: Provided once for every entry (transaction). |
| 2.142 | ++++TransactionDetails | <TxDtls> | [1..1] | | Hal E-Bank: Provided once for every entry (transaction). |
| 2.143 | +++++References | <Refs> | [0..1] | | Marks the beginning of information on entry (transaction) references. |
| 2.147 | +++++InstructionIdentification | <InstrId> | [0..1] | Max35Text | Identification of an order the entry (transaction) is referenced to. Provided only if the entry (transaction) is referenced to a Hal E-Bank order. |
| 2.148 | +++++EndToEndIdentification | <EndToEndId> | [0..1] | Max35Text | Debtor's reference in a structured or unstructured form (see section 8.1). If debtor's reference is not provided, "NOTPROVIDED" is given. In case a transaction item refers to an executed SDD order, this field contains the data on creditor's reference. |
| 2.149 | +++++TransactionIdentification | <TxId> | [0..1] | Max35Text | Hal E-Bank's entry (transaction) identifier. |
| 2.150 | +++++MandateIdentification | <MndtId> | [0..1] | Max35Text | Identification of mandate to which transaction item refers, when the latter refers to SDD. |
| 2.199 | +++++RelatedParties | <RltdPties> | [0..1] | | Marks the beginning of debtor and creditor information. |
| 2.201 | +++++Debtor | <Dbtr> | [0..1] | Party40Choice | Debtor information. |
| | +++++Party | <Pty> | [0..1] | PartyIdentification135 | Debtor information (see section 7.1). |
| | +++++Name | <Nm> | [0..1] | Max70Text | Name |

| | | | | | |
|-------|-----------------------|-------------|--------|--|---|
| | +++++++PostalAddress | <PstlAdr> | [0..1] | | Postal address. |
| | +++++++Country | <Ctr> | [0..1] | | Alpha-2 ISO country code. |
| | +++++++AddressLine | <AdrLine> | [0..2] | Max70Text | Hal E-Bank: Participant's address stated in two rows. In the first row, street and house number must be stated, while in the second row town must be stated. |
| | +++++++Identification | <Id> | [0..1] | | Identification information. |
| 2.202 | +++++DebtorAccount | <DbtrAcct> | [0..1] | CashAccount38 | Debtor's account. Always provided for DPS transactions (see section 7.3). |
| 2.203 | +++++UltimateDebtor | <UltmtDbtr> | [0..1] | Party40Choice | Ultimate debtor information. Provided for SEPA transactions. |
| | +++++++Party | <Pty> | [0..1] | PartyIdentification135 | Ultimate debtor information (see section 7.1). |
| | +++++++Name | <Nm> | [0..1] | Max70Text | Name |
| | +++++++Identification | <Id> | [0..1] | | Identification information. |
| 2.204 | +++++Creditor | <Cdtr> | [0..1] | Party40Choice | Creditor information. |
| | +++++++Party | <Pty> | [0..1] | PartyIdentification135 | Creditor information (see section 7.1). |
| | +++++++Name | <Nm> | [0..1] | Max70Text | Name |
| | +++++++PostalAddress | <PstlAdr> | [0..1] | | Postal address. |
| | +++++++Country | <Ctr> | [0..1] | | Alpha-2 ISO country code. |
| | +++++++AddressLine | <AdrLine> | [0..2] | Max70Text | Hal E-Bank: Participant's address stated in two rows. In the first row, street and house number must be stated, while in the second row town must be stated. |
| | +++++++Identification | <Id> | [0..1] | | Identification information. |
| 2.205 | +++++CreditorAccount | <CdtrAcct> | [0..1] | CashAccount38 | Creditor's account (see section 7.3). |
| 2.206 | +++++UltimateCreditor | <UltmtCdtr> | [0..1] | Party40Choice | Ultimate creditor information. Provided for SEPA transactions. |
| | +++++++Party | <Pty> | [0..1] | PartyIdentification135 | Ultimate creditor information (see section 7.1). |
| | +++++++Name | <Nm> | [0..1] | Max70Text | Name |
| | +++++++Identification | <Id> | [0..1] | | Identification information. |
| 2.211 | +++++RelatedAgents | <RltdAgts> | [0..1] | | Marks the beginning of information on debtor's and creditor's banks. |
| 2.212 | +++++DebtorAgent | <DbtrAgt> | [0..1] | BranchAndFinancialInstitutionIdentification6 | Information on debtor's bank (see section 7.2). |
| 2.213 | +++++CreditorAgent | <CdtrAgt> | [0..1] | BranchAndFinancialInstitutionIdentification6 | Information on creditor's bank (see section 7.2). |
| 2.224 | +++++Purpose | <Purp> | [0..1] | | Marks the beginning of information on type of transaction. |
| 2.225 | +++++Code | <Cd> | {Or | ExternalPurposeCode | Purpose code: <ul style="list-style-type: none"> one of the alpha-4 external purpose codes as prescribed (defined) by ISO 2022⁴. Provided for SEPA transactions. |
| 2.226 | +++++Proprietary | <Prtry> | Or} | Max35Text | Type of transaction. Not provided for UPN/SEPA transactions. Provided only for transactions in DPS on the basis of the old payment orders (e.g. BN02 order). |

⁴ 4-digit »Purpose« codes are available at the ISO UNIFI 2022 page in the form of an External Code Sets spreadsheet. Codes must always be verified! (ISO org. web site at http://www.iso2022.org/external_code_list.page).

| ISO index | ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank |
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|--|
| 2.234 | +++++RemittanceInformation | <RmtInf> | [0..1] | | Marks the beginning of information on purpose. Specified either in an unstructured or a structured form (see section 8.2). |
| 2.235 | +++++Unstructured | <Ustrd> | {Or | Max140Text | Payment purpose in an unstructured form. Only one occurrence is allowed. |
| 2.236 | +++++Structured | <Strd> | Or} | | Payment purpose in a structured form. Only one occurrence is allowed (see section 8.2). |
| 2.266 | +++++RelatedDates | <RltdDts> | [0..1] | | Marks the beginning of information on settlement dates. |
| 2.270 | +++++InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | DateTime | Settlement date. |

6. "BankToCustomerDebitCreditNotificationV08" credit/debit (camt.054.001.08)

The "BankToCustomerDebitCreditNotificationV08" document is compliant with the camt.054.001.08 schema and is used to mark multiple credit/debit notifications in the foreign payment system (FPS). The document consists of the following:

- the parent <BkToCstmrDbtCdtNtfctn> XML element,
- the "GroupHeader" document header, which has only one occurrence and contains common information,
- one or more sequences with "Notification" credit/debit notification descriptions, which can contain in itself one or more "Entry" credit/debit notifications.

6.1 Document header

The "GroupHeader" document header has one occurrence in the document and contains common information on all credit/debit entries. The credit/debit entry information that may be included in the document header is given in the table below:

Table 9: Credit/debit notification (camt.054.001.08) - document header ("GroupHeader")

| ISO index | ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank |
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|--|
| 1.0 | +GroupHeader | <GrpHdr> | [1..1] | | Marks the beginning of common information. |
| 1.1 | ++MessageIdentification | <MsgId> | [1..1] | Max35Text | Identifier of exported data. Hal E-Bank: A unique identification code is generated based on the current date and time upon exporting data (credits/debits). |
| 1.2 | ++ CreationDateTime | <CreDtTm> | [1..1] | ISODateTime | Date and time of data export (see section 7.6). |

6.2 Descriptions of documents (credits/debits)

The "Notification" document (credit/debit) description can have multiple occurrences and each contains in itself common credit/debit entry information and information about one or more credit/debit entries ("CreditTransferTransactionInformation"). Supported information in credit/debit descriptions and individual credit/debit entries is given in the table below:

Table 10: Credit/debit notification (camt.054.001.08) - document header
("GroupHeader")

| ISO index | ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank |
|-----------|---------------------------------|-------------------------|----------------------------|----------------------------|--|
| 2.0 | + Notification | <Ntfcnt> | [1..n] | | Marks the beginning of information on credit and debit notifications. Hal E-Bank: The description only has one occurrence. |
| 2.1 | ++ Identification | <Id> | [1..1] | Max35Text | Identification of common information on credit and debit notifications. Hal E-Bank: A unique identification code is generated based on the current date and time upon exporting data (credit/debit notifications). |
| 2.4 | ++ CreationDateTime | <CreDtTm> | [1..1] | ISODateTime | Date and time of data export (see section 7.6). |
| 2.10 | ++ Account | <Acct> | [1..1] | | Marks the beginning of user information. |
| | +++ Identification | <Id> | [1..1] | | Marks the beginning of user account information. |
| | ++++ IBAN | <IBAN> | [1..1] | IBANIdentifier | User's account number in IBAN format. |
| | +++Owner | <Ownc> | [0..1] | | Marks the beginning of account holder information. |
| | ++++Name | <Nm> | [0..1] | Max70Text | |
| | ++++PostalAddress | <PstlAdr> | [0..1] | | |
| | +++++Country | <Ctry> | [0..1] | | Alpha-2 ISO country code. |
| | +++++AddressLine | <AdrLine> | [0..2] | Max70Text | Hal E-Bank: Participant's address stated in two rows. In the first row, street and house number must be stated, while in the second row town must be stated. |
| 2.56 | ++ Entry | <Ntry> | [0..n] | | Marks the beginning of credit/debit entry information. It can be repeated. Hal E-Bank: Repeated for every credit/debit entry. |
| 2.58 | +++Amount | <Amt> | [1..1] | CurrencyAndAmount | Currency and amount of credit/debit entry (see section 7.6). |
| 2.59 | +++CreditDebitIndicator | <CdtDbtInd> | [1..1] | Code | Credit or debit indication. Supported values: <ul style="list-style-type: none"> • "CRDT" – credit notification • "DBIT" – debit notification (SWIFT receipt) |
| 2.61 | +++Status | <Sts> | [1..1] | | |
| | ++++Code | <Cd> | [1..1] | Code | Type of credit/entry status. Supported values: <ul style="list-style-type: none"> • "BOOK" – credit/debit notification is final Value BOOK is provided for both final credit/debit notifications and interim credit/debit notifications. |
| 2.62 | +++BookingDate | <BookgDt> | [0..1] | DateAndDateTimeChoice | Date of credit/debit entry booking. Not provided in the event of a pending credit/debit notification (see section 7.4). |
| | ++++Date | <Dt> | [1..1] | ISODate | Hal E-Bank: Only the date is included (lIll-mm-dd), time is excluded. |
| 2.63 | +++ValueDate | <ValDt> | [0..1] | DateAndDateTimeChoice | Value date of the credit/debit notification (see section 7.4). |
| | ++++Date | <Dt> | [1..1] | ISODate | Hal E-Bank: Only the date is included (lIll-mm-dd), time is excluded. |
| 2.64 | +++AccountServicerReference | <AcctSvcrRef> | [0..1] | Max35Text | Bank's reference (identification) for the credit/debit notification. |
| 2.71 | +++BankTransactionCode | <BkTxCd> | [1..1] | | Marks the beginning of information on transaction type ID. |
| 2.77 | ++++Proprietary | <Prtry> | [0..1] | | Marks the beginning of information on "Proprietary"- type transaction identification. |
| 2.78 | +++++Code | <Cd> | [1..1] | Max35Text | Transaction type ID. Hal E-Bank: If the value is not given »NOTPROVIDED« is given. |

| ISO index | ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank |
|-----------|---------------------------------|-------------------------|----------------------------|--|--|
| 2.115 | +++EntryDetails | <NtryDtls> | [0..n] | | Hal E-Bank: Provided once for every credit/debit entry. |
| 2.122 | ++++TransactionDetails | <TxDtls> | [0..n] | | Hal E-Bank: Provided once for every credit/debit entry. |
| 2.123 | +++++References | <Refs> | [0..1] | | Marks the beginning of credit/debit entry references. |
| 2.128 | +++++EndToEndIdentification | <EndToEndId> | [0..1] | Max35Text | Debtor's reference. Hal E-Bank: Specified only for a credit entry and always in an unstructured form (see section 8.1). |
| 2.179 | +++++RelatedParties | <RltdPties> | [0..1] | | Marks the beginning of debtor and creditor information. |
| 2.181 | +++++Debtor | <Dbtr> | [0..1] | Party40Choice | Debtor information. Only for credit entry. |
| | +++++Party | <Pty> | [0..1] | PartyIdentification135 | Debtor information (see section 7.1). |
| 2.182 | +++++DebtorAccount | <DbtrAcct> | [0..1] | CashAccount38 | Debtor's account. Only for credit entry (see section 7.3). |
| 2.184 | +++++Creditor | <Cdtr> | [0..1] | Party40Choice | Creditor information. Only for debit entry. |
| | +++++Party | <Pty> | [0..1] | PartyIdentification135 | Creditor information (see section 7.1). |
| 2.185 | +++++CreditorAccount | <CdtrAcct> | [0..1] | CashAccount38 | Creditor's account. Only for debit entry (see section 7.3). |
| 2.191 | +++++RelatedAgents | <RltdAgts> | [0..1] | | Marks the beginning of information on debtor's and creditor's banks. |
| 2.192 | +++++DebtorAgent | <DbtrAgt> | [0..1] | BranchAndFinancialInstitutionIdentification6 | Information on debtor's bank (see section 7.2). |
| 2.193 | +++++CreditorAgent | <CdtrAgt> | [0..1] | BranchAndFinancialInstitutionIdentification6 | Information on creditor's bank (see section 7.2). |
| 2.194 | +++++IntermediaryAgent1 | <IntrmyAgt1> | [0..1] | BranchAndFinancialInstitutionIdentification6 | Intermediary agent information (see section 7.2). |
| 2.214 | +++++RemittanceInformation | <RmtInf> | [0..1] | | Marks the beginning of information on purpose (see section 8.2). Hal E-Bank: Only in an unstructured form. |
| 2.215 | +++++Unstructured | <Ustrd> | [0..n] | Max140Text | Payment purpose in an unstructured form. Hal E-Bank: Only one occurrence is provided. |

7. Descriptions of common XML blocks

The structure of some XML blocks is shared between all documents (orders, account reports, statements). The common XML blocks are:

- information of the party "PartyIdentification135",
- information on the debtor's/creditor's (party's) bank "BranchAndFinancialInstitutionIdentification6",
- information on the debtor's/creditor's bank account "CashAccount38".

7.1 "PartyIdentification135" party information

The "PartyIdentification135" block is used for providing information about a "Creditor", "Debtor", "UltimateDebtor" or "UltimateCreditor". Note: in transactions, statements, debit/credit notifications PartyChoice40 type is used and contains subelement Pty of the type PartyIdentification135.

It is composed of the following sets:

- the mandatory "Name" block for the name of the party,
- the mandatory "PostalAddress" block for specifying the postal address and country of the debtor/creditor. The "PostalAddress" block is used neither for ultimate debtor/ultimate creditor nor for FPS transactions/statements,
- the optional "Identification" block for the identifying the party. It includes the "OrganisationIdentification" element, which is specified if the debtor/creditor is a legal entity, and the "PrivateIdentification" element, which is specified if the debtor/creditor is a private person.

Table 11: Structure of the "PartyIdentification135" block

| ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent. /Type) | Usage/function in Hal E-Bank | *1 |
|---------------------------------|-------------------------|----------------------------|-----------------------------|--|-----|
| + Name | <Nm> | [0..1] | Max70Text | Name of party | M |
| + PostalAddress | <PstlAdr> | [0..1] | | Marks the beginning of debtor/creditor postal address information. Not used with information for ultimate debtor/ultimate creditor. | M/O |
| ++Street Name | <StrtNm> | [0..1] | Max70Text | Street name Hal E-Bank: reconized only on import if the address is given in the structured form | M/O |
| ++Building Number | <BldgNb> | [0..1] | Max16Text | Bulding number Hal E-Bank: reconized only on import if the address is given in the structured form | M/O |
| ++Post Code | <PstCd> | [0..1] | Max16Text | Postal code Hal E-Bank: reconized only on import if the address is given in the structured form | M/O |
| ++Town Name | <TwnNm> | [0..1] | Max35Text | Town name Hal E-Bank: reconized only on import if the address is given in the structured form | M/O |
| ++ Country | <Ctry> | [1..1] | Code | ISO country code of a party. | M |
| ++ AddressLine | <AdrLine> | [0..2] | Max70Text | Hal E-Bank: Party address specified in two lines. Street and house number in the first line, and town/city in the second line. | M/O |

| ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent. /Type) | Usage/function in Hal E-Bank | *1 |
|---------------------------------|-------------------------|----------------------------|-----------------------------|--|-----|
| + Identification | <Id> | [0..1] | | Marks the beginning of party identification. | O |
| ++ OrganisationIdentification | <OrgId> | {Or | | Marks the beginning of legal entity identification. | M/O |
| +++AnyBIC | <AnyBIC> | {{Or | BICIdentifier | BIC (Bank Identifier Code. This element automatically excludes element <Othr>. | O |
| +++Other Identification | <Othr> | Or}} | | Marks the beginning of information for other legal entity identification. This element automatically excludes element <AnyBIC>. | O |
| ++++ Identification | <Id> | [1..1] | Max35Text | Identification provided by a third organization (issuer). | M |
| ++++ SchemeName | <SchmeNm> | [0..1] | | | M |
| +++++ Code | <Cd> | {{Or | Max4Text | Code from the external ISO codebook of codes for legal entities (see »codebook – identifiers for legal entities). If this element is stated, than the element <Prtry> must not be stated. | M/O |
| +++++ Proprietary | <Prtry> | Or}} | Max35Text | It is used for stating codes which are not defined in the external codebook of codes for legal entities (e.g. for SEPA identification, the code »SEPA« is stated). If this element is stated, than the element <Cd> must not be stated. | M/O |
| ++++ Issuer | <Issr> | [0..1] | Max35Text | Issuer | O |
| ++ PrivateIdentification | <PrvtId> | Or} | | Marks the beginning of private person identification. | M/O |
| +++ DateAndPlaceOfBirth | <DtAndPlcOfBirth> | {{Or | | Marks the beginning of information for identification based on birth date and place. This element automatically excludes element <Othr>. | O |
| ++++ BirthDate | <BirthDt> | [1..1] | DateTime | Date of birth. | M |
| ++++ ProvinceOfBirth | <PrvcOfBirth> | [0..1] | Max35Text | Province of birth. | O |
| ++++ CityOfBirth | <CityOfBirth> | [1..1] | Max35Text | City of birth. | M |
| ++++ CountryOfBirth | <CtryOfBirth> | [1..1] | Code | Country of birth. Alpha-2 ISO country code (e.g. "SI" for Slovenia). | M |
| +++ OtherIdentification | <Othr> | Or}} | Max35Text | Marks the beginning of information for other identification. This element automatically excludes element <DtAndPlcOfBirth>. | O |
| ++++ Identification | <Id> | [1..1] | Max35Text | Identification specified by a third organization (issuer). | M |
| ++++ SchemeName | <SchmeNm> | [0..1] | | | M |
| +++++ Code | <Cd> | {{Or | Max4Text | Code from the external ISO codebook of codes for private persons (see »codebook of codes – identifiers for private persons). If this element is stated, than the element <Prtry> must not be stated. | M/O |
| +++++ Proprietary | <Prtry> | Or}} | Max35Text | It is used for stating codes which are not defined in the external codebook of codes for private persons (e.g. for SEPA identification, the »SEPA« code is stated). If this element is stated, than the element must not be stated <Cd>. | M/O |
| ++++ Issuer | <Issr> | [0..1] | Max35Text | Identification issuer. | O |

7.1.1 Code table - identifiers of legal entities

The codebook of codes is available on the web page:
<https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>, code set »ExternalOrganisationIdentification1Code«.

7.1.2 Code table - identifiers of private persons

The codebook of codes is available on the web page:
<https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>, code set »ExternalPersonIdentification1Code«.

7.2 "BranchAndFinancialInstitutionIdentification6" bank information

The "BranchAndFinancialInstitutionIdentification6" block is used for providing information on the creditor's bank "CreditorAgent", debtor's bank "DebtorAgent" or intermediary bank "IntermediaryAgent1".

With UPN/SEPA payment orders the debtor bank is given by BIC or Other identification. Identification with BIC code is not mandatory, when using the identification of type Other, the allowed value is »NOTPROVIDED«.

Data on creditor bank (Creditor agent) and intermediary bank (IntermediaryAgent1) is given by BIC code with UPN/SEPA payment orders or Other identification. Identification with BIC code is not mandatory, when using the identification of type Other, the allowed value is »NOTPROVIDED«.

For "non-SEPA" payment orders in foreign payment systems, using a BIC to identify the creditor's bank or intermediary bank is not mandatory; in this case it is possible to use the bank's name and postal address.

For past transactions, transactions from outside the SEPA area, and foreign payment system transactions, it is possible that a BIC is not provided, so this information remains unspecified.

For credit/debit notifications the debtor's bank or beneficiary is always identified by a valid BIC, whereas the rest of the information is not provided. All information, however, is provided for an intermediary agent. It is possible that a BIC to identify a debtor or beneficiary or even an intermediary agent is not provided. In such cases the information is unspecified.

Table 12: Structure of the "BranchAndFinancialInstitutionIdentification6" block

| ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank | *1 |
|---------------------------------|-------------------------|----------------------------|----------------------------|------------------------------|----|
|---------------------------------|-------------------------|----------------------------|----------------------------|------------------------------|----|

| ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank | *1 |
|-------------------------------------|-------------------------|----------------------------|----------------------------|--|-----|
| +FinancialInstitutionIdentification | <FinInstnId> | [1..1] | | Marks the beginning of bank information. | M |
| ++BICFI | <BICFI> | [0..1] | BICIdentifier | Bank's BIC (8 or 11 characters). | M/O |
| ++Name | <Nm> | [0..1] | Max70Text | Bank name. | O |
| ++PostalAddress | <PstlAdr> | [0..1] | | Marks the beginning of information on bank's postal address. | O |
| +++StreetName | <StrtNm> | [0..1] | Max70Text | Bank's address. | O |
| +++TownName | <TwnNm> | [0..1] | Max35Text | Bank's location (town/city). | O |
| +++Country | <Ctry> | [1..1] | CountryCode | Alpha-2 ISO country code of the bank. | O |
| ++Other | <Othr> | [0..1] | | | M/O |
| +++Identification | <Id> | [1..1] | | Value »NOTPROVIDED«. | O |

7.3 "CashAccount38" account information

"CashAccount38" account information is included to identify creditor's account "CreditorAccount" or debtor's account "DebtorAccount". This XML block consists of the two mutually exclusive elements:

- the "IBAN" element for specifying the account number in IBAN format. It is always used for providing account information on "SEPA" payment orders, and generally also for domestic transactions and payment orders as well as transactions outside the SEPA area,
- the "Other" element for specifying the account number in a format other than IBAN. This is generally used for providing creditor account information on "non-SEPA" FPS payment orders as well as for transactions and credits/debits from the "non-SEPA" area.

Table 13: Structure of the "CashAccount38" block

| ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank | *1 |
|---------------------------------|-------------------------|----------------------------|----------------------------|---|----|
| +Identification | <Id> | [1..1] | | Marks the beginning of account information. | M |
| ++IBAN | <IBAN> | {Or | IBANIdentifier | IBAN account number. | O |
| ++Other | <Othr> | Or} | | Marks the beginning of account information. | O |
| +++Identification | <Id> | [1..1] | Max34Text | Account number in arbitrary format (except for IBAN). | M |

7.4 The "DateAndDateTimeChoice" block for date and time

Table 14: "DateAndDateTimeChoice" block for date and time

| Or | ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./Type) | Usage/function in Hal E-Bank | *1 |
|-----|---------------------------------|-------------------------|----------------------------|----------------------------|----------------------------------|-----|
| {Or | + Date | <Dt> | [1..1] | ISODate | Date (see section 7.6). | M/O |
| Or} | + DateTime | <DtTm> | [1..1] | ISODateTime | Date and time (see section 7.6). | M/O |

7.5 The "ExternalPurpose1Code" block

The "ExternalPurpose1Code" block encompasses a list of purpose category codes.

The codebook of codes is available on the web page:
http://www.iso20022.org/external_code_list.page, tab 4.

7.6 Data types in blocks

XML blocks contain the following data types:

Table 15: Data types in blocks

| Data | Format | Description |
|----------------------------|-------------|---|
| Dates | | |
| ISODate | | ISO date format "YYYY-MM-DD", where "YYYY" denotes year, "MM" month, "DD" day. Example: 2013-10-04 |
| ISODateTime | | ISO date and time format "YYYY-MM-DDThh:mm:ss.sssZ", "YYYY-MM-DDThh:mm:ss.sss+/-hh:mm" or "YYYY-MM-DDThh:mm:ss.sss", where "YYYY" denotes year, "MM" month, "DD" day, "hh" hours, "mm" minutes, "ss" seconds, "sss" one hundredth of a second. Example: 2013-10-04T08:35:40.125 |
| Amounts and numbers | | |
| CurrencyAndAmount | | Currency code and amount. Currency code is given in the alpha-3 ISO format together with the "Ccy" attribute, and the amount is rounded to five decimal places, with a decimal point as a separator, and with a maximum 13 integers. Only numerical characters and decimal points are allowed for expressing amounts (negative amounts are not allowed). Example: <Ccy="EUR">1000.00 |
| Max15NumericText | [0-9]{1,15} | Maximum length is 15 characters (see section 7.6). |
| DecimalNumber | | Maximum length 18 digits, of which a maximum of 17 digits may come behind the decimal point. The decimal point is used as the decimal separator. Example: 123456789.987654321 |
| Number | | Maximum length 18 digits, of which a maximum of 17 digits may come behind the decimal point. Example: 123456789987654321 |
| Text | | |
| Max3Text | | Maximum string length is 3 characters. |
| Max4Text | | Maximum string length is 4 characters. |
| Max34Text | | Maximum string length is 34 characters. |
| Max35Text | | Maximum string length is 35 characters. |
| Max70Text | | Maximum string length is 70 characters. |

| | | |
|--------------------|---|--|
| Max140Text | | Maximum string length is 35 characters. |
| Identifiers | | |
| BICIdentifier | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | BIC identifier (Bank Identifier Code). |
| BEIIdentifier | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} | BEI identifier (International Business Entity Identifier). |
| Codes | | |
| CountryCode | [A-Z]{2,2} | Alpha-2 ISO country code. |
| CurrencyCode | [A-Z]{3,3} | Alpha-3 ISO currency code. |

8. Specifying references and purpose in XML blocks

8.1 "EndToEndId" debtor's reference

Debtor's reference information in an XML document is provided in the "EndToEndId" block in one of the following ways, depending on whether the debtor's reference was in fact given and what type the reference belongs to:

- debtor's reference is not given

If the debtor's reference is not given, the debtor's reference inside the "EndToEndId" XML block reads "NOTPROVIDED",

- SI Slovenian debtor's reference

If the debtor's reference is provided in the Slovenian format (reference type "SI"), it is specified in the following structured form "SI<model><reference>", for example "SI002013-10-25", where "SI" stands for the country code, indicating it is a Slovenian reference, <model> is a two-digit model number, and <reference> is a reference number,

- RF debtor's reference

The RF reference is prescribed by the ISO 11649:2009(E) standard and the Rules for designing and using standardized references in the performance of payment services,

- arbitrary debtor's reference for FPS and SEPA orders

If dealing with a legacy FPS order or if the debtor's reference on the SEPA order is arbitrary (reference type "NRC"), the debtor's reference in the "EndToEndId" XML block for legacy FPS orders is provided as "reference", for example "my ref.", where "reference" is the debtor's reference.

8.2 "RemittanceInformation" creditor's reference and purpose of payment

Creditor's reference and payment purpose are specified in an XML document in the "RmtInf" XML block in one of the following ways, depending on whether the creditor's reference is given, what type of reference it belongs to, and whether the purpose is provided in an XML or non-XML format:

- only a non-XML purpose is given

If the creditor's reference is provided merely as a non-XML purpose, the creditor's reference or purpose is specified in the "Ustrd" XML block for unstructured (non-XML) forms of purpose. This form is always used for legacy FPS orders,

- creditor's reference and purpose are given

If both the creditor's reference and purpose are provided, the creditor's reference and purpose are specified inside the "Strd" block for structured purpose and

reference information, where the creditor's reference is included in the "CdtrRefInf" XML block, and the payment purpose in the "AddtlRmtInf" XML block.

In case the creditor's reference is a:

- Slovenian reference (reference of type »SI«), it is then stated in the structured format »SI<model><reference><< such as e.g. »SI002013-10-25«, where the »SI« codes marks that this is a Slovenian creditor's reference , <model> is a 2-digit model, while <reference> is a reference,
- RF creditor's reference; it is prescribed by ISO 11649:2009(E) and by the Rules for creation and use of standardized references at conduction of payment services.

Table 16: Structure of the "RmtInf" block

| ISO element name (Message Item) | ISO XML tag (<XML Tag>) | No. of occurrences (Mult.) | ISO type (Represent./T type) | Usage/function in Hal E-Bank | *1 |
|------------------------------------|-------------------------|----------------------------|------------------------------|---|----|
| ++ Unstructured | <Ustrd> | {Or | Max140Text | Payment purpose provided as arbitrary (non-XML) text. Hal E-Bank: Only one occurrence is allowed. | O |
| ++Structured | <Strd> | Or} | | Marks the beginning of structured purpose information according to Halcom's structured format. Hal E-Bank: Only one occurrence is allowed. | O |
| +++CreditorReferenceInformation | <CdtrRefInf> | [0..1] | | Marks the beginning of creditor's reference information. | M |
| ++++Type | <Tp> | [0..1] | | Marks the beginning of reference type information. | M |
| +++++Code or Proprietary | <CdOrPrtry> | [1..1] | | | M |
| +++++Code | <Cd> | [0..1] | | Allowed value: SCOR. | M |
| ++++Reference | <Ref> | [0..1] | Max35Text | Creditor's reference. | M |
| +++AdditionalRemittanceInformation | <AddtlRmtInf> | [0..1] | Max140Text | Payment purpose. | O |

9. General rules for importing/exporting

XML documents are exported in Hal E-Bank XML structures as described in previous sections. Exported documents are always compliant with ISO 20022 schemas. The information that is optional according to the ISO 20022 schema and at the same time irrelevant to Hal E-Bank (not outlined in the descriptions of XML structures for payment orders, transactions and statements) will not be exported.

For importing payment orders, documents must be compliant with the ISO 20022 schema and also with the Hal E-Bank XML structure. If documents are inconsistent with the ISO 20022 schema, they will be completely rejected. If documents are compliant with the ISO 20022 schema, but the information structure is inconsistent with the Hal E-Bank XML structure (e.g. information not provided), such documents will be imported, but with errors due to incorrect (missing) data. In this case, the information irrelevant to Hal E-Bank will be ignored (disregarded).

10. Examples of XML files (documents)

10.1 Payment orders for domestic payments

Below is an example of XML files for payments made by a Slovenian company (country code "SI") "HALCOM D.D.", address "TRŽAŠKA 118, 1000 LJUBLJANA", IBAN account no. "SI56 2900 0007 3241 744", tax no. 43353126:

Example 1: UPN/SEPA payment order in the amount of "720,00" EUR, debtor's reference NRC "12356", payment made to a Slovenian company (creditor) "VOŠČENKA D.D.", address "BRINOVA CESTA 3", "1000 LJUBLJANA", account no. "SI56 0312 6100 0608 825" at SKB BANKA D.D. (BIC "SKBASI2X"), purpose code "ACCT", payment purpose "PLAČILO STROŠKOV" (PAYMENT OF COSTS), payment date 13/10/2010, Slovenian creditor's reference "SI", model "00" and ref. no. "12345", purpose category code "SUPP" (payment to supplier), name of ultimate debtor "HALCOM CA, LJUBLJANA", name of ultimate creditor "TEMPERA D.O.O., BOROVA ULICA 6, 6000 KOPER", creditor identifier "Legal entity BIC/BEI" and creditor's identification number BIC "SKBASI2x", ultimate creditor identifier "Legal entity - customer no.", identification number "4567890", issuer "GZS".

| UPN/SEPA plačilni nalog | | | |
|-----------------------------|-------------------------|---|--------------------------------|
| | | Status: PRIPRAVLJEN | |
| | | ID: 16NJGUAACNMLAM2A | |
| | | Pripravljen: 13.10.2010-10:07:06 | |
| | | Prejet: | |
| Plačnik | | | |
| IBAN: | SI56 2900 0007 3241 744 | | |
| Referenca: | INRC | 12356 | |
| Naziv: | HALCOM D.D. | | |
| Naslov: | TRŽAŠKA CESTA 118 | | |
| Kraj: | 1000 LJUBLJANA | | |
| Država: | SLOVENIJA | | |
| Koda namena: | ACCT | Namen / rok plačila: | PLAČILO STROŠKOV |
| | | | <input type="checkbox"/> Nujno |
| Prejemnik | | | |
| Znesek: | EUR | Datum plačila: | BIC banke: |
| | 720,00 | 13.10.2010 | SKBAS12X |
| IBAN: | SI56 0312 6100 0608 825 | | |
| Referenca: | SI | 00 12345 | |
| Naziv: | VOŠČENKA D.D. | | |
| Naslov: | BRINOVA CESTA 3 | | |
| Kraj: | 1000 LJUBLJANA | | |
| Država: | SLOVENIJA | | |
| Komentar: | | obr. ver. 6 | |
| Pripravil: Tatjana Zaviršek | | | |
| Podpisal: | | <input type="button" value="Natisni"/> <input type="button" value="Potrdi"/> <input type="button" value="Izhod"/> | |
| | | <input type="button" value="Stran 1 od 2"/> | |

Figure 1: Sample UPN/SEPA payment order for domestic payments - page 1

| UPN/SEPA plačilni nalog | |
|---|--|
| Status: PRIPRAVLJEN ID: 16NJGUAACNMLAM2A Pripravljen: 13.10.2010-10:07:06 Prejet: | |
| Koda kategorije namena: <input type="text" value="SUPP - Plačilo dobavitelju"/> | |
| Naziv dolžnika: <input type="text" value="HALCOM CA"/> | |
| Naziv upnika: <input type="text" value="TEMPERA D.O.O."/> | |
| IDENTIFIKATORJI | |
| Plačnik | Prejemnik |
| Tip ID: <input type="text" value="Pravna os. - BIC / BEI"/> Ident. številka: <input type="text" value="SKBASI2X"/> | Tip ID: <input type="text" value="Pravna os. - št. kupca"/> Ident. številka: <input type="text" value="4567890"/> Izdajatelj: <input type="text" value="GZS"/> |
| Dolžnik | Upnik |
| Tip ID: <input type="text"/> | Tip ID: <input type="text"/> |
| Komentar: obr. ver. 6 Pripravil: Tatjana Zaviršek Podpisal: | |
| <input type="button" value="Natisni"/> <input type="button" value="Potrdi"/> <input type="button" value="Izhod"/> | |
| <input type="button" value="Stran 2 od 2"/> | |

Figure 2: Sample UPN/SEPA payment order for domestic payments - page 2

XML file:

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09
./pain.001.001.09.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>2010-10-13T10:19:57/005724</MsgId>
      <CreDtTm>2010-10-13T10:19:57</CreDtTm>
      <NbOfTxes>1</NbOfTxes>
      <InitgPty>
        <Nm>HALCOM D.D.</Nm>
      <Id>
        <OrgId>
          <Othr>
            <Id>43353126</Id>
          <SchmeNm>

```

```
<Cd>TXID</Cd>
</SchmeNm>
</Othr>
</OrgId>
</Id>
</InitgPty>
</GrpHdr>
<PmtInf>
<PmtInfId>16NJGUAACNMLAM2A</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<LclInstrm>
<Prtry>SEPA</Prtry>
</LclInstrm>
<CtgyPurp>
<Cd>SUPP</Cd>
</CtgyPurp>
</PmtTpInf>
<ReqdExctnDt>
<Dt>2010-10-13</Dt>
</ReqdExctnDt>
<Dbtr>
<Nm>HALCOM D.D.</Nm>
<PstlAdr>
<Ctry>SI</Ctry>
<AdrLine>TRŽAŠKA CESTA 118</AdrLine>
<AdrLine>1000 LJUBLJANA</AdrLine>
</PstlAdr>
<Id>
<OrgId>
<AnyBIC>SKBASI2X</AnyBIC>
</OrgId>
</Id>
</Dbtr>
<DbtrAcct>
<Id>
<IBAN>SI56290000073241744</IBAN>
```

```
</Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>BACXSI22</BICFI>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>16NJGUAACNMLAM2A</InstrId>
    <EndToEndId>12356</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">720.00</InstdAmt>
  </Amt>
  <ChrgBr>SLEV</ChrgBr>
  <UltmtDbtr>
    <Nm>HALCOM CA</Nm>
  </UltmtDbtr>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>SKBASI2X</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>VOŠČENKA D.D.</Nm>
    <PstlAdr>
      <Ctry>SI</Ctry>
      <AdrLine>BRINOVA CESTA 3</AdrLine>
      <AdrLine>1000 LJUBLJANA</AdrLine>
    </PstlAdr>
  </Cdtr>
  <Id>
    <OrgId>
      <Othr>
        <Id>4567890</Id>
        <SchmeNm>
          <Cd>CUST</Cd>
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>

```

```
<Issr>GZS</Issr>
</Othr>
</OrgId>
</Id>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>SI56031261000608825</IBAN>
  </Id>
</CdtrAcct>
<UltmtCdtr>
  <Nm>TEMPERA D.O.O.</Nm>
</UltmtCdtr>
<Purp>
  <Cd>ACCT</Cd>
</Purp>
<RgltryRptg>
  <Dtls>
    <Inf>A3011</Inf>
  </Dtls>
</RgltryRptg>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>SI0012345</Ref>
    </CdtrRefInf>
    <AddtlRmtInf>PLAČILO STROŠKOV</AddtlRmtInf>
  </Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

10.2 Payment orders for cross-border transactions

Below are two sample XML files for two payments made by a Slovenian company (country code "SI") "EBB LJUBLJANA D.O.O.", address "TRŽAŠKA 118, 1000 LJUBLJANA", IBAN account no. "SI56 3300 0000 0000 088", tax no. 91038219:

Example 1: payment made using a UPN/SEPA order in the amount of "1.450,00" EUR to a British citizen (country code "GB") "JOHNY BRAVO", address "HIGH STREET 10", "LONDON", account no. "GB44 BARC 2030 4754 1090 442" at Barclay's (BIC "BARCGB22"), purpose code "CMDT", payment purpose "CONTRACT 1236", debtor's reference not given, creditor's reference is an "RF" reference "97" "1236", statistic code for reporting purposes "112" and transaction description "PLAČILO BLAGA" (PAYMENT OF GOODS).

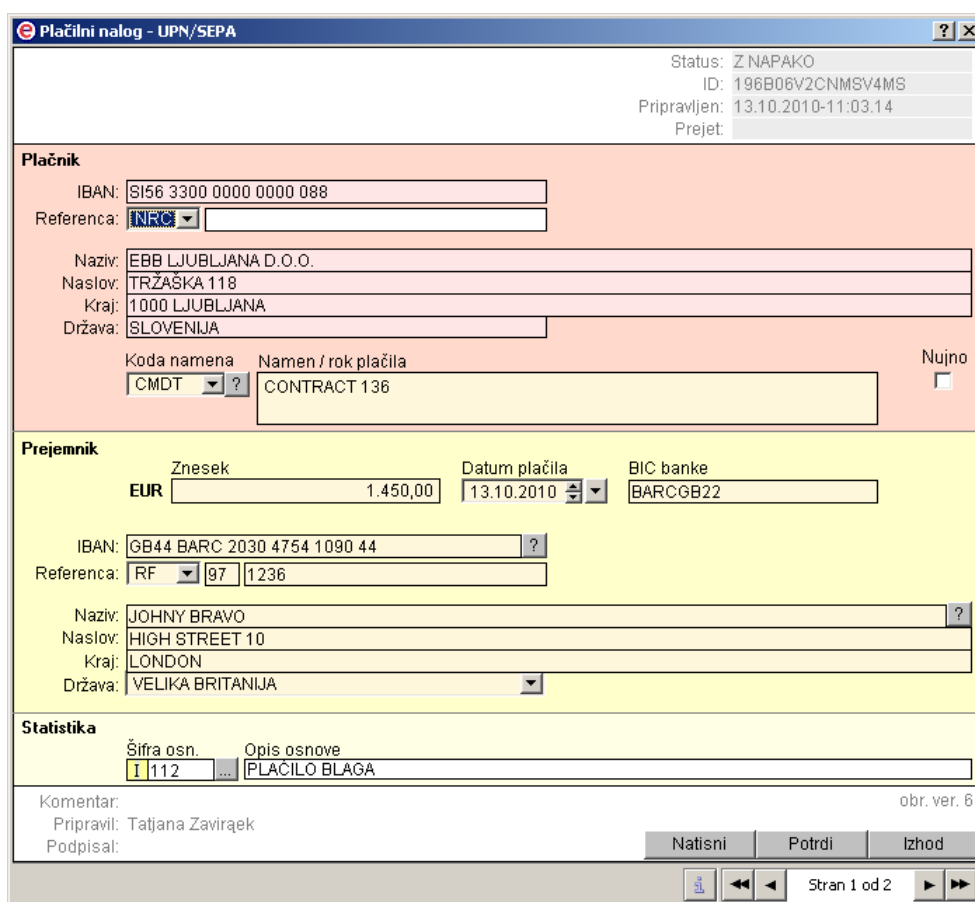


Figure 3: Sample UPN/SEPA payment order for cross-border payment

XML file:

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09
./pain.001.001.09.xsd">
<CstmrCdtTrfInitn>
```

```
<GrpHdr>
  <MsgId>2010-10-13T11:28:07/004856</MsgId>
  <CreDtTm>2010-10-13T11:28:07</CreDtTm>
  <NbOfTxes>1</NbOfTxes>
  <InitgPty>
    <Nm>EBB LJUBLJANA D.O.O.</Nm>
    <Id>
      <OrgId>
        <Othr>
          <Id>91038219</Id>
          <SchmeNm>
            <Cd>TXID</Cd>
          </SchmeNm>
        </Othr>
      </OrgId>
    </Id>
  </InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInfId>196B06V2CNMSV4MS</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Prtry>SEPA</Prtry>
    </LclInstrm>
  </PmtTpInf>
  <ReqdExctnDt>
    <Dt>2010-10-13</Dt>
  </ReqdExctnDt>
  <Dbtr>
    <Nm>EBB LJUBLJANA D.O.O.</Nm>
    <PstlAdr>
      <Ctry>SI</Ctry>
      <AdrLine>TRŽAŠKA 118</AdrLine>
```

```
<AdrLine>1000 LJUBLJANA</AdrLine>
</PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>SI563300000000000088</IBAN>
  </Id>
  <Ccy>EUR</Ccy>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>HAABSI22</BICFI>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>196B06V2CNMSV4MS</InstrId>
    <EndToEndId>NOTPROVIDED</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">1450.00</InstdAmt>
  </Amt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>BARCGB22</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>JOHNY BRAVO</Nm>
    <PstlAdr>
      <Ctry>GB</Ctry>
      <AdrLine>HIGH STREET 10</AdrLine>
      <AdrLine>LONDON</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
```

```

    <IBAN>GB44BARC20304754109044</IBAN>
  </Id>
</CdtrAcct>
<Purp>
  <Cd>CMDT</Cd>
</Purp>
<RgltryRptg>
  <Dtls>
    <Cd>1</Cd>
    <Inf>112-PLAČILO BLAGA</Inf>
  </Dtls>
</RgltryRptg>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>RF971236</Ref>
    </CdtrRefInf>
    <AddtlRmtInf>CONTRACT 136</AddtlRmtInf>
  </Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

Example 2: payment instruction with a VP70 payment order in the amount of "1.450,00" CAD with EUR as the coverage currency, paid to a Canadian company "Canada Travel", address "123 Front Street, Toronto", account no. "CU-815-20272-1-26620" at "Credit Union Central of Ontario, 2810 Blvd., Toronto, Canada", SWIFT BIC "CUCXCATTONT", payment purpose "CONFIRMATION OF RESERVATION CAJFRZ7", user reference not given, additional instruction specified "BREZ PROVIZIJE" (NO CHARGES).

| Nalog za plačilo v tujino - VP 70 | |
|---|---|
| Status: | PRIPRAVLJEN |
| Id: | 196B06V2CNN7FEPJ |
| Pripravljen: | 13.10.2010-12:50.31 |
| Prejet: | |
| Ref. uporabnika: | |
| Instrument: | 1 - PLAČILA, KREDITNA PISMA IN ČEKI |
| Način izvršitve: | 1 - PLAČILO V TUJINO |
| Plačnik | Podatki o plačilu |
| Račun: SI56 3300 0000 0000 088 | Valuta / Znesek: CAD 1.450,00 |
| Naziv: EBB LJUBLJANA D.O.O. | Datum valute: 13.10.2010 |
| Naslov: TRŽAŠKA 118 | Valuta kritja: EUR |
| Kraj: 1000 LJUBLJANA | Podatki o stroških |
| Prejemnik | Plačnik stroškov: SHA / Deljeni stroški |
| Račun: CU-815-20272-1-26620 | Namen plačila |
| Naziv: CANADA TRAVEL | CONFIRMATION OF RESERVATION CAJFRZ7 |
| Naslov: 123 FRONT STREET | |
| Kraj: TORONTO | |
| Država: KANADA | |
| Banka prejemnika | Banka posrednica |
| Swift BIC: CUCXCATTONT | Swift BIC: |
| Naziv: CREDIT UNION CENTRAL OF ONTARIO | Naziv: |
| Naslov: 2810 BLVD. | Naslov: |
| Kraj: TORONTO | Kraj: |
| Id. banke: | Država: |
| Država: KANADA | |
| Podatki za statistiko | |
| Šifra osn. Opis osnove | |
| 1 | |
| Dodatna navodila | |
| BREZ PROVIZIJE | |
| Komentar: | obr. ver. 6 |
| Pripravi: Tatjana Završček | Podpisal: |
| <input type="button" value="Natisni"/> <input type="button" value="Potrdi"/> <input type="button" value="Izhod"/> | |

Figure 4: Sample VP70 cross-border payment order

XML file:

```

<Document xmlns="urn:iso:std:iso:2002:tech:xsd:pain.001.001.09"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:2002:tech:xsd:pain.001.001.09
./pain.001.001.09.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>2010-10-13T12:55:33/003832</MsgId>
      <CreDtTm>2010-10-13T12:55:33</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Nm>EBB LJUBLJANA D.O.O.</Nm>
        <Id>
          <OrgId>

```

```
<Othr>
  <Id>91038219</Id>
  <SchmeNm>
    <Cd>TXID</Cd>
  </SchmeNm>
</Othr>
</OrgId>
</Id>
</InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInfId>196B06V2CNN7FEPJ</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
    <LclInstrm>
      <Prtry>VP70</Prtry>
    </LclInstrm>
  </PmtTpInf>
  <ReqdExctnDt>
    <Dt>2010-10-13</Dt>
  </ReqdExctnDt>
  <Dbtr>
    <Nm>EBB LJUBLJANA D.O.O.</Nm>
    <PstlAdr>
      <Ctry>SI</Ctry>
      <AdrLine>TRŽAŠKA 118</AdrLine>
      <AdrLine>1000 LJUBLJANA</AdrLine>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>SI563300000000000088</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
```

```
<BICFI>HAABSI22</BICFI>
</FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>196B06V2CNN7FEPJ</InstrId>
    <EndToEndId>NOTPROVIDED</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="CAD">1450.00</InstdAmt>
  </Amt>
  <ChrgBr>SHAR</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>CUCXCATTONT</BICFI>
      <Nm>CREDIT UNION CENTRAL OF ONTARIO</Nm>
      <PstlAdr>
        <StrtNm>2810 BLVD.</StrtNm>
        <TwnNm>TORONTO</TwnNm>
        <Ctry>CA</Ctry>
      </PstlAdr>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>CANADA TRAVEL</Nm>
    <PstlAdr>
      <Ctry>CA</Ctry>
      <AdrLine>123 FRONT STREET</AdrLine>
      <AdrLine>TORONTO</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>CU-815-20272-1-26620</IBAN>
    </Id>
  </CdtrAcct>
  <InstrForDbtrAgt>BREZ PROVIZIJE</InstrForDbtrAgt>
  <RgltryRptg>
```

```
<DtIs>
  <Cd>1</Cd>
</DtIs>
</RgltryRptg>
<RmtInf>
  <Ustrd>CONFIRMATION OF RESERVATION CAJFRZ7</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

10.3 Money transfer

Below are two sample XML files for two money transfers made by a Slovenian company (country code "SI") "HALCOM D.D.", address "TRŽAŠKA 118, 1000 LJUBLJANA", IBAN account no. "SI56 0510 0800 0081 860", tax no. 85476354:

Example 1: the first example shows a regular money transfer in the amount of "1.250,00" USD into account no. "SI56 0201 0025 4117 462" at NLB (BIC "LJBASI2X") with EUR as a coverage currency, payment purpose "PRENOS SREDSTEV" (MONEY TRANSFER), reference to authorization no. "SI", model "00", ref. no. "13-10-2010".

Splošni nalog v tuji valuti v domovini

Status:
 Id: 196B05QSCNN96QAU
 Pripravljen: 13.10.2010-13:05.16
 Prejet:

Referenca:
 Datum valute: 13.10.2010

Plačnik

Naziv, naslov in kraj
 HALCOM D.D.
 1000 LJUBLJANA
 TRŽAŠKA 118

Valuta kritja
 EUR

Znesek

Račun v breme
 SI56 0510 0800 0081 860

Namen

PRENOS SREDSTEV

Prejemnik

Naziv, naslov in kraj
 HALCOM D.D.
 TRŽAŠKA 118
 1000 LJUBLJANA

Valuta v dobro
 USD

Znesek
 1.250,00

Račun v dobro
 SI56 0201 0025 4117 462

Sklic na št. odobritve
 00 13-10-2010

Dodatni podatki

Navodila banki

Komentar:
 Pripravil: Podpisal: obr. ver. 5

Natisni Potrdi Izhod

Figure 5: Sample cross-border payment order: General foreign-currency order for domestic payment

XML file:

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09
./pain.001.001.09.xsd">
<CstmrCdtTrfInitn>
<GrpHdr>
<MsgId>2010-10-13T13:10:15/004800</MsgId>
<CreDtTm>2010-10-13T13:10:15</CreDtTm>
<NbOfTxes>1</NbOfTxes>
<InitgPty>
<Nm>HALCOM D.D.</Nm>
<Id>
<OrgId>
<Othr>
<Id>85476354</Id>
<SchmeNm>
<Cd>TXID</Cd>
</SchmeNm>
</Othr>
</OrgId>
</Id>
</InitgPty>
</GrpHdr>
<PmtInf>
<PmtInfId>196B05QSCNN96QAU</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
<InstrPrty>NORM</InstrPrty>
<LclInstrm>
<Prtry>VP70</Prtry>
</LclInstrm>
</PmtTpInf>
<ReqdExctnDt>
<Dt>2010-10-13</Dt>
</ReqdExctnDt>
```

```
<Dbtr>
  <Nm>HALCOM D.D.</Nm>
  <PstlAdr>
    <Ctry>SI</Ctry>
    <AdrLine>1000 LJUBLJANA</AdrLine>
    <AdrLine>TRŽAŠKA 118</AdrLine>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>SI56051008000081860</IBAN>
  </Id>
  <Ccy>EUR</Ccy>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>ABANSI2X</BICFI>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>196B05QSCNN96QAU</InstrId>
    <EndToEndId>NOTPROVIDED</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="USD">1250.00</InstdAmt>
  </Amt>
  <Cdtr>
    <Nm>HALCOM D.D.</Nm>
    <PstlAdr>
      <Ctry>SI</Ctry>
      <AdrLine>TRŽAŠKA 118</AdrLine>
      <AdrLine>1000 LJUBLJANA</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>SI56020100254117462</IBAN>
```

```
</Id>
</CdtrAcct>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
      </Tp>
      <Ref>00/13-10-2010</Ref>
    </CdtrRefInf>
    <AddtlRmtInf>PRENOS SREDSTEV</AddtlRmtInf>
  </Strd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

Example 2: the second order is a transfer of equivalent amount of "1.501,00" USD in EUR into account no. "SI56 0312 6100 0608 8252" at SKB (BIC "SKBAS12X"), payment purpose "PRENOS PROTIVREDNOSTI" (TRANSFER OF EQUIVALENT AMOUNT), reference to authorization no. not given.

Sposobnost: [] Valuta: [] Dobro: []

Status: PRIPRAVLJEN
 Id: 196B05QSCNN96QAU
 Pripravljen: 13.10.2010-13:05:16
 Prejet: []

Referenca: []
 Datum valute: 13.10.2010

Plačnik

| Naziv, naslov in kraj | Valuta kritja | Znesek |
|-----------------------|---------------|----------|
| HALCOM D.D. | USD | 1.501,00 |
| 1000 LJUBLJANA | | |
| TRŽAŠKA 118 | | |

Račun v breme: SI56 0510 0800 0081 860

Namen

PRENOS PROTIVREDNOSTI

Prejemnik

| Naziv, naslov in kraj | Valuta v dobro | Znesek |
|-----------------------|----------------|--------|
| HALCOM D.D. | EUR | |
| TRŽAŠKA 118 | | |
| 1000 LJUBLJANA | | |

Račun v dobro: SI56 0312 6100 0608 825
 Sklic na št. odobritve: []

Dodatni podatki

Navodila banki: []

Komentar: Pripravil: Tatjana Zaviršek Podpisal: [] obr. ver. 5

Natisni Potrdi Izhod

Figure 6: Sample cross-border payment order: General foreign-currency order for domestic payment

XML file:

```
<Document xmlns="urn:iso:std:iso:2002:tech:xsd:pain.001.001.09"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:2002:tech:xsd:pain.001.001.09
./pain.001.001.09.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>2010-10-13T13:23:18/003380</MsgId>
      <CreDtTm>2010-10-13T13:23:18</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <InitgPty>
        <Nm>HALCOM D.D.</Nm>
      <Id>
        <OrgId>
          <Othr>
            <Id>85476354</Id>
          <SchmeNm>
```

```
<Cd>TXID</Cd>
</SchmeNm>
</Othr>
</OrgId>
</Id>
</InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInfId>196B05QSCNN96QAU</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <PmtTpInf>
    <InstrPrty>NORM</InstrPrty>
    <LclInstrm>
      <Prtry>VP70</Prtry>
    </LclInstrm>
  </PmtTpInf>
  <ReqdExctnDt>
    <Dt>2010-10-13</Dt>
  </ReqdExctnDt>
  <Dbtr>
    <Nm>HALCOM D.D.</Nm>
    <PstlAdr>
      <Ctry>SI</Ctry>
      <AdrLine>1000 LJUBLJANA</AdrLine>
      <AdrLine>TRŽAŠKA 118</AdrLine>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>SI56051008000081860</IBAN>
    </Id>
    <Ccy>USD</Ccy>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>ABANSI2X</BICFI>
    </FinInstnId>
  </DbtrAgt>
```

```

<CdtTrfTxInf>
  <PmtId>
    <InstrId>196B05QSCNN96QAU</InstrId>
    <EndToEndId>NOTPROVIDED</EndToEndId>
  </PmtId>
  <Amt>
    <EqvtAmt>
      <Amt Ccy="USD">1501.00</Amt>
      <CcyOfTrf>EUR</CcyOfTrf>
    </EqvtAmt>
  </Amt>
  <Cdtr>
    <Nm>HALCOM D.D.</Nm>
    <PstlAdr>
      <Ctry>SI</Ctry>
      <AdrLine>TRŽAŠKA 118</AdrLine>
      <AdrLine>1000 LJUBLJANA</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>SI56031261000608825</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>PRENOS PROTIVREDNOSTI</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>

```

10.4 Transactions and statements

Below are two sample XML files for two transactions of a Slovenian company (country code "SI") "HALCOM D.D.", address "TRŽAŠKA 118, 1000 LJUBLJANA", IBAN account no. "SI56 0510 0101 0003 840":

Example 1: the first example shows a final **debit entry** in the amount of "1.223,00" EUR paid to a Slovenian company "BARVICA D.O.O.", address "BOROVA ULICA 15", "4000 KRANJ", account no. "SI56 0204 5001 9618 829" at NLB (BIC "LJBASI2X"), purpose code

"ACCT", payment purpose "PLAČILO STROŠKOV", debtor's reference "SI", model "05", ref. no. "3241", creditor's reference "SI", model "00", ref. no. "23-10-2010", bank's reference "23-10-2010", value and booking date "23/10/2010":

| Bremenitev (izpisek) | | ID: 1YYYYYSNNEA43C |
|---|-----------------------------|----------------------------------|
| | | Pripravljen: 13.10.2010-13:48:50 |
| | | Prevzet: 13.10.2010-13:55:51 |
| IBAN: SI56 0510 0101 0003 840 | HALCOM D.D. | |
| BIC banke: ABANSI2X | TRŽAŠKA 118 | |
| Valuta: EUR | 1000 LJUBLJANA | |
| IŠ DDV: SI36986038 | | |
| Matična številka: 4253454 | | |
| Plačnik | | |
| Naziv: HALCOM D.D. | | |
| Naslov: TRŽAŠKA 118 | | |
| | 1000 LJUBLJANA | |
| Država: SLOVENIJA | BIC banke: ABANSI2X | |
| Račun: SI56 0510 0101 0003 840 | Referenca: 05 3241 | |
| Prejemnik | | |
| Naziv: BARVICA D.O.O. | | |
| Naslov: BOROVA ULICA 15 | | |
| | 4000 KRANJ | |
| Država: SLOVENIJA | BIC banke: LJBASI2X | |
| Račun: SI56 0204 5001 9618 829 | Referenca: 00 23-10-2010 | |
| Ref. soglasja: | Vrsta sheme: | |
| Koda namena: ACCT - Upravljanje z den. sredstvi-znotraj banke | | |
| Komentar uporab./ Namen: PLAČILO STROŠKOV | | |
| Znesek v breme: | | 1.223,00 |
| Datum bremenitve / valute: 13.10.2010 | Vrsta posla: | |
| Datum knjiženja: 13.10.2010 | Referenca banke: 1286970530 | |
| Datum poravnave: 13.10.2010 | Tržna pot: E-Bank | |
| Datum tečaja: | Oznaka izvirne valute: | |
| Tečaj konverzije 1: | Znesek izvirne valute: | |
| Tečaj konverzije 2: | | |
| Nadomestilo: | | |
| Dodatni podatki: | | |
| | | obr. ver. 10 |
| | | Natisni Izhod |
| Stran 1 od 3 | | |

Figure 7: Example of a debit entry

XML file:

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.052.001.08"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.052.001.08
./camt.052.001.08.xsd">
```

```
<BkToCstmrAcctRpt>
```

```
<GrpHdr>
```

```
<MsgId>2010-10-13T14:06:14/003832</MsgId>
```

```
<CreDtTm>2010-10-13T14:06:14</CreDtTm>
```

```
</GrpHdr>
```

```
<Rpt>
  <Id>2010-10-13T14:06:14/003832</Id>
  <CreDtTm>2010-10-13T14:06:14</CreDtTm>
  <Acct>
    <Id>
      <IBAN>SI56051001010003840</IBAN>
    </Id>
    <Ownr>
      <Nm>HALCOM D.D.</Nm>
      <PstlAdr>
        <Ctry>SI</Ctry>
        <AdrLine>TRŽAŠKA 118</AdrLine>
        <AdrLine>1000 LJUBLJANA</AdrLine>
      </PstlAdr>
    </Ownr>
  </Acct>
  <Ntry>
    <Amt Ccy="EUR">1223.00</Amt>
    <CdtDbtInd>DBIT</CdtDbtInd>
    <Sts>
      <Cd>BOOK</Cd>
    </Sts>
    <BookgDt>
      <Dt>2010-10-13</Dt>
    </BookgDt>
    <ValDt>
      <Dt>2010-10-13</Dt>
    </ValDt>
    <AcctSvcrRef>1YYYYYYSCNNEA43C</AcctSvcrRef>
    <BkTxCd>
      <Prtry>
        <Cd>NOTPROVIDED</Cd>
      </Prtry>
    </BkTxCd>
    <NtryDtls>
      <TxDtls>
        <Refs>
          <InstrId>196B06CACNNERBT4</InstrId>
```

```
<EndToEndId>SI053241</EndToEndId>
<TxId>1286970530</TxId>
</Refs>
<RltdPties>
  <Pty>
    <Dbtr>
      <Nm>HALCOM D.D.</Nm>
      <PstlAdr>
        <Ctry>SI</Ctry>
        <AdrLine>TRŽAŠKA 118</AdrLine>
        <AdrLine>1000 LJUBLJANA</AdrLine>
      </PstlAdr>
    </Pty>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>SI56051001010003840</IBAN>
    </Id>
  </DbtrAcct>
  <Cdtr>
    <Pty>
      <Nm>BARVICA D.O.O.</Nm>
      <PstlAdr>
        <Ctry>SI</Ctry>
        <AdrLine>BOROVA ULICA 15</AdrLine>
        <AdrLine>4000 KRANJ</AdrLine>
      </PstlAdr>
    </Pty>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>SI56020450019618829</IBAN>
    </Id>
  </CdtrAcct>
</RltdPties>
<RltdAgts>
  <DbtrAgt>
    <FinInstnId>
```

```

    <BICFI>ABANSI2X</BICFI>
  </FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BICFI>LJBASI2X</BICFI>
  </FinInstnId>
</CdtrAgt>
</RltdAgt>
<Purp>
  <Cd>ACCT</Cd>
</Purp>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Ref>SI0023-10-2010</Ref>
    </CdtrRefInf>
    <AddtlRmtInf>PLAČILO STROŠKOV</AddtlRmtInf>
  </Strd>
</RmtInf>
<RltdDts>
  <IntrBkSttlmDt>2010-10-13</IntrBkSttlmDt>
</RltdDts>
</TxDtls>
</NtryDtls>
</Ntry>
</Rpt>
</BkToCstmrAcctRpt>
</Document>

```

Example 2: the second example is a final **credit entry** in the amount of "7.420,00" EUR from a Slovenian company "VOŠČENKA D.D.", address "BRINOVA CESTA 3", "1000 LJUBLJANA", account no. "SI56 0312 6100 0608 825" at SKB (BIC "SKBASI2X"), purpose code "ACCT - Upravljanje z den. sredstvi-znotraj banke", payment purpose "PLAČILO STROŠKOV" (PAYMENT OF COSTS), debtor's reference "SI", model "00" and ref. no. "12345", creditor's reference "SI", model "12" and ref. no. "356", bank's reference "1286970529", value and booking date "13-10-2010":

| Promet | | Odobritev (izpisek) | |
|---|--|----------------------------------|-----------------|
| | | ID: 1YYYYYYSCNNEA3AJ | |
| | | Pripravljen: 13.10.2010-13:48.49 | |
| | | Prevzet: 13.10.2010-13:55.51 | |
| IBAN: SI56 0510 0101 0003 840 | | HALCOM D.D. | |
| BIC banke: ABANSI2X | | TRŽAŠKA 118 | |
| Valuta: EUR | | 1000 LJUBLJANA | |
| IŠ DDV: SI36986038 | | | |
| Matična številka: 4253454 | | | |
| Plačnik | | | |
| Naziv: VOŠČENKA D.D. | | | |
| Naslov: BRINOVA CESTA 3 | | | |
| 1000 LJUBLJANA | | | |
| Država: SLOVENIJA | | BIC banke: SKBASI2X | |
| Račun: SI56 0312 6100 0608 825 | | Referenca: 00 12345 | |
| Prejemnik | | | |
| Naziv: HALCOM D.D. | | | |
| Naslov: TRŽAŠKA 118 | | | |
| 1000 LJUBLJANA | | | |
| Država: SLOVENIJA | | BIC banke: ABANSI2X | |
| Račun: SI56 0510 0101 0003 840 | | Referenca: 05 3241 | |
| Ref. soglasja: | | Vrsta sheme: | |
| Koda namena: ACCT - Upravljanje z den. sredstvi-znotraj banke | | | |
| Komentar uporab. / Namen: PLAČILO STROŠKOV | | | |
| Znesek v dobro: | | | 7.420,00 |
| Datum bremenitve / valute: 13.10.2010 | | Vrsta posla: | |
| Datum knjiženja: 13.10.2010 | | Referenca banke: 1286970529 | |
| Datum poravnave: 12.10.2010 | | Tržna pot: E-Bank | |
| Datum tečaja: | | Oznaka izvorne valute: GBP | |
| Tečaj konverzije 1: | | Znesek izvorne valute: 6769,60 | |
| Tečaj konverzije 2: 0,912345 | | | |
| Nadomestilo: 4,56 EUR | | | |
| Dodatni podatki: | | | obr. ver. 10 |
| | | | Natisni Izhod |
| Stran 1 od 3 | | | |

Figure 8: Example of a credit entry - page 1

| PRAVNE OSEBE | |
|--|-----------------------------------|
| Plačnik | Prejemnik |
| BIC / BEI: <input type="text"/> | BIC / BEI: <input type="text"/> |
| BIC: <input type="text"/> | BIC: <input type="text"/> |
| IBEI: <input type="text"/> | IBEI: <input type="text"/> |
| BEI: <input type="text"/> | BEI: <input type="text"/> |
| EANGL: <input type="text"/> | EANGL: <input type="text"/> |
| CHIPS: <input type="text"/> | CHIPS: <input type="text"/> |
| DUNS: <input type="text"/> | DUNS: <input type="text"/> |
| GS1G: <input type="text"/> | GS1G: <input type="text"/> |
| Št. kupca: 4567890 | Št. kupca: <input type="text"/> |
| Št. zaposl.: <input type="text"/> | Št. zaposl.: <input type="text"/> |
| Bančna št.: <input type="text"/> | Bančna št.: <input type="text"/> |
| Davčna št.: <input type="text"/> | Davčna št.: <input type="text"/> |
| Izdajatelj: GZS | Izdajatelj: <input type="text"/> |
| | SEPA ID: <input type="text"/> |
| Drugo | Drugo |
| Številka: <input type="text"/> | Številka: <input type="text"/> |
| Tip ident.: <input type="text"/> | Tip ident.: <input type="text"/> |
| Izdajatelj: <input type="text"/> | Izdajatelj: <input type="text"/> |
| POTROŠNIKI | |
| Plačnik | Prejemnik |
| Tip ID: <input type="text"/> | Tip ID: <input type="text"/> |
| Dodatni podatki: <input type="text"/> | |
| obr. ver. 10 | |
| <input type="button" value="Natisni"/> <input type="button" value="Izhod"/> | |
| <input type="button" value="←"/> <input type="button" value="→"/> Stran 2 od 3 | |

Figure 9: Example of a credit entry - page 2

Promet

Odobritev (izpisek)

ID: 1YYYYYYSCNNEA3AJ
Pripravljen: 13.10.2010-13:48.49
Prevzet: 13.10.2010-13:55.51

Koda kategorije namena: SUPP - Plačilo dobavitelju

Dolžnik

Naziv: TEMPERA D.O.O.

Tip ID: _____

Upnik

Naziv: HALCOM CA

Tip ID: _____

Dodatni podatki: _____ obr. ver. 10

Natisni Izhod

Stran 3 od 3

Figure 10: Example of a credit entry - page 3

XML file:

```

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.052.001.08"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.052.001.08
./camt.052.001.08.xsd">
  <BkToCstmrAcctRpt>
    <GrpHdr>
      <MsgId>2010-10-13T14:22:38/005420</MsgId>
      <CreDtTm>2010-10-13T14:22:38</CreDtTm>
    </GrpHdr>
    <Rpt>
      <Id>2010-10-13T14:22:38/005420</Id>
  </BkToCstmrAcctRpt>

```

```
<CreDtTm>2010-10-13T14:22:38</CreDtTm>
<Acct>
  <Id>
    <IBAN>SI56051001010003840</IBAN>
  </Id>
  <Ownr>
    <Nm>HALCOM D.D.</Nm>
    <PstlAdr>
      <Ctry>SI</Ctry>
      <AdrLine>TRŽAŠKA 118</AdrLine>
      <AdrLine>1000 LJUBLJANA</AdrLine>
    </PstlAdr>
  </Ownr>
</Acct>
<Ntry>
  <Amt Ccy="EUR">7420.00</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>
    <Cd>BOOK</Cd>
  </Sts>
  <BookgDt>
    <Dt>2010-10-13</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2010-10-13</Dt>
  </ValDt>
  <AcctSvcrRef>1YYYYYYSCNNEA3AJ</AcctSvcrRef>
  <BkTxCd>
    <Prtry>
      <Cd>NOTPROVIDED</Cd>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <InstrId>196B06CACNNERBT6</InstrId>
        <EndToEndId>SI0012345</EndToEndId>
        <TxId>1286970529</TxId>
```

```
</Refs>
<RltdPties>
  <Dbtr>
    <Pty>
      <Nm>VOŠČENKA D.D.</Nm>
      <PstlAdr>
        <Ctry>SI</Ctry>
        <AdrLine>BRINOVA CESTA 3</AdrLine>
        <AdrLine>1000 LJUBLJANA</AdrLine>
      </PstlAdr>
      <Id>
        <OrgId>
          <Othr>
            <Id>4567890</Id>
            <SchmeNm>
              <Cd>CUST</Cd>
            </SchmeNm>
            <Issr>GZS</Issr>
          </Othr>
        </OrgId>
      </Id>
    </Pty>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>SI56031261000608825</IBAN>
    </Id>
  </DbtrAcct>
  <UltmtDbtr>
    <Nm>TEMPERA D.O.O.</Nm>
  </UltmtDbtr>
  <Cdtr>
    <Pty>
      <Nm>HALCOM D.D.</Nm>
      <PstlAdr>
        <Ctry>SI</Ctry>
        <AdrLine>TRŽAŠKA 118</AdrLine>
        <AdrLine>1000 LJUBLJANA</AdrLine>
```

```
</PstlAdr>
</Pty>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>SI56051001010003840</IBAN>
  </Id>
</CdtrAcct>
<UltmtCdtr>
  <Nm>HALCOM CA</Nm>
</UltmtCdtr>
</RltdPties>
<RltdAgts>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>SKBASI2X</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>ABANSI2X</BICFI>
    </FinInstnId>
  </CdtrAgt>
</RltdAgts>
<Purp>
  <Cd>ACCT</Cd>
</Purp>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Ref>SI12356</Ref>
    </CdtrRefInf>
    <AddtlRmtInf>PLAČILO STROŠKOV</AddtlRmtInf>
  </Strd>
</RmtInf>
<RltdDts>
  <IntrBkSttlmDt>2010-10-12</IntrBkSttlmDt>
</RltdDts>
```

```
</TxDtls>  
</NtryDtls>  
</Ntry>  
</Rpt>  
</BkToCstmrAcctRpt>  
</Document>
```

Both transactions were included in **statement** no. "529" of "13/10/2010", date of previous statement "12/10/2010", old statement balance was "1.000,00" EUR:

| IZPISEK RAČUNA | | | | | |
|--------------------------------------|----------------------------------|-------------------------|-----------------------|--------------------------|--------------------------|
| Datum tiska: 14.10.2010 8:25:06 | | | HALCOM D.D. | | |
| IBAN: SIS6 0510 0101 0003 840 | | | TRŽASKA 118 | | |
| BIC banke: ABANSI2X | | | 1000 L.JUBLJANA | | |
| Valuta: EUR | | | | | |
| Dav. št./ID za DDV: SIS6986038 | | | | | |
| Matična številka: 4253454 | | | | | |
| Podatki o stanju in prometu: | | v breme | v dobro | številka izpiska: | 529/21-0 |
| Stero stanje: =1.000,00 | | | | datum izpiska: | 13.10.10 |
| Promet: =1.223,00 | | =1.223,00 | =7.420,00 | številko obremenitev: | 1 |
| Novo stanje: =7.197,00 | | | | številko odobritev: | 1 |
| Prejemnik / Plačnik | znesek obremenitve | znesek odobritve | naša referenca | tuja referenca | datum knjiženja |
| naslov | | | referenca banke | | datum obremenitve/vakute |
| račun | | | | | vrsta posla |
| BIC banke | | | | | koda namena |
| komentar uporabnika / namen | | | | | |
| 1 | VOŠČENKA D.D. | =7.420,00 | 12356 | | 13.10.10 |
| | BRINČOVA CESTA 3, 1000 LJUBLJANA | | 00 12345 | | 13.10.10 |
| | SIS6 0312 6100 0608 825 | | 1286970529 | | |
| | SKBAS2X | | | | ACCT |
| | PLAČILO STROŠKOV | | | | |
| 2 | BARVICA D.O.O. | =1.223,00 | 05 3241 | | 13.10.10 |
| | N/A, 4000 KRANJ | | 00 23-10-2010 | | 13.10.10 |
| | SIS6 0204 6001 9618 829 | | 1286970530 | | |
| | LJBASI2X | | | | ACCT |
| | PLAČILO STROŠKOV | | | | |
| Skupaj v breme | | =1.223,00 | | Skupaj nalogov v breme | 1 |
| Skupaj v dobro | | | =7.420,00 | Skupaj nalogov v dobro | 1 |

Figure 11: Sample statement

XML file:

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:2002:tech:xsd:camt.053.001.08"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:2002:tech:xsd:camt.053.001.08
./camt.053.001.08.xsd">
<BkToCstmrStmt>
<GrpHdr>
<MsgId>2010-10-13T15:02:34/004576</MsgId>
<CreDtTm>2010-10-13T15:02:34</CreDtTm>
</GrpHdr>
<Stmt>
<Id>1YYYYYYSCNNEA478</Id>
<LglSeqNb>529</LglSeqNb>
<CreDtTm>2010-10-13T00:00:00</CreDtTm>
<Acct>
<Id>
```

```
<IBAN>SI56051001010003840</IBAN>
</Id>
<Ownr>
  <Nm>HALCOM D.D.</Nm>
  <PstlAdr>
    <Ctry>SI</Ctry>
    <AdrLine>TRŽAŠKA 118</AdrLine>
    <AdrLine>1000 LJUBLJANA</AdrLine>
  </PstlAdr>
</Ownr>
</Acct>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>OPBD</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">1000.00</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2010-10-12</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>CLBD</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">7197</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2010-10-13</Dt>
  </Dt>
</Bal>
<TxSummary>
  <TtlCdtNtries>
    <NbOfNtries>1</NbOfNtries>
  </TtlCdtNtries>
</TxSummary>
```



```
<Sum>7420.00</Sum>
</TtlCdtNtries>
<TtlDbtNtries>
  <NbOfNtries>1</NbOfNtries>
  <Sum>1223.00</Sum>
</TtlDbtNtries>
</TxSummary>
<Ntry>
  <Amt Ccy="EUR">7420.00</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>
    <Cd>BOOK</Cd>
  </Sts>
  <BookgDt>
    <Dt>2010-10-13</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2010-10-13</Dt>
  </ValDt>
  <AcctSvcrRef>1YYYYYYSCNNEA3AJ</AcctSvcrRef>
  <BkTxCd>
    <Prtry>
      <Cd>NOTPROVIDED</Cd>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <InstrId>196B06CACNNERBT6</InstrId>
        <EndToEndId>SI0012345</EndToEndId>
        <TxId>1286970529</TxId>
      </Refs>
      <RltdPties>
        <Dbtr>
          <Pty>
            <Nm>VOŠČENKA D.D.</Nm>
            <PstlAdr>
              <Ctry>SI</Ctry>
```

```
<AdrLine>BRINOVA CESTA 3</AdrLine>
<AdrLine>1000 LJUBLJANA</AdrLine>
</PstlAdr>
<Id>
  <OrgId>
    <Othr>
      <Id>4567890</Id>
      <SchmeNm>
        <Cd>CUST</Cd>
      </SchmeNm>
      <Issr>GZS</Issr>
    </Othr>
  </OrgId>
</Id>
</Pty>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>SI56031261000608825</IBAN>
  </Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>TEMPERA D.O.O.</Nm>
</UltmtDbtr>
<Cdtr>
  <Pty>
    <Nm>HALCOM D.D.</Nm>
    <PstlAdr>
      <Ctry>SI</Ctry>
      <AdrLine>TRŽAŠKA 118</AdrLine>
      <AdrLine>1000 LJUBLJANA</AdrLine>
    </PstlAdr>
  </Pty>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>SI56051001010003840</IBAN>
  </Id>
```

```
</CdtrAcct>
<UltmtCdtr>
  <Nm>HALCOM CA</Nm>
</UltmtCdtr>
</RltdPties>
<RltdAgts>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>SKBASI2X</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>ABANSI2X</BICFI>
    </FinInstnId>
  </CdtrAgt>
</RltdAgts>
<Purp>
  <Cd>ACCT</Cd>
</Purp>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Ref>SI12356</Ref>
    </CdtrRefInf>
    <AddtlRmtInf>PLAČILO STROŠKOV</AddtlRmtInf>
  </Strd>
</RmtInf>
<RltdDts>
  <IntrBkSttlmDt>2010-10-12</IntrBkSttlmDt>
</RltdDts>
</TxDtls>
</NtryDtls>
</Ntry>
<Ntry>
  <Amt Ccy="EUR">1223.00</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Sts>
```

```
<Cd>BOOK</Cd>
</Sts>
<BookgDt>
  <Dt>2010-10-13</Dt>
</BookgDt>
<ValDt>
  <Dt>2010-10-13</Dt>
</ValDt>
<AcctSvcrRef>1YYYYYYSCNNEA43C</AcctSvcrRef>
<BkTxCd>
  <Prtry>
    <Cd>NOTPROVIDED</Cd>
  </Prtry>
</BkTxCd>
<NtryDtls>
  <TxDtls>
    <Refs>
      <InstrId>196B06CACNNERBT4</InstrId>
      <EndToEndId>SI053241</EndToEndId>
      <TxId>1286970530</TxId>
    </Refs>
    <RltdPties>
      <Dbtr>
        <Pty>
          <Nm>HALCOM D.D.</Nm>
          <PstlAdr>
            <Ctry>SI</Ctry>
            <AdrLine>TRŽAŠKA 118</AdrLine>
            <AdrLine>1000 LJUBLJANA</AdrLine>
          </PstlAdr>
        </Pty>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>SI56051001010003840</IBAN>
        </Id>
      </DbtrAcct>
    </Cdtr>
```

```
<Pty>
  <Nm>BARVICA D.O.O.</Nm>
  <PstlAdr>
    <Ctry>SI</Ctry>
    <AdrLine>BOROVA ULICA 15</AdrLine>
    <AdrLine>4000 KRANJ</AdrLine>
  </PstlAdr>
</Pty>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>SI56020450019618829</IBAN>
  </Id>
</CdtrAcct>
</RltdPties>
<RltdAgts>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>ABANSI2X</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>LJBASI2X</BICFI>
    </FinInstnId>
  </CdtrAgt>
</RltdAgts>
<Purp>
  <Cd>ACCT</Cd>
</Purp>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Ref>SI0023-10-2010</Ref>
    </CdtrRefInf>
    <AddtlRmtInf>PLAČILO STROŠKOV</AddtlRmtInf>
  </Strd>
</RmtInf>
```

```
<RltdDts>
  <IntrBkSttlmDt>2010-10-13</IntrBkSttlmDt>
</RltdDts>
</TxDtls>
</NtryDtls>
</Ntry>
</Stmt>
</BkToCstmrStmt>
</Document>
```

10.5 Credit and debit transactions

Below are two sample XML files for credit/debit transactions of a Slovenian company (country code "SI") "EBB LJUBLJANA", address "TRŽAŠKA 118, 1000 LJUBLJANA", IBAN account no. "SI56 0510 0801 0810 739" at ABANKA VIPA D.D., BIC "ABANSI2X":

Example 1: the first document is a credit transaction in the amount of "1.450,00" EUR paid in by a British citizen (country code "GB") "JOHNY BRAVO", address "HIGH STREET 10", "LONDON", account no. "GB44BARC20304754109044" at Barclay's (BIC "BARCGB22"), purpose "CONTRACT 136":

| Obvestilo o prilivu - VP60 | |
|---|-----------------------------|
| Id: 1YYYYYSCNNRSU86 | |
| Pripravljen: 13.10.2010-15:27.10 | |
| Prevzet: 13.10.2010-15:33.05 | |
| IBAN: SI56 0510 0801 0810 739 | EBB LJUBLJANA |
| BIC banke: ABANSI2X | TRŽAŠKA 118 |
| Valuta: EUR | 1000 LJUBLJANA |
| IŠ DDV: 85458785 | |
| Matična številka: 1545245 | |
| Plačnik: | |
| JOHNY BRAVO,HIGH STREET 10, LONDON | |
| Banka plačnika: | |
| BARCLAYS BANK PLC,1 CHURCHILL PLACE,LONDON | |
| BIC: BARCGB22 | |
| Preko banke: | |
| | |
| Osnovni podatki o plačilu: | |
| Znesek: 1.450,00 EUR | Datum valute: 13.10.2010 |
| Pogodbeni znesek: 0,00 EUR | |
| Namen plačila: | |
| CONTRACT 136 | |
| Podatki o stroških: | |
| Tuji stroški: 5.678,00 EUR | Provizija: 1.234,00 EUR |
| Bančni stroški: 8.888,00 EUR | Plačani stroški: 0,00 EUR |
| Dodatni podatki: | |
| Referenca banke: 10VP5KU2CNNS9436 | |
| Referenca na posel: REFERENCA | Instrument BS: 70 |
| Faza obdelanosti: ZAKLJUČEN | Datum obdelave: 13.10.2010 |
| | Datum knjiženja: 13.10.2010 |
| obr. ver. 3 | |
| <input type="button" value="Natisni"/> <input type="button" value="Izhod"/> | |

Figure 12: Sample credit notification - VP60

XML file:

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:2002:tech:xsd:camt.054.001.08"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:2002:tech:xsd:camt.054.001.08
./camt.054.001.08.xsd">
<BkToCstmrDbtCdtNtfctn>
<GrpHdr>
<MsgId>2010-10-13T15:35:17/004512</MsgId>
<CreDtTm>2010-10-13T15:35:17</CreDtTm>
</GrpHdr>
<Ntfctn>
<Id>2010-10-13T15:35:17/004512</Id>
<CreDtTm>2010-10-13T15:35:17</CreDtTm>
<Acct>
<Id>
```

```
<IBAN>SI56051008010810739</IBAN>
</Id>
<Ownr>
  <Nm>EBB LJUBLJANA</Nm>
  <PstlAdr>
    <Ctry>SI</Ctry>
    <AdrLine>TRŽAŠKA 118</AdrLine>
    <AdrLine>1000 LJUBLJANA</AdrLine>
  </PstlAdr>
</Ownr>
</Acct>
<Ntry>
  <Amt Ccy="EUR">1450.00</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>
    <Cd>BOOK</Cd>
  </Sts>
  <BookgDt>
    <Dt>2010-10-13</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2010-10-13</Dt>
  </ValDt>
  <AcctSvcrRef>10VP5KU2CNNS9436</AcctSvcrRef>
  <BkTxCd>
    <Prtry>
      <Cd>NOTPROVIDED</Cd>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <EndToEndId>REFERENCA</EndToEndId>
      </Refs>
      <RltdPties>
        <Dbtr>
          <Pty>
            <Nm>JOHNY BRAVO</Nm>
```



```

    <PstlAdr>
      <AdrLine>HIGH STREET 10</AdrLine>
      <AdrLine>LONDON</AdrLine>
    </PstlAdr>
  </Pty>
</Dbtr>
</RltdPties>
<RltdAgts>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>BARCGB22</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>ABANSI2X</BICFI>
    </FinInstnId>
  </CdtrAgt>
</RltdAgts>
<RmtInf>
  <Ustrd>CONTRACT 136</Ustrd>
</RmtInf>
</TxDtls>
</NtryDtls>
</Ntry>
</Ntfctn>
</BkToCstmrDbtCdtNtfctn>
</Document>

```

Example 2: the other document is a confirmed debit transaction in the amount of "6571,00" CAD paid to a Canadian company "CANADA TRAVEL", address "123 FRONT STREET, TORONTO", account no. "CU-815-20272-1-26620" at "CREDIT UNION CENTRAL OF ONTARIO, 2810 BLVD., CANADA" with BIC "CUCXCATTONT", purpose "CONFIRMATION OF RESERVATION CAJFRZ7", booking date and value date "13/10/2010:

| Potrdilo o izvršenem plačilu | |
|--|------------------------------|
| Id: 1YYYYYSCNNRSSH4 | |
| Pripravljen: 13.10.2010 15:27:10 | |
| Prevzet: 13.10.2010-15:33:05 | |
| IBAN: SI56 0510 0801 0810 739 | EBB LJUBLJANA |
| BIC banke: ABANSI2X | TRŽAŠKA 118 |
| Valuta: CAD | 1000 LJUBLJANA |
| IŠ DDV: 85458785 | |
| Matična številka: 1545245 | |
| Plačnik: | |
| EBB LJUBLJANA, TRŽAŠKA 118, 1000 LJUBLJANA, Slovenija | |
| Destination: | |
| CREDIT UNION C, 2810 BLVD., TORONTO | |
| Customer transfer: | |
| :20:/TRN: 10VP5KU2CNS9418 | CURRENCY: AMOUNT: |
| :32A/VALUTATION DATE: 13.10.2010 | CAD 6.571,00 |
| :50:/ORDERING CUSTOMER: EBB LJUBLJANA | |
| TRŽAŠKA 118 | |
| 1000 LJUBLJANA | |
| :57D:/ACCOUNT WITH: | AccountWithInstitutionNaslov |
| | AccountWithInstitutionDrzava |
| :56A:/INTERMIDIARY BANK: | |
| :54A/RECIMER'S CORRESPONDENT: | |
| :53/: | |
| :59/BENEFICIARY CUSTOMER: CU-815-20272-1-26620 | |
| CANADA TRAVEL | |
| 123 FRONT STREET | |
| TORONTO | |
| KANADA | |
| :70:/DETAILS OF PAYMENT: CONFIRMATION OF RESERVATION | Vaš znak: Zaključnica |
| :71:/DETAILS OF CHARGES: Str | |
| :72:/BANK TO BANK INFORMATION: CONFIRMATION OF RESERVATION CAJFRZ7 | |
| obr. ver. 3 | |
| Natisni Izhod | |

Figure 13: Sample payment confirmation (debit transaction)

XML file :

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:2002:tech:xsd:camt.054.001.08"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:2002:tech:xsd:camt.054.001.08
./camt.054.001.08.xsd">
<BkToCstmrDbtCdtNtfctn>
<GrpHdr>
<MsgId>2010-10-13T16:03:32/004352</MsgId>
```

```
<CreDtTm>2010-10-13T16:03:32</CreDtTm>
</GrpHdr>
<Ntfctn>
  <Id>2010-10-13T16:03:32/004352</Id>
  <CreDtTm>2010-10-13T16:03:32</CreDtTm>
  <Acct>
    <Id>
      <IBAN>SI56051008010810739</IBAN>
    </Id>
    <Ownr>
      <Nm>EBB LJUBLJANA</Nm>
      <PstlAdr>
        <Ctry>SI</Ctry>
        <AdrLine>TRŽAŠKA 118</AdrLine>
        <AdrLine>1000 LJUBLJANA</AdrLine>
      </PstlAdr>
    </Ownr>
  </Acct>
  <Ntry>
    <Amt Ccy="CAD">6571.00</Amt>
    <CdtDbtInd>DBIT</CdtDbtInd>
    <Sts>
      <Cd>BOOK</Cd>
    </Sts>
    <BookgDt>
      <Dt>2010-10-13</Dt>
    </BookgDt>
    <ValDt>
      <Dt>2010-10-13</Dt>
    </ValDt>
    <AcctSvcrRef>10VP5KU2CNNS9418</AcctSvcrRef>
    <BkTxCd>
      <Prtry>
        <Cd>NOTPROVIDED</Cd>
      </Prtry>
    </BkTxCd>
    <NtryDtls>
      <TxDtls>
```

```
<RltdPties>
  <Cdtr>
    <Pty>
      <Nm>CANADA TRAVEL</Nm>
      <PstlAdr>
        <AdrLine>123 FRONT STREET</AdrLine>
        <AdrLine>TORONTO</AdrLine>
      </PstlAdr>
    </Pty>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>CU-815-20272-1-26620</IBAN>
    </Id>
  </CdtrAcct>
</RltdPties>
<RltdAgts>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>ABANSI2X</BICFI>
    </FinInstnId>
  </CdtrAgt>
</RltdAgts>
<RmtInf>
  <Ustrd>CONFIRMATION OF RESERVATION CAJFRZ7</Ustrd>
</RmtInf>
</TxDtls>
</NtryDtls>
</Ntry>
</Ntfctn>
</BkToCstmrDbtCdtNtfctn>
</Document>
```