Exchange of Hal E-Bank documents in the ISO SEPA XML format – import of cancelled and reversed SDD orders pain.007.001.02 (supported in Hal E-Bank from ver. 19 – valid from 1.2.2014)

History of document changes			
Version	Status / Changes	Date	Author
1.0	Initial version	17 July 2013	MAFC
1.1	Amendments to the English version	21 November 2013	DBK, ARR
1.2	Amendments to the English version according to the Slovenian ver. 1.2	6 December 2013	DBK

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1. INTRODUCTION

1.1 ABOUT THE DOCUMENT

The purpose of this document is to present the structure of file for importing SDD order cancellations or reversals (CustomerPaymentReversalV02) pain 007.001.02. Support for importing cancellations or reversal is enabled in Hal E-Bank from ver. 19 (valid from 1.2.2014). Creditor sends the cancellations or reversals to his bank, which sends them to the debtor bank that forwards them to the debtor. On the basis of the cancellation the debtor bank does not perform the direct debit, on the basis of the reversal the creditor returns the assets to the debtor account for the already settled obligation.

Further on follows the description of the file structure of the cancelled or reversed SDD orders in ISO UNIFI structure, compliant to the pain.007.001.02 standard, however, in a narrower set as the ISO UNIFI standard or SEPA rules (implementation guidelines) allow.

1.2 TERMINOLOGY AND ABBREVIATIONS

SDD - SEPA Direct Debit

1.3 REFERENCE DOCUMENTATION

- □ UNIFI (ISO 20022) Payments Standards:
    - o CustomerPaymentReversalV02 (pain.007.001.02)

2. GENERAL RULES AT IMPORT

The import of cancellations/reversals is enabled in Hal E-Bank client from ver. 19 (in use from 1.2.2014). For importing cancelled/reversed SDD payment orders, documents must be compliant with the ISO 20022 scheme and also with the Hal E-Bank XML structure. If they do not comply with the ISO 20022 scheme, they will be completely rejected. If documents are compliant with the ISO 20022 scheme, but the information structure is inconsistent with the Hal E-Bank XML structure (e.g. information not provided), the documents will be imported with the status „with error".

Hal E-Bank user can cancel or reverse SDD payment orders from the Archive/SDD orders by importing the file in the pain.007.001.02 format. **By importing the file the user can only cancel/reverse those SDD orders that were previously imported via file type pain.008.001.02.** There is one additional condition; the creditor account in the cancellation/reversal import file must be equal to the currently selected user account in the e-bank. Cancelled or reversed orders from the import file are compared to the data from the archived SDD orders according to the field ID: **PmtInfId + InstrId** from the import file and **OrgnlPmtInfId + OrgnlInstrId** from the archive of SDD orders.

3. GENERAL DESCRIPTION OF THE XML FILE STRUCTURE

Due to very general nature of the ISO 20022 schemes, in the description of the XML structures only the elements, which are mandatory according to the ISO 20022 structures are stated, while among optional elements only the data relevant for the Hal E-Bank are stated.

The description of the XML structure of documents itself is stated in the format used in the ISO 20022 documentation. The following columns are stated:

- »ISO Index«, containing the ISO reference number referring to the XML element described in the ISO documents,

- »ISO Message Item«, containing an ISO element ISO markup,

- »ISO XML Tag«, containing an ISO XML element tag,

- »Number of appearances (Mult.)«, specifying the minimum and maximum number of appearances of each item,

- »ISO type (Represent./Type)«, specifying the ISO data type,

- »Use/meaning 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,

- The 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 of this data group may be mandatory or optional (can be a blank field), where at least one of the fields of this data group must be filled in also in case when all fields from this data group are optional. If a data group is optional, presence marker for field in the group applies only when at least one field in the data group is provided (not blank).

4. DIRECT DEBIT CANCELLATION / REVERSAL SDD ORDER »CUSTOMERPAYMENTREVERSALV02 « (PAIN.007.001.02)

The pain.007.001.02 file format for documents »CustomerPaymentReversalV02« is compliant with the pain.007.001.02 scheme and requires starting XML document tag item, data on document header, original group information and as well as data on individual cancelled/reversal orders.

<CustomerPaymentReversalV02> - **Starting XML document tag** or message markup, marking the beginning of data.

GroupHeader – group header (Table 1: Reversal of orders (pain.007.001.02) – group header (»GroupHeader«). This building block is mandatory and is present in the document once. It contains data for processing the entire document, file (e.g. group header data, message identification tags, date and time of creation, number of transactions, control sum and creditor bank data).

Original Group information (Table 2: Reversal of orders (pain 007.001.02) – Original Group information). This building block is mandatory and is present in the document once. It contains more elements (see table; e.g. original group information, original message identification tag, original message title…).

Original Payment Information And Reversal (Table 3: Reversal of orders (pain.007.001.02) – original payment information and reversal. This building block is optional and can be repeated. It contains more elements referring to the order (such as original data on original reference »EndToEnd«, original data on order amount…) and elements referring to the reversal (e.g. reversal identification tag, reversed order amount… – see table).

Table 1: Reversal of orders (pain.007.001.02) – group header (»GroupHeader«)

ISO index	ISO message Item	ISO XML tag	Number of appearances (Mult.)	ISO type(Represent./Type)	Use/meaning in Hal E-Bank	*[1]
1.0	+Group Header	<GrpHdr>	[1..1]		Contains general information about the payment.	M
1.1	++Message Identification	<MsgId>	[1..1]	Max 35Text	The uniqueness of the message ID, which is created by creditor. The identification cannot include spaces.	M
1.2	++CreationDateTime	<CreDtTm>	[1..1]	ISO Date Time	Date and time of message creation.	M
1.7	++NumberOfTransactions	<NbOfTxs>	[1..1]	Max 15NumericText	The number of cancellations/reversals in the message.	M
1.8	++ControlSum	<CtrlSum>	[0..1]	DecimalNumber	The sum of all amounts in the message.	M
1.13	++Creditor Agent	<CdtrAgt>	[0..1]	BranchAndFinancial InstitutionIdentification4	Creditor bank BIC code.	O

[1] Obligation to state data in Hal E-Bank: M (data is mandatory), O (data is optional), M/O (data is mandatory or optional, depending on the type of document or stating/not stating other items).

Table 2: Reversal of orders (pain.007.001.02) – Original Group Information

ISO index	ISO message Item	ISO XML tag	Number of appearances (Mult.)	ISO type(Represent./Ty pe)	Use/meaning in Hal E-Bank	•1
2.0	+OriginalGroup Information	<OrgnlGrpInf>	[1..1]		Information related to the original group of transactions to which the message refer.	M
2.1	++OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Max 35Text	Unique identification of the original message. Format: Refer to pain.008.001.02 section GrpHdr / MsgId.	M
2.2	++OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Text	Specifies the original message name identifier to which the message refers. Format: Refer to pain.008.001.02 (constant: „pain.008.001.02"	M
2.3	++OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	DateTime	Date and time of original message creation.	O
2.4	++ReversalReasonInformation	<RvslRsnInf>	[0..n]		Reason for reversal. It must be stated either in the 'Original Group Information', 'Original Payment Information and Reversal' or in 'Transaction Information'.	O
2.5	+++Originator	<Orgtr>	[0..1]		User creating the reversal (creditor).	O
2.6	+++Reason	<Rsn>	[0..1]		Reason for reversal.	O
2.7	++++Code	<Cd>	Or [1..1]	Code	Code for reversal from the register of codes for reversals.	O
2.8	++++Proprietary	<Prtry>	Or [1..1]	Text	Description of the reason for reversal.	O
2.9	+++AdditionalInformation	<AddtlInf>	[0..n]	Text	Further reversal reason details.	O

Table 3: Reversal of orders (pain.007.001.02) – Original Payment Information And Reversal

ISO index	ISO message Item	ISO XML tag	Number of appearances (Mult.)	ISO type(Represent./Type)	Use/meaning in Hal E-Bank	*1
3.0	+OriginalPaymentInformationAndReversal	<OrgnlPmtInfAndRvsl>	[0..n]		Original Payment Information And Reversal.	M
3.1	++ReversalPaymentInformationIdentificatioN	<RvslPmtInfId>	[0..1]	Text max 35 min 1	Unique identification for the reversal message.	M
3.2	++OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	[1..1]	Text max 35 min 1	Unique identification of the original (first) message for SDD. Hal E-Bank: Request for cancellation or reversal from the import file is compared to original orders in the archive of orders with field IDs: PmtInfId + InstrId from the import file and OrgnlPmtInfId + OrgnlInstrId from the archive of orders.	M
3.3	++OriginalNumberOfTransactions	<OrgnlNbOfTxs>	[0..1]	Max15NumericText	Number of transactions of original message for SDD.	M
3.4	++OriginalControlSum	<OrgnlCtrlSum>	[0..1]	DecimalNumber	Total amount of the original message for SDD.	M
3.5	++BatchBooking	<BtchBookg>	[0..1]	Indicator	Hal E-Bank: At import this data is not used.	M
3.6	++PaymentInformationReversal	<PmtInfRvsl>	[0..1]	Indicator	Hal E-Bank: At import this data is not used.	M
3.7	++ReversalReasonInformation	<RvslRsnInf>	[0..n]		The Reason must be given In 'Original Group Information', in 'Original Payment Information and Reversal' or in 'Transaction Information'.	M
3.8	+++Originator	<Orgtr>	[0..1]		Party that creates the reversal.	O
3.9	+++Reason	<Rsn>	[0..1]		Reason for reversal.	O
3.10	++++Code	<Cd>	Or [1..1]	Code	Reversal code from the reversal code book.	O
3.11	++++Proprietary	<Prtry>	Or [1..1]	Text	Description of the reversal reason.	O
3.12	+++AdditionalInformation	<AddtlInf>	[0..n]	Text	Further details on the reversal reason.	O
3.13	++TransactionInformation	<TxInf>	[0..n]		Set of attributes used to provide information about original transactions, to which the reversals refer.	M
3.14	+++ReversalIdentification	<RvslId>	[0..1]	Text	Unique identification for individual reversal.	M
3.15	+++OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Text	Unique identification assigned by the creditor, to unambiguously identify the original message (payment). This identification cannot include spaces. Hal E-Bank: Request for cancellation or reversal from the import file is compared to original orders in the archive of orders with field IDs: PmtInfId + InstrId from the import file and OrgnlPmtInfId + OrgnlInstrId from the archive of orders.	M
3.16	+++OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Text	Unique identification assigned by the creditor, to unambiguously identify the original transaction. Format: Refer to pain.008.00102 section PmtInf / DrctDbtTxInf / PmtId / EndToEndId.	M

3.17	+++OriginalInstructedAmount	<OrgnlInstdAmt>	[0..1]	Amount	The amount of original Direct debit order in EUR. Format: Refer to pain.008.001.02 section PmtInf / DrctDbtTxInf / InstdAmt / Ccy.	M
3.18	+++ReversedInstructedAmount	<RvsdInstdAmt>	[0..1]	Amount	Reversal amount in EUR. The amount must be equal to the original direct debit order amount. Format: Refer to pain.008.001.02 section PmtInf / DrctDbtTxInf / InstdAmt / Ccy.	M
3.20	+++ReversalReasonInformation	<RvslRsnInf>	[0..n]		The Reason must be given In 'Original Group Information', in 'Original Payment Information And Reversal' or in 'Transaction Information'.	O
3.21	++++Originator	<Orgtr>	[0..1]		Party that issues the reversal (creditor).	O
3.22	++++Reason	<Rsn>	[0..1]		Reason for reversal.	O
3.23	+++++Code	<Cd>	Or [1..1]	Code	Reversal code from the reversal code book.	O
3.24	+++++Proprietary	<Prtry>	Or [1..1]	Text	Description of the reversal reason.	O
3.25	++++AdditionalInformation	<Addtllnf>	[0..n]	Text	Further details on the reversal reason.	O
3.26	+++OriginalTransactionReference	<OrgnlTxRef>	[0..1]		Set of key elements used to identify the information about the original transactions to which the reversals refer.	M
3.34	++++RequestedCollectionDate	<ReqdColltnDt>	[0..1]	DateTime	Date at which the creditor requests that the amount of money is to be collected from the debtor.	0
3.36	++++CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]		Set of key elements used to identify the creditor. This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction. Format: Refer to pain.008.001.02 section PmtInf / DrctDbtTxInf / DrctDbtTx / CdtrSchmeId to PmtInf / DrctDbtTxInf / DrctDbtTx / CdtrSchmeId / CtryOfRes. CdtrSchmeId / Id / PrvtId / Othr / Id - This data element is space and case insensitive.	M
3.49	++++PaymentTypeInformation	<PmtTpInf>	[0..1]		Set of elements used to further specify the type of transaction.	M
3.63	++++MandateRelatedInformation	<MndtRltdInf>	[0..1]		Contains the fields used to provide further details of the mandate signed between the creditor and the debtor. This field must contain the matching fields which contain exactly the same values as the fields contained in original transaction. Format: Refer to pain.008.001.02 section PmtInf / DrctDbtTxInf / DrctDbtTx / MndtRltdInf to PmtInf / DrctDbtTxInf / DrctDbtTx / MndtRltdInf / Frqcy.	M
3.64	+++++MandateIdentification	<MndtId>	[0..1]	Max 35Text	Unique identification, as assigned by the creditor, to unambiguously identify the mandate.	M
3.65	+++++DateOfSignature	<DtOfSgntr>	[0..1]	DateTime	Date of mandate signing.	M
3.82	++++RemittanceInformation	<RmtInf>	[0..1]		Includes fields, which are given	M

					according to the remittance in the original transaction. The fields must contain the same values as in the original transaction. Format: Refer to pain.008.001.02 section PmtInf / DrctDbtTxInf / RmtInf to PmtInf / DrctDbtTxInf / RmtInf / Strd / AddtlRmtInf.	
3.83	+++++Unstructured	<Ustrd>	Or [0..n]	Text	Data on remittance in unstructured form. Only one occurrence is allowed.	O
3.84	+++++Structured	<Strd>	Or [0..n]		Data on remittance in structured form. Only one occurrence is allowed.	O
3.115	++++Debtor	<Dbtr>	[0..1]		Debtor data. Includes fields, which are given according to the debtor in the original transaction. The fields must contain the same values as in the original transaction. Format: Refer to pain.008.001.02 section PmtInf / DrctDbtTxInf / Dbtr to PmtInf / DrctDbtTxInf / Dbtr / CtryOfRes.	M
3.116	++++DebtorAccount	<DbtrAcct>	[0..1]		Debtor account. Includes fields, which are given according to the debtor account in the original transaction. The fields must contain the same values as in the original transaction. Format: Refer to pain.008.001.02 section PmtInf / DrctDbtTxInf / DbtrAcct / Id to PmtInf / DrctDbtTxInf / DbtrAcct / Id / IBAN.	M
3.117	++++DebtorAgent	<DbtrAgt>	[0..1]		Debtor bank. Includes fields, which are given according to the debtor bank in the original transaction. The fields must contain the same values as in the original transaction. Format: refer to pain.008.001.02 section PmtInf / DrctDbtTxInf / DbtrAgt / FinInstnId to PmtInf / DrctDbtTxInf / DbtrAgt / FinInstnId / BIC.	M
3.119	++++CreditorAgent	<CdtrAgt>	[0..1]		Creditor bank. Includes fields, which are given according to the creditor bank in the original transaction. The fields must contain the same values as in the original transaction. Format: Refer to pain.008.001.02 section PmtInf / CdtrAgt to PmtInf / CdtrAgt / BrnchId.	M
3.121	++++Creditor	<Cdtr>	[0..1]		Creditor. Includes fields, which are given according to the creditor in the original transaction. The fields must contain the same values as in the original transaction. Format: Refer to pain.008.001.02 section	M

					PmtInf / Cdtr / Nm to PmtInf / Cdtr / CtryOfRes.	
3.122	++++CreditorAccount	<CdtrAcct>	[0..1]		Creditor account. Includes fields, which are given according to the creditor account in the original transaction. The fields must contain the same values as in the original transaction. Format: Refer to pain.008.001.02 section PmtInf / CdtrAcct to PmtInf / CdtrAcct / Nm.	M

5. EXAMPLE

Here is the display of the file for order cancellation in pain.007.001.02 structure (example 1) that represents the cancellation of the SDD order previously imported into Hal E-Bank in pain 008.001.02 structure (original SDD order).

Example 1: cancellation of SDD order in pain.007.001.02 structure

```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.007.001.02 ./pain.007.001.02.xsd">
  <CstmrPmtRvsl>
    <GrpHdr>
      <MsgId>2013-10-21</MsgId>
      <CreDtTm>2013-10-21T12:00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>120.00</CtrlSum>
      <GrpRvsl>false</GrpRvsl>
      <InitgPty>
        <Nm>EBB LJUBLJANA D.D.</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>12345678</Id>
              <SchmeNm>
                <Cd>TXID</Cd>
              </SchmeNm>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
      <CdtrAgt>
        <FinInstnId>
          <BIC>HAABSI22</BIC>
        </FinInstnId>
      </CdtrAgt>
```

```xml
</GrpHdr>
<OrgnlGrpInf>
  <OrgnlMsgId>2013-10-21T10:23:47/uvozSDD</OrgnlMsgId>
  <OrgnlMsgNmId>pain.008.001.02</OrgnlMsgNmId>
  <RvslRsnInf>
    <Rsn>
      <Cd>UPAY</Cd>
    </Rsn>
  </RvslRsnInf>
</OrgnlGrpInf>
<OrgnlPmtInfAndRvsl>
  <RvslPmtInfId>16NP11L2HXVGJYPQ</RvslPmtInfId>
  <OrgnlPmtInfId>SDD_120</OrgnlPmtInfId>
  <OrgnlNbOfTxs>1</OrgnlNbOfTxs>
  <OrgnlCtrlSum>120.00</OrgnlCtrlSum>
  <BtchBookg>false</BtchBookg>
  <PmtInfRvsl>false</PmtInfRvsl>
  <TxInf>
    <RvslId>16NP11L2HXVGJYPQ</RvslId>
      <OrgnlInstrId>DB_05</OrgnlInstrId>
    <OrgnlEndToEndId>SI00120</OrgnlEndToEndId>
    <OrgnlInstdAmt Ccy="EUR">120.00</OrgnlInstdAmt>
    <RvsdInstdAmt Ccy="EUR">120.00</RvsdInstdAmt>
    <ChrgBr>SLEV</ChrgBr>
    <RvslRsnInf/>
    <OrgnlTxRef>
      <ReqdColltnDt>2013-10-22</ReqdColltnDt>
      <CdtrSchmeId>
        <Id>
          <PrvtId>
            <Othr>
              <Id>SI02ZZZ12345678</Id>
              <SchmeNm>
                <Prtry>TXID</Prtry>
              </SchmeNm>
            </Othr>
          </PrvtId>
        </Id>
      </CdtrSchmeId>
```

```xml
<PmtTpInf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>CORE</Cd>
  </LclInstrm>
  <SeqTp>RCUR</SeqTp>
</PmtTpInf>
<MndtRltdInf>
  <MndtId>SI00354362</MndtId>
  <DtOfSgntr>2013-07-28</DtOfSgntr>
</MndtRltdInf>
<RmtInf>
  <Ustrd>PLAČILO STORITEV</Ustrd>
</RmtInf>
<Dbtr>
  <Nm>HALCOM D.D.</Nm>
  <PstlAdr>
    <Ctry>SI</Ctry>
    <AdrLine>TRŽAŠKA ULICA 118</AdrLine>
    <AdrLine>LJUBLJANA</AdrLine>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>SI56020100258361794</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>LJBASI2X</BIC>
  </FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BIC>HAABSI22</BIC>
  </FinInstnId>
</CdtrAgt>
```

```
      <Cdtr>
        <Nm>EBB LJUBLJANA D.D.</Nm>
        <PstlAdr>
          <Ctry>SI</Ctry>
          <AdrLine>TRŽAŠKA 118</AdrLine>
          <AdrLine>1000 LJUBLJANA</AdrLine>
        </PstlAdr>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <IBAN>SI56330008464683166</IBAN>
        </Id>
      </CdtrAcct>
    </OrgnlTxRef>
  </TxInf>
 </OrgnlPmtInfAndRvsl>
 </CstmrPmtRvsl>
</Document>
```

Original SDD order imported into Hal E-Bank in pain 008.001.02 structure:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 ./pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>2013-10-214T10:23:47/uvozSDD</MsgId>
      <CreDtTm>2013-10-21T10:23:47</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <InitgPty>
        <Nm>EBB LJUBLJANA D.D.</Nm>
        <Id>
          <OrgId>
            <Othr>
              <Id>12345678</Id>
              <SchmeNm>
                <Cd>TXID</Cd>
```

```xml
        </SchmeNm>
      </Othr>
    </OrgId>
  </Id>
</InitgPty>
</GrpHdr>
<PmtInf>
  <PmtInfId>SDD_120</PmtInfId>
  <PmtMtd>DD</PmtMtd>
  <BtchBookg>false</BtchBookg>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>RCUR</SeqTp>
  </PmtTpInf>
  <ReqdColltnDt>2013-10-22</ReqdColltnDt>
  <Cdtr>
    <Nm>EBB LJUBLJANA D.D.</Nm>
    <PstlAdr>
      <Ctry>SI</Ctry>
      <AdrLine>TRŽAŠKA 118</AdrLine>
      <AdrLine>1000 LJUBLJANA</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>SI56330008464683166</IBAN>
    </Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BIC>HAABSI22</BIC>
    </FinInstnId>
  </CdtrAgt>
  <ChrgBr>SLEV</ChrgBr>
```

```xml
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  <Id>
    <PrvtId>
      <Othr>
        <Id>SI02ZZZ12345678</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</CdtrSchmeId>
<DrctDbtTxInf>
  <PmtId>
    <InstrId>DB_05</InstrId>
    <EndToEndId>SI00120</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">120.00</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>SI00354362</MndtId>
      <DtOfSgntr>2013-07-28</DtOfSgntr>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BIC>LJBASI2X</BIC>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>HALCOM D.D.</Nm>
    <PstlAdr>
      <Ctry>SI</Ctry>
      <AdrLine>TRŽAŠKA ULICA 118</AdrLine>
      <AdrLine>LJUBLJANA</AdrLine>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
```

```xml
      <IBAN>SI56020100258361794</IBAN>
    </Id>
  </DbtrAcct>
  <Purp>
    <Cd>CMDT</Cd>
  </Purp>
  <RmtInf>
    <Strd>
      <CdtrRefInf>
        <Ref>SI00120</Ref>
      </CdtrRefInf>
      <AddtlRmtInf>PLAČILO STORITEV</AddtlRmtInf>
    </Strd>
  </RmtInf>
      </DrctDbtTxInf>
    </PmtInf>
  </CstmrDrctDbtInitn>
</Document>
```