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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 from 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 documents 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 <CstmrCdtTrfInitn> 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_paketaMP_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	<NbOfTxns>	[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	<PmtInfl>	[1..n]		Marks the beginning of payment order description. It can be repeated.	M
2.1	++PaymentInformation Identification	<PmtInflId>	[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: • 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: • "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	<PmtTpInfl>	[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]	BranchAndFinancialInstitutionIdentifier6	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	<p>Bearer of charges:</p> <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 <p>Specified for SEPA orders and FPS orders only. This element automatically excludes element 2.51.</p>	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	<p>Bearer of charges:</p> <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 <p>Specified for SEPA orders and FPS orders only. This element automatically excludes element 2.24.</p>	O
2.100	+++UltimateDebtor	<UltmtDbtr>	[0..1]	PartyIdentification135	<p>Ultimate debtor information.</p> <p>Provided only for SEPA orders. This element automatically excludes element 2.23 (see section 7.1).</p>	O
	++++Name	<Nm>	[1..1]	Max70Text	Name	M
	++++Identification	<Id>	[0..1]		Identification information.	O
2.108	+++IntermediaryAgent1	<IntrmyAgt>	[0..1]	BranchAndFinancialInstitutionIdentification6	<p>Bank acting as intermediary agent.</p> <p>Applicable to "non-SEPA" FPS orders only (see section 7.2).</p>	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	<p>Street name</p> <p>Hal E-Bank: recognized only on import if the address is given in the structured form</p>	M/ O
	+++++Building Number	<BldgNb>	[0..1]	Max16Text	<p>Building number</p> <p>Hal E-Bank: recognized only on import if the address is given in the structured form</p>	M/ O
	+++++Post Code	<PstCd>	[0..1]	Max16Text	<p>Postal code</p> <p>Hal E-Bank: recognized only on import if the address is given in the structured form</p>	M/ O
	+++++Town Name	<TwnNm>	[0..1]	Max35Text	<p>Town name</p> <p>Hal E-Bank: recognized only on import if the address is given in the structured form</p>	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 StrNm 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]	PartyIdentification135	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	<InstrForDbt rAgt>	[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]	RegulatoryReporting 3	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: • "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
+LocallInstrument	<LoclInstrm>	[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: • "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
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ISO element name (Message Item)	ISO XML tag (<XML Tag>)	No. of occurren ces (Mult.)	ISO type (Represent./Type)	Usage/function in Hal E-Bank	*1
+Details	<Dtls>	[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
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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]	DateAndDateTime Choice	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 (III-mm-dd), time is excluded.
2.83	+++ValueDate	<ValDt>	[0..1]	DateAndDateTime Choice	Transaction value date (see section 7.4).
	++++Date	<Dt>	[1..1]	ISODate	Hal E-Bank: Only the date is included (III-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]	PartyIdentification 135	Debtor information (see section 7.1).
	++++++Name	<Nm>	[0..1]	Max70Text	Name
	++++++PostalAddress	<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]	PartyIdentification 135	Ultimate debtor information (see section 7.1).
	++++++Name	<Nm>	[0..1]	Max70Text	Name
	++++++Identification	<Id>	[0..1]		Identification information.
	++++++Creditor	<Cdtr>	[0..1]	Party40Choice	Creditor information.
	++++++Party	<Pty>	[0..1]	PartyIdentification 135	Creditor information (see section 7.1).
	++++++Name	<Nm>	[0..1]	Max70Text	Name
	++++++PostalAddress	<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 <BkToCstmrStmt> 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	<Stmt>	[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]	DateAndDateTime Choice	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: • "CRDT" – credit, or debit reversal • "DBIT" – debit, or credit reversal
2.80	+++ReversalIndicator	<RvslInd>	[0..1]	TrueFalseIndicator	Reversal indication. Supported values: • "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]	DateAndDateTime Choice	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]	DateAndDateTime Choice	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]	PartyIdentification 135	Debtor information (see section 7.1).
	++++++Name	<Nm>	[0..1]	Max70Text	Name

	++++++PostalAddress	<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. 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	<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. 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 20022⁴. 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 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)	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	++Messageldentification	<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	<Ntfctn>	[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	<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.
2.56	++ 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]	CurrencyAndAmo unt	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]	DateAndDateTime Choice	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 (ffff-mm-dd), time is excluded.
2.63	+++ValueDate	<ValDt>	[0..1]	DateAndDateTime Choice	Value date of the credit/debit notification (see section 7.4).
	++++Date	<Dt>	[1..1]	ISODate	Hal E-Bank: Only the date is included (ffff-mm-dd), time is excluded.
2.64	+++AccountServicerReference	<AcctSvcrR ef>	[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 "PrivatedIdentification" 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: recognized 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: 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>	[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
++ PrivatedIdentification	<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
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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 ype)	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
+++CreditorReferenceInformat ion	<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
+++AdditionalRemittanceInfor mation	<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: 16NUGUACNMLAM2A
		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	Namen / rok plačila	Nujno
ACCT	PLAČILO STROŠKOV	<input type="checkbox"/>
Prejemnik		
Znesek	Datum plačila	BIC banke
EUR 720,00	13.10.2010	SKBASI2X
IBAN: SI56 0312 6100 0608 825		
Referenca: SI ▼ 00 12345		
Naziv: VOŠČENKA D.D.		
Naslov: BRINOVА CESTA 3		
Kraj: 1000 LJUBLJANA		
Država: SLOVENIJA		
Komentar:		obr. ver. 6
Pripravil: Tatjana Zaviræk		Natisni
Podpisal:		Potrdi
		Izhod
<input type="button"/> <input type="button"/> <input type="button"/> Stran 1 od 2 <input type="button"/> <input type="button"/>		

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

UPN/SEPA plačilni nalog

Status: PRIPRAVLJEN	
ID: 16NUGUACNMLAM2A	
Pripravljen: 13.10.2010-10:07:06	
Prejet:	
Koda kategorije namena: SUPP - Plačilo dobavitelju	
Naziv dožnika: HALCOM CA	
Naziv upnika: TEMPERA D.O.O.	
IDENTIFIKATORJI	
Plačnik	Prejemnik
Tip ID: Pravna os. - BIC / BEI	Tip ID: Pravna os. - št. kupca
Ident. številka: SKBASI2X	Ident. številka: 4567890 Izdajatelj: GZS
Dolžnik	Upnik
Tip ID:	Tip ID:
Komentar: Pripravil: Tatjana Zaviræk Podpisal:	
obr. ver. 6	
<input type="button" value="Natisni"/> <input type="button" value="Potrdi"/> <input type="button" value="Izhod"/>	
<input type="button" value=""/> Stran 2 od 2 <input type="button" value=""/> <input type="button" value=""/>	

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>
      <NbOfTxns>1</NbOfTxns>
      <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>
<Id>
<OrgId>
<Othr>
<Id>4567890</Id>
<SchmeNm>
<Cd>CUST</Cd>
</SchmeNm>
```

```

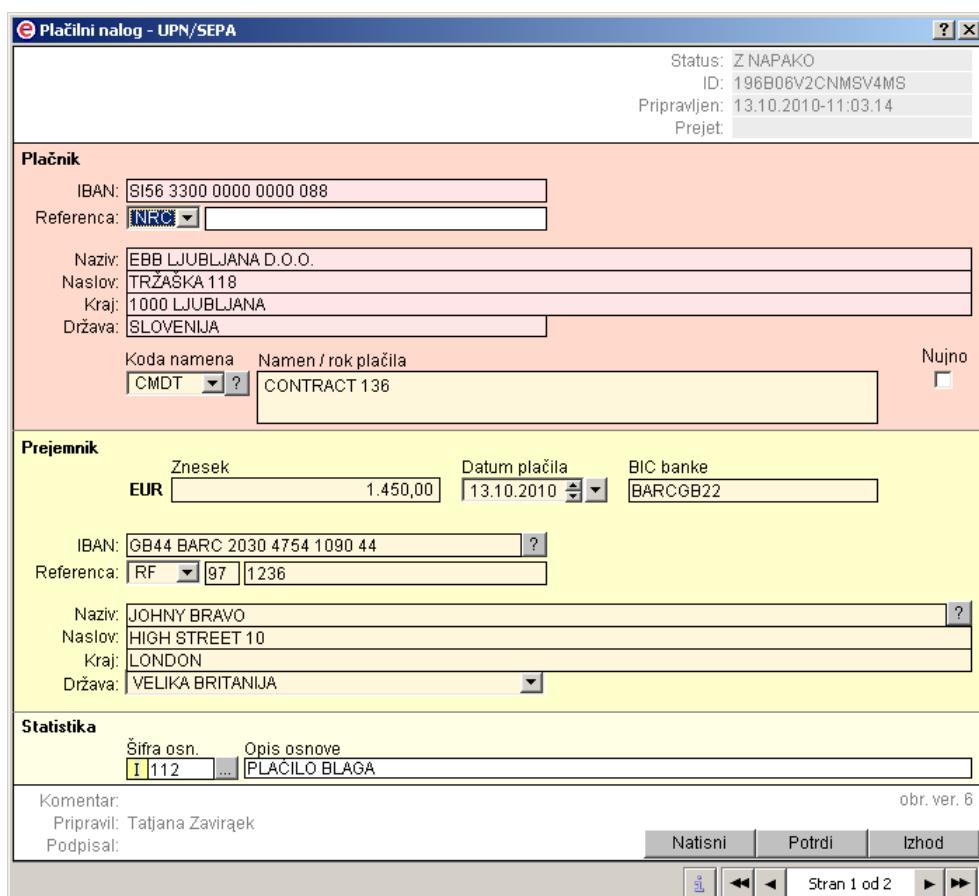
<Issr>GZS</Issr>
</Othr>
</OrgId>
</Id>
</Cdtr>
<CdtrAcct>
<Id>
<IBAN>SI56031261000608825</IBAN>
</Id>
</CdtrAcct>
<UltmtCdtr>
<Nm>TEMPERA D.O.O.</Nm>
</UltmtCdtr>
<Purp>
<Cd>ACCT</Cd>
</Purp>
<RgltryRptg>
<Dtls>
<Inf>A3011</Inf>
</Dtls>
</RgltryRptg>
<RmtInf>
<Strd>
<CdtrRefInf>
<Tp>
<CdOrPrtry>
<Cd>SCOR</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).



The screenshot shows a window titled "Plačilni nalog - UPN/SEPA". The top status bar displays: Status: Z NAPAKO, ID: 196B06V2CNMSV4MS, Pripravljen: 13.10.2010-11:03:14, Prejet: [checkbox].

Plačnik (Payor):

- IBAN: SI56 3300 0000 0000 088
- Referenca: INRC [dropdown]
- Naziv: EBB LJUBLJANA D.O.O.
- Naslov: TRŽAŠKA 118
- Kraj: 1000 LJUBLJANA
- Država: SLOVENIJA
- Koda namena / Namens / rok plačila: CMDT ? CONTRACT 136 [checkbox] Nujno

Prejemnik (Recipient):

- Zneselek: EUR 1.450,00
- Datum plačila: 13.10.2010
- BIC banke: BARCGB22
- IBAN: GB44 BARC 2030 4754 1090 44
- Referenca: RF [dropdown] 97 [checkbox] 1236
- Naziv: JOHNY BRAVO
- Naslov: HIGH STREET 10
- Kraj: LONDON
- Država: VELIKA BRITANIJA

Statistika (Statistics):

- Šifra osn.: I 112
- Opis osnove: PLAČILO BLAGA
- Komentar: obr. ver. 6
- Pripravil: Tatjana Zaviræk
- Podpisal: [signature]

Buttons at the bottom: Natisni (Print), Potrdi (Confirm), Izvod (Exit), and navigation icons.

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>
  <NbOfTxns>1</NbOfTxns>
  <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>SI56330000000000088</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>
<DbtrAcct>
<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).

E 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		
Račun:	SI56 3300 0000 0000 088	
Naziv:	EBB LJUBLJANA D.O.O.	
Naslov:	TRŽAŠKA 118	
Kraj:	1000 LJUBLJANA	
Prejemnik		
Račun:	CU-815-20272-1-26620	
Naziv:	CANADA TRAVEL	
Naslov:	123 FRONT STREET	
Kraj:	TORONTO	
Država:	KANADA	
Banka prejemnika		
Swift BIC:	CUCXCATTONT	
Naziv:	CREDIT UNION CENTRAL OF ONTARIO	
Naslov:	2810 BLVD.	
Kraj:	TORONTO	
Id. banke:		
Država:	KANADA	
Podatki za statistiko		
Šifra osn.:	Opis osnove	
1		
Dodata navodila		
BREZ PROVIZIJE		
Komentar:	obr. ver. 6	
Pripravil: Tatjana Zaviræk	Podpisal:	Natisni Potrdi Izvod

Figure 4: Sample VP70 cross-border payment order

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>2010-10-13T12:55:33/003832</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>SI56330000000000088</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>

```

```
<Dtls>
  <Cd>1</Cd>
</Dtls>
</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".

E 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	Valuta kritja	Znesek
HALCOM D.D.	EUR	
1000 LJUBLJANA		
TRŽAŠKA 118	Račun v breme	SI56 0510 0800 0081 860
Namen		
PRENOS SREDSTEV		
Prejemnik		
Naziv, naslov in kraj	Valuta v dobro	Znesek
HALCOM D.D.	USD	1.250,00
TRŽAŠKA 118		
1000 LJUBLJANA	Račun v dobro	SI56 0201 0025 4117 462
	Sklíc na št. odobritve	00 13-10-2010
Dodatni podatki		
Navodila banki	Natisni	Potrdi
	Izhod	
Komentar:		
Pripravil:	Podpisal:	obr. ver. 5
<input type="button" value="Natisni"/> <input type="button" value="Potrdi"/> <input type="button" value="Izhod"/>		
<input type="button" value="Zavri"/>		

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>
      <NbOfTxns>1</NbOfTxns>
      <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 "SKBASI2X"), payment purpose "PRENOS PROTIVREDNOSTI" (TRANSFER OF EQUIVALENT AMOUNT), reference to authorization no. not given.

Spos忠nalog v tujji valuti za domovino

Status: PRIPRAVLJEN		
Id: 196B05QSCNN96QAU		
Pripravljen: 13.10.2010-13:05:16		
Prejet:		
Referenca: 13.10.2010		
Plačnik Naziv, naslov in kraj: HALCOM D.D. 1000 LJUBLJANA TRŽAŠKA 118		
Plačnik	Valuta kritja USD	Znesek 1.501,00
Račun v breme SI56 0510 0800 0081 860		
Namen PRENOS PROTIVREDNOSTI		
Prejemnik Naziv, naslov in kraj: HALCOM D.D. TRŽAŠKA 118 1000 LJUBLJANA		
Prejemnik	Valuta v dobro EUR	Znesek
Račun v dobro SI56 0312 6100 0608 825		
Dodatni podatki Navodila banki		
Komentar: Pripravil: Tatjana Zaviræk	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: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>2010-10-13T13:23:18/003380</MsgId>
      <CreDtTm>2010-10-13T13:23:18</CreDtTm>
      <NbOfTxns>1</NbOfTxns>
      <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: 1YYYYYYYSCNNEA43C
Pripravljen: 13.10.2010-13:48:50
Prevzet: 13.10.2010-13:55:51

IBAN: SI56 0510 0101 0003 840	HALCOM D.D. TRŽAŠKA 118 1000 LJUBLJANA
BIC banke: ABANSI2X	Valuta: EUR
IŠ DDV: SI36986038	Matična številka: 4253454

Plačnik

Naziv: HALCOM D.D.	BIC banke: ABANSI2X
Naslov: TRŽAŠKA 118 1000 LJUBLJANA	Referenca: 05 3241
Država: SLOVENIJA	Račun: SI56 0510 0101 0003 840

Prejemnik

Naziv: BARVICA D.O.O.	Vrsta sheme:
Naslov: BOROVA ULICA 15 4000 KRANJ	
Država: SLOVENIJA	BIC banke: LJBAISI2X
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. / PLAČILO STROŠKOV
Namens:

Znesek v breme: 1.223,00

Datum bremenitev / 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 Izvod

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>NOT PROVIDED</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>
</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>
</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
		Prpravljen: 13.10.2010-13:48.49
		Prevzet: 13.10.2010-13:55.51
IBAN: SI56 0510 0101 0003 840	BIC banke: ABANSI2X	HALCOM D.D. TRŽAŠKA 118 1000 LJUBLJANA
Valuta: EUR	IŠ DDV: SI36986038	Matična številka: 4253454
Plačnik		
Naziv: VOŠČENKA D.D.		
Naslov: BRINOVА 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./Izplačilo stroškov		
Namen:		
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 izvirne valute: GBP	
Tečaj konverzije 1:	Znesek izvirne valute: 6769,60	
Tečaj konverzije 2: 0,912345		
Nadomestilo:	4,56 EUR	
Dodatni podatki: obr. ver. 10		
<input type="button" value="Natisni"/> <input type="button" value="Izhod"/>		
<input type="button" value="Prejme"/> <input type="button" value="Vrne"/> Stran 1 od 3 <input type="button" value="Naredna"/> <input type="button" value="Prejšnja"/>		

Figure 8: Example of a credit entry - page 1

Promet

Odobritev (izpisek)	
ID: 1YYYYYYSCNNEA3AJ	
Pripravljen: 13.10.2010-13:48.49	
Prevzet: 13.10.2010-13:55.51	

PRAVNE OSEBE

Plačnik	Prejemnik
BIC / BEI:	BIC / BEI:
BIC:	BIC:
IBEI:	IBEI:
BEI:	BEI:
EANGL:	EANGL:
CHIPS:	CHIPS:
DUNS:	DUNS:
GS1G:	GS1G:
Št. kupca: 4567890	Št. kupca:
Št. zaposl.:	Št. zaposl.:
Bančna št.:	Bančna št.:
Davčna št.:	Davčna št.:
Izdajatelj: GZS	Izdajatelj:
SEPA ID:	
Drugo	
Številka:	Številka:
Tip ident.:	Tip ident.:
Izdajatelj:	Izdajatelj:

POTROŠNIKI

Plačnik	Prejemnik
Tip ID:	Tip ID:

Dodatni podatki: obr. ver. 10

Stran 2 od 3

Figure 9: Example of a credit entry - page 2



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>

```

```

<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>NOT PROVIDED</Cd>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <InstrId>196B06CACNNERBT6</InstrId>
        <EndToEndId>SI0012345</EndToEndId>
        <TxId>1286970529</TxId>
      </Refs>
    </TxDtls>
  </NtryDtls>
</Ntry>

```

```

</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					
IBAN: SI56 0510 0101 0003 840					
BIC banke: ABANSI2X					
Valuta: EUR					
Dav št.ID za DDV: SI36986038					
Matična številka: 4253454					
Podatki o stanju in prometu:	v breme	v dobro	Številka izpisa:	529/21-0	
Staro stanje: =1.000,00			datum izpisa:	13.10.10	
Promet: =1.223,00		=7.420,00	Število obremenitev:	1	
Novo stanje: =7.197,00			Število odobritev:	1	
Prejemnik / Plačnik	znesek obremenitve	znesek odobritve	naša referenca		datum knjiženja
naslov			tuja referenca		datum bremenitve/volute
račun			referenca banke		vrsta posla
BIC banke					koda namena
komentar uporabnika / namen					
1 VOŠČENKA D.D. BRINOVА CESTA 3, 1000 LJUBLJANA SI56 0312 6100 0608 826 SKBASIS2X PLACILO STROŠKOV	=7.420,00	12356	00 12345 1286970529	13.10.10 13.10.10	ACCT
2 BARVICA D.O.O. NA, 4000 KRAJN SI56 0204 5001 9618 829 LJBASIS2X PLACILO STROŠKOV	=1.223,00	05 3241	00 23-10-2010 1286970530	13.10.10 13.10.10	ACCT
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:20022:tech:xsd:camt.053.001.08"
                     xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
                     xsi:schemaLocation="urn:iso:std:iso:20022: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>1YYYYYYYSCNNEA478</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>
<TxssSummry>
<TtlCdtNtries>
  <NbOfNtries>1</NbOfNtries>

```

```

<Sum>7420.00</Sum>
</TtlCdtNtries>
<TtlDbtNtries>
<NbOfNtries>1</NbOfNtries>
<Sum>1223.00</Sum>
</TtlDbtNtries>
</Txssummry>
<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>NOT PROVIDED</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":



Figure 12: Sample credit notification - VP60

XML file:

```

<?xml version="1.0" encoding="utf-8"?>

<Document      xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08"
    xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
    xsi:schemaLocation="urn:iso:std:iso:20022: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>NOT PROVIDED</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: 1YYYYYYSCNNRSSH4
		Pripravljen: 13.10.2010 15:27:10
		Prevzet: 13.10.2010-15:33:05
IBAN: SI56 0510 0801 0810 739 BIC banke: ABANSI2X Valuta: CAD IŠ DDV: 85458785 Matična številka: 1545245	EBB LJUBLJANA TRŽAŠKA 118 1000 LJUBLJANA	
Plačnik: EBB LJUBLJANA , TRŽAŠKA 118, 1000 LJUBLJANA, Slovenija		
Destination: CREDIT UNION C, 2810 BLVD., TORONTO		
Customer transfer:		
:20:/TRNA: 10VP5KU2CNNS9418 :32A/:VALUTATION DATE: 13.10.2010	CURRENCY:	AMOUNT/:
	CAD	6.571,00
:50/:ORDERING CUSTOMER: EBB LJUBLJANA TRŽAŠKA 118 1000 LJUBLJANA		
:57D/:ACCOUNT WITH/:		
AccountWithinInstitutionNaslov AccountWithinInstitutionDrzava		
:56A/:INTERMIDIARY BANK/:		
:54A/:RECEIVER'S CORRESPONDENT/:		
:53/:		
:59/:BENEFICIARY CUSTOMER: CU-815-20272-1-26620 CANADA TRAVEL 123 FRONT STREET TORONTO KANADA		
Vaš znak: Zakljucnica		
:70/:DETAILS OF PAYMENT: CONFIRMATION OF RESERVATION		
: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:20022:tech:xsd:camt.054.001.08"
           xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
           xsi:schemaLocation="urn:iso:std:iso:20022: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>NOT PROVIDED</Cd>
</Prtry>
</BkTxCd>
<NtryDtls>
<TxDtls>

```

```

<RltdPties>
  <Cdtr>
    <Pty>
      <Nm>CANADA TRAVEL</Nm>
      <PstlAddr>
        <AdrLine>123 FRONT STREET</AdrLine>
        <AdrLine>TORONTO</AdrLine>
      </PstlAddr>
    </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>

```